

ENCORE: The Secret to Successful Wealth-Building with Special Guest Linda P. Jones

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Announcer: Welcome to the LiftOff Project with Coach Pamela.

Pamela: Welcome to the LiftOff Project. I'm Pamela Mitchell, your host and your coach, and this is the podcast devoted to helping you meld your professional self and your personal self into an enhanced version of your best self. My goal is to help you take control of your work and your life, feel more relaxed and confident, and experience the satisfaction and fulfillment of a sustainable, successful life.

Today, we are talking about the secret to successful wealth-building, and to help me talk about this, I had a conversation with Linda P. Jones. Linda is known as America's wealth mentor, so she is definitely the person to speak to about this topic. Her fascination with wealth-building started as a child. She read Napoleon Hill's classic "Think and Grow Rich" when she was just 10 years old, and that's pretty incredible because I read that book as an adult. So a 10-year-old? That's advanced!

She thought being a millionaire meant you could live a life without limitations, and she wanted to create that for herself, so not surprisingly, she ended up in finance where it was her job to market money managers to financial advisors. Even though their advice was to leave it up to the professionals, buy mutual funds, don't try investing for yourself, Linda had noticed that there was a pattern of steps that millionaires made and had in common to create their wealth, so despite the fact that she was terrified she was going to lose her money, she bucked her industry's advice and bought her first individual stock.

By age 38, she'd become a millionaire, and a year later, her portfolio doubled, so she had \$2,000,000 by the time she was 39 years old. Pretty amazing! She'd reached her goal of making her childhood dream real. She was travelling the world with her husband, collecting art, and living the life. Six years later though, life threw her a curveball when her husband died suddenly of a brain aneurysm.



After suffering the heartache of that incredible loss, Linda realized that our time on this planet is short and that she wasn't living her life's purpose, so she made the decision to leave her successful career of more than 25 years to empower and mentor others to reach independent financial freedom. She has some really powerful insights and very practical tips for us today that can radically open our possibilities to build true wealth. I am so excited to have her here, so let's get this show started. Hi, Linda. Thank you so much for joining us today.

Linda: Pamela, this is my pleasure! I just adore you and love your work, so thank you so much for having me.

Pamela: I'm so excited to have you here! First question I want to ask you is that most wealth-building advice focuses on tactics like, "Save 10% of your salary," or, "Invest in the hot stocks." I knew all that, but you say that something else has to come before tactics, so I wanted to find out what that is.

Linda: It is our mindset and the way we think about money and what we believe about money. The way that that became clear to me was from a young age. I read "Think and Grow Rich" at 10 years old.

Pamela: Great book!

Linda: I learned about mindset and money from Napoleon Hill, and then when I later went on at 39 to make \$2,000,000 by investing, I looked back at those steps so I could identify what I could teach to other people and help them do it. What I realized is before you get into those tactics, you need to have something happening in your mind to allow those other things to happen because if you don't think right, you actually probably won't move forward with these tactics.

Pamela: That's really interesting! You tied it back to that very powerful, very seminal book, "Think and Grow Rich," and it sounds like you got some of those concepts in and put them in by osmosis, and then they resulted in the tactics that you executed down the road. What would be some of those things that you took for in terms of mindset that allowed you to actually do those things?

Linda: One thing was I noticed that people made a decision to become wealthy, that they decided this was something they wanted. They didn't leave it up to chance. It wasn't that it was just going to happen. They decided it was what they wanted to happen, and they went after it. They also were very positive people in terms of "positive thinking," and there really is a power in positive thinking. There really is something different that happens in our mind when we lead out the negativity and we focus on the positive and what's possible. So that, I thought, was very, very important as well.



Pamela: Okay. I want to unpack both of those because they're really important concepts. Let's dive first into decision. What do you think? Most people say, "Yeah. Well, I would like that. I want to be wealthy" That's a decision, or is it? What makes it a decision?

