

Money & health have something in common: we're not taught about them at school. We're not taught how to manage health, and we're not taught how to manage money. Yet – along with communication, social skills and relationships – I'd say they're the most important areas of life to master. You'd think these things would be common sense, and that they'd just come naturally. But they don't. If they did, people wouldn't be fat, moody, tired, broke and stressed

## The Tricky Task of Valuing your Health

Only you can do it...

David Hompes

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## Introduction

Money and health have something in common: we're not taught about them at school. We're not taught how to manage health and we're not taught how to manage money.

Yet – along with communication, social skills and relationships – I'd say they're the most important areas of life to master.

You'd think these things would be common sense, and that they'd just come naturally, but they don't. If they did, people wouldn't be fat, moody, tired, broke and stressed.

Whilst money management may seem like an obvious skill – “save more than you spend” – I rarely come across anyone who actually has a solid financial management strategy.

I only have one myself because I was personally bankrupt in 2007 with £68,000 (\$100,000) of debt. Thereafter, I forced myself to *learn* how to manage money more effectively.

The fact that so many people are in debt, or constantly saying, “I can't afford it” highlights a lack of attention paid to *really* learn how to manage, money.

The fact that so many people are walking round with symptoms in the Seven Areas of Health – digestion, sex, energy, mood, skin, sleep, chronic pain – illustrate a lack of awareness over, and ability to manage, their health.

Now, let's put the two together and ask a question:

*“What is the financial value of your health?”*

Nobody's ever asked you such as question, have they?

It's a pretty philosophical question and, understandably, each of you will have a slightly different answer.

Please keep this question at the front of your mind as you're reading this article.

### Who is responsible for your health?

If you're feeling tired, depressed and bloated

If you're not sleeping well and you have embarrassing spots and pimples on your face

If you have headaches, arthritic pains and menstrual problems...

What are you going to do about it? Who is going to help you?

Well, first, nobody else on the planet wakes up in the morning thinking “I’m going to dedicate my life to making “Joe” as healthy as he can possibly be” (I’m assuming your name is Joe).

No one else – no matter how close they are to you, or whether they’re your doctor, specialist or surgeon – is waking up with the sole purpose of optimising your health.

*Nobody.*

I don’t wake up Monday to Friday thinking of one single client. I have 50-60 active clients at any one time and dozens of other tasks to complete, goals to work towards, articles and books to write, etc.

My clients are self-motivated. They wake up in the morning wanting to elevate their own health and vitality.

Thus, if you want to improve and optimise your health, it’s up to you and you alone to first make the decision to do whatever it takes and second to follow through on that decision because nobody’s going to do it for you.

There are plenty of people who can help and guide you along the way but the buck stops with you.

Thus, you must figure out how much it’s worth to you in terms of time, energy commitment and money.

When I was experiencing all my symptoms back in 2006-7, I made a commitment to myself to spend any spare money I had on resolving my health issues.

I estimate I spent around £1,500 (approximately \$2,300) at that time to get myself fixed, including lab test fees, consulting fees and nutritional supplements.

I was pretty broke after my bankruptcy, but I recognised that if I didn’t get myself healthy, I wouldn’t be able to earn much money, play sport and do the things I love, attract a sexy woman, etc.

To me, there’s no bloody point being alive if you’re not feeling healthy, energised and vital.

Even after my health was back on track, I continued to spend money on different lab tests, supplements and consulting to find out what I could fine-tune.

As you may know from reading my online content, watching my videos or reading published literature, I had *H. pylori*, *Blastocystis hominis*, *Aspergillus* (which is a toxic mold) in my gut.

I also had extreme imbalances in my hormones – my stress hormone cortisol was too low in the morning, when it should be at its highest, and sky high at night when it was supposed to be at its lowest.

The £1,500 I spent went on fixing these issues.