Linda: There is a difference between saying, "Yeah, I want to be wealthy," and, "I will be wealthy." Making the decision is more definite, and it means that you're going to invite financial things into your life. You're going to make it an interest. You're going to make it a hobby. You're going to make it a part of what's going on in your consciousness, and it's not just something that you are going to leave to chance like, "Oh, yeah. Well, if that happens to me, yeah, that'd be great." It's not like that. The people who become wealthy go after wealth. They go after learning about it. They study it. They become very interested in it.

One story I like to tell is about John D. Rockefeller. He was a very modest man. He was a clerk, and then he was an accounting clerk by trade when he was a young man at 18, and he focused on money. He focused on growing his account every day. He focused on how he could get more in his account. How could he make it bigger? By focusing on it and calculating his net worth every day, that was something that was in his consciousness all the time, and it eventually made him into the wealthiest man in the world in his day. Still, generations later, that family is one of the wealthiest in the world.

Pamela: Wow. It's funny. It's interesting that you say that there's a decision between "I want to" and "I will." If I were to highlight what would be different from a coaching career perspective in that, I would say that when you say, "I will do something," then all of a sudden, your actions become in alignment with that versus, "I want to," and that's what seems to be part of the story that you just told about Rockefeller. He checked his net worth every day. That's an action that would be in alignment with, "I will be wealthy."

Linda: Exactly, and I think that's a fabulous summation. Exactly.

Pamela: Right. Let's talk for a moment about the term "wealth" and "money" because in some ways, it can feel very scary for people, this idea of wealth, and fear obviously is one of those blocks, right? It's one of those mindset things that can hinder us. What happens if we're afraid of the concept of wealth or money if we have these hidden fears? How does that show up, and what could we do to overcome that?

Linda: Fear is a negative feeling, of course, and the problem is when people are in fear, that negativity blocks out positive things that want to try to come in because our mind is on a negative channel. So you can't have fear and love happening at the same time, or fear and gratitude happening at the same time. To get out of fear, one of the best things you can do is be in gratitude and have a gratitude journal and do written exercises about gratitude. But the fear is what keeps people stuck, and it keeps them grounded in negativity. It actually keeps them from hearing things that might be positive in their life.



For example, there might be opportunities that are headed their way, but because they're in this negative stage, this negative channel, they are not going to respond to those opportunities or they might not even hear them. It might not even really register with them that it's a great opportunity, and they might just say, "Oh, I can't do that," for whatever reason, and so the negativity really ... It really does hurt people a lot more, but also, so does lack of belief in our self and not feeling worthy. This was something that I discovered that women often have trouble with. They often don't feel worthy of wealth. That really blew me away.

I never heard that when I was in the financial world. I spent over 25 years with investors and never heard anything about that, but when I started doing individual work, I heard quite often that women do not feel worthy of wealth. I think that that may come from fear, but it's still ... whether or not it's from fear, it's a negative belief that keeps us. It has the same effect on us that fear does.

Pamela: Okay, so there are 2 layers in this. First, I want to deal with the fear piece, and then I want to go to this self-worth piece. From a fear perspective, what I hear you saying is that it shuts down the area of possibility, and if we're looking at this from a brain science perspective, that would make sense, right? Because the fear part of our brain, the amygdala, is the part that gets triggered when we're in fear, and it basically goes into fight or flight mode, whereas the pre-frontal cortex, which is our higher self, we don't have access to that when the amygdala gets triggered.

Biologically, what you're talking about is that when we're in fear, we really can't look at it from a higher perspective. I know that's true for me. It's funny. I noticed, actually, being an entrepreneur, that when I would get anxious about things, I would literally forget about opportunities. I would forget that people had written me to say "Hey, I want to follow up on the speech." I would forget for a day because I'd be anxious about something, and then I would say to myself, "How did I forget that somebody reached out to me about this?" You're right.

Linda: Exactly, yes!

Pamela: You're right, so that fear. I want to ask you, because really, it's what's happening in our brain. That gratitude piece, keeping a gratitude journal. What other things can we do to help turn off that fear so we have access to our higher self again?