I then ran tests to check the following:

Nutrient levels and toxins:

- ✓ I had a pretty severe vitamin B<sub>6</sub> deficiency, low carnitine, low CoQ10, low vitamin E and vitamin K, and very low blood potassium, selenium and magnesium levels. In fact, my potassium level was lower than any client result I've seen.
- ✓ I had high levels of lead and arsenic in my body, as well as signs of other specific toxins: hexane, ethylbenzene and m,p-xylene

Having read plenty of literature on these nutrients and toxins, I figured I was carrying a pretty significant burden of toxins, and had enough nutrient deficiencies, to be at high risk developing disease sooner or later, *even though by this time, most of my symptoms had gone.*

- ✓ For example, low carnitine and coQ10 prevent cells from making energy and are heavily implicated in heart disease (read [Dr. Stephen Sinatra's](#) work for more detail).
- ✓ Low vitamin E is associated with heart disease and cancer.
- ✓ Magnesium is responsible for *at least* 200 different functions in the body, so deficiencies can cause many problems.

I could go on, but I'm sure you get the point.

Recognising that nobody else on the planet wakes up with the sole intention of making me healthy, I embarked on – and am *still working on* - a process to optimise my health.

The time and financial investment I've committed during this process is not insignificant. But my health is very important to me, not least because I must be at my highest possible level of vitality to gain respect from my audience, customers and clients.

As such, the energy, time and financial commitment I've put into my health are really irrelevant, as long as I manage my finances effectively.

## Healthcare systems are double-edged swords

There's no doubt that the world of medicine helps people in some circumstances.

If someone stabs me, or I'm hit by a bus, or I get severely burned, or I'm in a car crash, or contract a life-threatening infection, the medical system can save my life. And that is absolutely *magnificent*.

But the medical system struggles when it comes to *chronic* symptoms in the Seven Areas of Health and these are some of the symptoms you doubtless have, otherwise you wouldn't be reading this article:

- ✓ **Digestion** (heartburn, reflux, abdominal pain, bloating, "IBS", constipation, chronic diarrhea, etc.)
- ✓ **Reproduction and sex** (low sex drive, erectile dysfunction, "PMS", period pain, infertility, etc.)
- ✓ **Energy** (general low energy levels, energy slumps, hyperactivity, etc.)
- ✓ **Aches and pains** (headaches, migraines, muscle stiffness and pain, joint pains, etc.)
- ✓ **Mood** (feeling down, feeling irritable and anxious, menstrual mood swings, etc.)
- ✓ **Sleep** (difficulty falling and staying asleep)
- ✓ **Skin, hair and nails** (acne, pimples, rashes, dry or oily skin/ hair, hair falling out, itchy scalp, athlete's foot, cracked or ridged nails, etc.)

Often times, these symptoms are clumped together and there's no pill or surgical procedure that can resolve them. This leads to "syndrome" diagnoses, which means, "we know there's something wrong, but we don't know why":

- ✓ Irritable bowel syndrome
- ✓ Chronic fatigue syndrome
- ✓ Premenstrual syndrome

...and so forth.

Furthermore it may surprise you to learn that statistically, the medical system is the number one leading cause of death in the US. I recommend you read Gary Null's book *Death By Medicine* for further detail.

It may also surprise you to learn that regulatory bodies, pharmaceutical companies, medical journals and other relevant parties concoct an awful lot of rhetoric to make you believe the medical system really works.

Please read either, or both of these books for more details:

- *The Truth About Drug Companies* – Dr. Marcia Angell, MD (great for US readers)
- *Bad Pharma* – Dr. Ben Goldacre, MD (great for UK readers)

In countries like the US, you pay an insurance premium to access healthcare.

In places like the UK, you have a national health system (NHS), which carries an illusion of being “free”, but it is anything but free because it’s paid for through tax and, if you read Ben Goldacre’s book as a UK taxpayer, you will cringe at how much of your tax contributions are wasted by inept regulators within NHS.

It goes without saying that nobody in the healthcare system goes to work each day with the sole goal of making *you* healthy.

### **Mental disassociation between health and money**

Here’s the biggest problem – in my opinion - with these health care systems: they create a disassociation between getting/being healthy and financial expenditure.

Think about it: your insurance premium leaves your bank account automatically each month or year if you’re in the US, and your tax and national insurance contributions are also taken automatically from your pay if you have an NHS.

You don’t consciously make a decision to spend that money on your health. It just happens in the background.

Many people simply don’t think, “I need to put money aside to pay for the upkeep of my health”, as they assume the system will look after them.

It’s astonishing to me that people don’t like to spend money ‘out of pocket’ on health-related products and services. What could be more important?

On many occasions I’ve heard people state, “My health is priceless”, then when they’re charged a consulting fee, they say, “Oh, that’s too expensive, I’ll go and see my doctor”, and yet during a conversation all they’ve done is complained how the doctor hasn’t helped!

Let’s now consider why this paradox happens.

It gets interesting now.

### **Your *VALUES* dictate your perceptions and financial expenditure**

I’ve been studying human behaviour for some time now – mostly with the very astute [Dr. John Demartini](#) - and I’m pretty sure that what you learn in this next section will change the way you view your life.

The study of values is called *axiology* and understanding this subject is one of the keys to a healthy, happy and fulfilling life.

Each of you has a distinct set of values that drive your behavior.

Values are not to be confused with morals and ethics. In other words ‘honesty’ and ‘truth’ and ‘integrity’ are not values.

You can easily determine your values and I’ll explain how to do this shortly.

Nobody has the same set of values – they’re as unique as your fingerprints.

How many people do you know who have *exactly* the same job, hobbies, music tastes, food preferences, favorite travel destinations, etc. as you?

Some people place high value on reading and learning; some people on playing sport; some people on having a nice car; some people on raising a family; some people on fashion and looking good; some people on conservation projects, etc.

Nobody’s values are right or wrong, they’re just different. Furthermore, they’re always organised in a hierarchy.

To give you an idea of what I mean, here are my current values:

1. Business and finance
2. Learning and educating others
3. Health
4. Travel
5. Fashion, clothes and looking good
6. Music

How do I know these are my highest values?

Determining your values means asking a series of simple questions:

1. How do you fill your space?
2. How do you spend your time?
3. How do you spend your energy?
4. How do you spend your money?
5. Where are you most organised?
6. Where are you most reliable?
7. What dominates your thoughts?
8. What do you visualise most?
9. What do you most often talk to yourself about?
10. What do you most often talk to others about?
11. What inspires you?
12. What goals stand out in your life and have stood the test of time?
13. What do you love to learn or read about most?

If you want to do this exercise now – highly recommended – grab a sheet of paper and write down your top three answers for each of the 13 questions (giving you 39 answers in total).

Once you've answered the thirteen questions, identify the answers/themes that repeat most often.

You'll see that among your 39 answers, there is a certain amount of repetition – perhaps even a lot of repetition.

You may be expressing the same kinds of value in different ways – for example, 'spending time with people I like', 'having a drink with the folks from work', 'going out to eat with my friends' – but if you look closely, you can see some patterns begin to emerge.

So look at the answer that is most often repeated and write beside it the number of how often it repeats.

Then find the second most frequent answer, then the third, and so on, until you have ranked every single answer.

This gives you a good primary indicator of what your highest values are.

You can even start making decisions based on this initial hierarchy of values – and you can see how your life is already demonstrating your commitment to these values.

I could talk about values in a lot more detail, but the simple point I want to make is this: *you will spend money to fulfill your highest values.*

If "health" or overcoming your symptoms isn't high on your value hierarchy, you'll deem lab tests, consulting fees, supplements, etc. expensive.

I consulted a professional athlete, who felt like crap, but drive a Porsche and a BMW, tell me he couldn't afford to buy organic food.

This isn't inherently wrong - it's just that to this person, driving a nice car was higher on his value hierarchy than eating healthier food.

It's easy to get round this, as you'll learn soon.

Conversely, if health is high on your values, the exact same consulting fees, lab tests and supplements that are perceived expensive by someone else will be like an acceptable investment to you.

Thus any fee for a health-related service will be deemed expensive - or fair - based on your perception of it. Your perception of it is based on how highly you value overcoming your symptoms.



## Placing value on your health

Let's say you've done your values exercise and "health" hasn't appeared anywhere on your list, or maybe it's down at number six or seven.

Yet you're exhausted, moody, you're not sleeping well, your skin is in bad shape and your digestion is a mess.

First, you may well have ended up feeling this way *because* health isn't – and hasn't been – high on your values.

Second, if you don't begin adding more value to your health, you're likely going to feel no better, and you may end up feeling a whole lot worse.

So how do you add more value to your health?

There are actually two ways you can do this.

First, as it did in my case, poor health may naturally – through either inspiration or desperation – lead you to leapfrog your other values and place health at the top.

You'll realise health is important to you and begin doing something about it – you may read articles and books, watch videos, listen to audios, about your specific condition or symptoms, you'll may attend seminars, you might begin spending money on searching for answers, etc.

This is an example of how a 'void' can create a value.

If you have a void in a specific area of life, of which health is but one, you'll tend to create a value around it. For example:

If you suddenly develop daily headaches, you may research everything you can find on why the headaches are occurring and how to 'cure' them.

If you have no money, you may seek to learn how to earn more money, manage your money, invest your money, and become wealthy.

If don't have a partner or spouse, you might delegate resources to learning how to attract one!

...and so on. You immediately place a value on filling the void and this is a fairly natural process.

The second way to increase your intrinsic value on health is to tie it to, or associate it with, your current higher values.

Let's say you're a fast-paced businessman with a main goal of developing a multinational corporation and becoming a billionaire.

But you're feeling exhausted all time, taking time off work and missing crucial business deals.

It's not hard to see how your poor health is affecting your business and financial goals. Thus, to value health, you simply need to think about how optimising your health, helps your business grow... "Getting healthy means growing my business".

Another example: let's say you're a proud mum of two lovely kids and your main goal is to raise a beautiful family and be the best mum possible.

Yet for two weeks of your menstrual cycle you turn into a different person because of hormone imbalances.

You're irritable, tired, and constantly struggling with headaches. Your mood swings are so bad that you snap at the kids and one day one of them says "I hate my mom when she's like this".

Of course, there's no way you can achieve your goal (live your highest value) of being the best mom in the world unless you fix your health, so optimising health becomes much more than just overcoming your symptoms... "Getting healthy means being the best mum possible".

Similarly, what if you're a 65 year-old grandparent who loves nothing more than looking after the grandkids every other weekend? In fact, your grandkids are number one on your values hierarchy.

Yet recently you've been feeling exhausted, with chronic aches and pains, to the point where you can't wait for the kids to leave... after just one hour with them!

You long for the vitality to play with them all weekend, but you just can't.

You can easily see how linking improved health with being able to look after the grandkids gives a whole new meaning to it... "Getting healthy gives me the ability to play with my grandkids".

In reality, your values will probably be different from these examples. But whatever your values hierarchy, it is well worth thinking about what you're missing out on by feeling unwell.

Looking at health this way, here is another exercise for you.

I'd like you to take a piece of paper and write down **25 specific benefits** (no less than 25, please) that you, other people and the entire world will derive if you overcome your symptoms or health challenges.

Please stop reading and do this right now.

OK, now you've completed your list I'd like you to go through each of the 25 – or more – points and attach a financial value to them.

In other words, how much is it worth for you in monetary terms to get those 25 benefits?

Of course, this is an arbitrary exercise, but without a doubt it will get your juices flowing and really begin to help you realise how much your health is *actually* worth to you.

### **What could you miss out on?**

Another way to look at valuing your health is to list 25 drawbacks of staying where you are, or eventually feeling worse.

What will your life look like if your symptoms stay where they are or deteriorate over time?

Again, I recommend you write down these 25 drawbacks on a piece of paper and place a financial value next to them.

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### **How much could it cost in real financial terms not to act now?**

I've consulted many clients who simply said, "If I don't get myself fixed, I won't be able to earn any money!"

In other words, staying unwell or deteriorating might actually cost a lot of money in lost earnings.

Other possible expenses may be incurred in insurance premiums (driving, travel, etc.), special equipment for disability and so on.

Finally, you may like to contemplate whether acting to improve your health now is likely to cost less or more than it will if you leave it for another, say, 2-3 years.

Finally for this section, there's a saying that goes something like this: *"If you always do what you've always done, you'll always get what you always got"*.

Thus, I suggest you also contemplate whether your symptoms are likely to improve if you keep doing what you've been doing for the last few weeks, months or years.

## Value the outcome

Folk sometimes challenge our consulting and lab testing fees. They might suggest, say, £1,000 is 'expensive' or 'too much' for a 90-day consulting program.

Here is my stock response.

I ask them to consider what they're actually paying for. You may like to consider these questions yourself:

Am I paying for the consultation time, or am I paying for the end result?

Most people don't ever think to place a financial value on the end result and get caught up in calculating hourly rates.

Imagine someone could wave a magic wand and tell you with 100% certainty you'd go to sleep tonight and wake in the morning completely symptom-free.

What is that overnight change worth to you?

How much is it worth to immediately eliminate your symptoms?

You see, I've observed remarkable improvements in people's health by simply implementing something simple, like a gluten-free diet.

I've literally seen 20 or more years of symptoms completely resolved in 1-2 weeks through simple diet changes alone.

It might only have taken me 5sec to explain the recommendation to my client, but in that 30sec, he or she learned and implemented a piece of advice that was completely life changing.

That person may have spent thousands on specialists, medical tests and consultants, only to get nowhere. Yet a simple 5sec piece of advice such as, "*stop eating gluten because it can be really bad for you*" did the trick.

In financial terms, how much could that 5sec worth of information be to that person?

I'm sure you get my point: it's the end result that carries the value, not how much consulting time you need, how much that consulting costs per hour, or how long the process takes.

## Value the process itself

I, like many of my clients, found the process of regaining my health incredibly insightful.

I learned things about myself that I consider *priceless*: I learned I could overcome adversity, that I had enormous inner strength and tenacity and that I had the desire to reach my goals at any cost.

By working as a client with experts in the field of natural health, I also gained a tremendous amount of wisdom.

Thus, when considering the value of a health-building programme, look beyond even the end result.

How much is it worth to you to learn what it takes to regain your health?

How much is it worth to you to learn strategies to *remain* healthy once you've reached your goals?

How much is it worth to you to teach your friends, children and loved ones this information to enable them to enjoy a higher level of health?

In other words:

- What is the value to you of what you learn about yourself during the process?
- What is value of the knowledge you absorb and apply in your life from our teachings?
- What could the value be of the information you're then able to share with your loved ones?

## Value your practitioner

When you work with a highly knowledgeable and skilled practitioner, you're not paying for his or her time.

You're paying for expertise.

I have personally spent more than £55,000 (around \$55,000) in the last five years alone on educating myself to be able to help more people, more effectively.

All our Hompes Method Master practitioners have invested enormous amounts of time, energy and money in learning their trade.

Our collective training programmes include nutrition courses and workshops, functional medicine programs, coaching programs, exercise prescription courses, human behaviour studies and more.

A good practitioner has thousands of hours and thousands of pounds/dollars' worth of learning and experience and I recommend you take that into consideration when valuing a given product or services.

### **What have you spent your money on?**

The next issue I'd like to quickly address is one that I shudder at!

When I look back at how much cash I've spent on stuff I didn't need, stuff that quickly depreciated in value and stuff that, frankly, was *harmful* to my health, I laugh.

I have to laugh because if I didn't, I'd cry. The thousands and thousands of pounds I've spent on alcohol, poor quality food, clothes I wore once or twice, etc. is pretty shocking.

When I'm challenged about fees and the affordability of healthcare services, such as in conversations with friends, family and clients, I often raise the question, "So if you think this product/service is expensive in restoring your health, how about all the money you've spent screwing your up your health in the first place?"

Feel free to do another exercise, if you like, and write down how much money you *estimate* you've spent on stuff you *know damned well* isn't good for you:

- ✓ Alcohol in all settings (home, pubs, clubs, etc.)
- ✓ Smoking
- ✓ Recreational drugs
- ✓ Poor quality food (almost impossible to estimate!)
- ✓ Anything else you can think of!

These are just the things we *know* have an adverse effect on human health.

If you're like I was, you'll acknowledge that you've spent thousands – usually tens of thousands, or even *hundreds of thousands* - on this stuff.

If only we all spent as much time, effort and money maintaining our health as we do destroying it! It reminds me of what the Dalai Lama said surprised him most about humanity: "Man sacrifices his health in order to make money. Then he sacrifices his money to recuperate his health..."

Now, in my opinion it's still possible to have excellent health and a decent social life and it's not my intention to suggest otherwise.

Just remember, it all revolves around the matter of spending money according to your hierarchy of values.

## How do you manage your money?

I'll be very quick with this one.

You spend money on things that are highest on your values hierarchy.

Furthermore, irrespective of how much you earn, if you place a higher value on spending money than saving it, you'll be perpetually short on cash.

As Dr. Demartini says, "You'll always have more month at the end of your money than money at the end of your month."

Bearing this in mind, it saddens me when I quote a consulting package to a client who replies, "that's expensive" or "I can't afford it".

I wonder to myself, "what on earth can this person be doing with his or her money that's more important than this and how come they don't have a stash saved up for a situation of this nature?"

I always have to remember the person's values are different from mine. Furthermore, I always have to remember my bankruptcy and relative ignorance in the field of financial management up to around seven years ago.

After my bankruptcy, I invested in countless books and numerous expensive courses to learn about money. My financial void created my value on finances.

I learned some excellent financial management strategies that have stood my in good stead helped me become financially comfortable.

If you're interested in this area of education, I highly recommend these books / audio programs:

- ✓ Think and Grow Rich – Napoleon Hill
- ✓ The Richest Man In Babylon – George Classons
- ✓ Rich Dad, Poor Dad – Robert Kiyosaki
- ✓ Secrets of the Millionaire Mind – T. Harv Eker
- ✓ The Demartini Finance Bundle – Dr. John F. Demartini

I'd like to acknowledge that some folk really do struggle financially. It's not my intention to make you feel uncomfortable, or to patronise you in any way.

What frustrates me more than anything is that we're not taught this stuff at school. Basic life skills such as physical health, financial management, communication, etc. are far more important skills than memorising Shakespeare passages, calculating algebra and reciting the periodic table.

Until 2008, my own financial management skills resembled a car crash, and I'd not long written off debts of, well, a heck of a lot! So I do know how it feels to have no money and be on the floor financially.

You'll recall that my health was on the floor alongside my finances. What I learned from my situation is that it absolutely is possible to regain health in both areas – physical and financial - no matter what position you're in now.

The above resources above will help.

**Let's summarise in bullet points:**

- ✓ Nobody wakes up in the morning with the sole goal of improving or optimising your Health.
- ✓ The motivation to do what's necessary to recover and rejuvenate your physical wellbeing must come intrinsically from within.
- ✓ Whether you think a practitioner, product or service is expensive depends on your perception, not the price.
- ✓ As great a job as the medical system does in acute care settings, it likely won't help you overcome non-specific symptoms in the Seven Areas of Health.
- ✓ Healthcare systems remove the need for individuals to consider the financial value of health and most people have never even thought about it.
- ✓ Work through the values determination exercise: your values dictate your priorities so if health isn't high on your value list, it's probably why you're not feeling so good!
- ✓ To value your health, I recommend you consider how having optimal health will support your highest values.
- ✓ What financial value would you place on the 25 main benefits of having and maintaining a higher level of health?
- ✓ What could it cost you – both financially and in missed life experience – to remain low in vitality or even deteriorate?
- ✓ How much money have you spent in the past on things that are detrimental to your health?
- ✓ Do you place a higher value on spending your money than saving and investing it?



## Hompes Method products and services

You know a bit more about me now than you did 15 minutes ago.

Sure, I have a goal of building a multinational business and being financially free.

I've chosen to achieve that goal by helping as many people as possible improve the quality of their lives.

I know what it's like to feel like crap, have no money, feel heaps of shame and guilt and on top, have my Mum pass away suddenly.

Thus, the achievement of my goals is dependent on my practitioners and I helping you achieve your desired results.

But if you don't value your health and feel motivated from within to do something about it, we can't help and neither can anyone else.

Nobody is waking up with the sole goal of making you healthy. Only you can do that.

I have no idea what financial value you've placed on your health, whether it's overcoming chronic symptoms, achieving peace of mind by reducing disease risk-factors, or optimising work or athletic performance.

It could be £50 or \$50, or it could be half a million – only you know.

What I can tell you is this: if you work with us and you're not happy with your progress or level of service you receive after a month, we'll give you your money back.

We don't need to do that very often because we *know* we can help.

It's up to you to decide whether the professional fees we charge for that help and our high level of expertise and service are expensive or not.

So if you are sick and tired of feeling sick and tired and want to start your journey back to health today, then order your [Health Evaluation and Consultation](#) from the [hompesmethod.com](http://hompesmethod.com) site today.

To your health,

Dave Hompes.