Linda: It's much simpler than people think it is, and sometimes, it's so simple that people don't even believe it, but our mind is so powerful. That's why things like the placebo effect actually happen because our beliefs have real power and our mind has real powers. W. Clement Stone, who was a very wealthy man in his day said, "You can affect your subconscious mind by verbal repetition." And that's all it is: verbal repetition. But people often will say affirmations or they'll try affirmations, and one of two things will



happen. Either they'll say, "Oh, affirmations don't work," or they'll have some struggle with them, and they're both part of the same problem.

The problem is this. Just like you were saying about our mind and the different parts of our mind, we have an internal struggle where if we say something that we know isn't exactly true yet in our life, like if someone weren't a millionaire and they said, "I'm a millionaire," then our subconscious will actually start an argument with us and will say, "No, you're not."

Pamela: Yeah. I know that. I know that little voice in my head like, "Oh. Oh, so you think you are? Really?"

Linda: Exactly. And then we get totally off-track because we start arguing with ourselves about the fact that the affirmation that we just tried isn't true. I developed a little technique to challenge that, and that technique is to have a statement that's an affirmation that you want to be true, and then have a statement that already is true, so that by the time your subconscious tries to argue with you, you're already on to the true statement, and it will shut down the argument. Therefore, it will accept the "not yet true" affirmation much easier. So it goes like this. If you're not a millionaire, you could say, "I'm a multimillionaire. My name is Pamela. Money flows to me easily and effortlessly. I live in Florida."

You can just, every other one, say something already true, and it will go into your subconscious much easier, and you will accept those beliefs much easier. Then, through repetition, just simple repetition, we are changing those subconscious beliefs that somehow got into our system and got stuck there from our childhood, from our parents telling us things like, "Money doesn't grow on trees," or, "You're never going to amount to anything," or whatever negative thing that comes out our parents' mouths with good meaning, but unfortunately, land in our subconscious on a permanent basis. But it really can be that simple to get repetition to work.

Pamela: I would call that the "Trojan Horse method of affirmations," right? Get those beliefs that are resistant to our mind in the moment, the ones that we'd be arguing with, and couch them in something that seems that it's true, so our mind can argue. Let me ask you, though, about that technique. Do you start with something that's true, and then go to something that your mind would typically argue with that you want to create, and then back to true, or do you start with the thing that your mind is going to argue with first?

Linda: You start with what you want, and then you go to true, and then you go another what you want, and then you go with another true.

Pamela: Okay. How many could you do in a row like before it starts to be too much?



Linda: I think people should have probably 10.

Pamela: Okay.

Linda: I think 10 is good number.

Pamela: Ten in total?

Linda: Yeah, so you've got 5 affirmations, and then 5 true statements.

Pamela: Okay.

Linda: That makes it easy enough that it eventually will be committed to memory, which would be great, because the more you can say it, the more you're making that belief happen. By using the repetition, what's going on in your brain is you're actually connecting. You're actually building new neural pathways. When you are saying that affirmation statement, you're building that neural pathway. That's why it's just simple repetition to keep that going, and eventually, that neural pathway has a clear path and becomes something that is a new belief that you really have. So you're going from something you don't believe to something you do believe, and something is happening physiologically in your body when you do that.

Pamela: Right, and then what happens, right? This is so incredibly powerful. As you're building these new neural pathways and you start to memorize it, then it becomes almost muscle memory. Then it moves out of the conscious pre-frontal cortex, and moves into the part of our brains that handle habits that are basically automatic behaviors.

Linda: That's right, and I found that millionaires did this, that millionaires use affirmation, that they work on their belief, that they put in their mind what they wanted to believe. It wasn't a natural thing that they just had happened. It was something that they learned from other millionaires that did this, that had this habit, that repeated these things, these beliefs, so that they could grow bigger and have more money, have a bigger company, have more opportunities come into their life. They seemed to be luckier than someone else, but it actually originated in the power of thought.

Pamela: Love this. Let's take the flip-side of this because we started off talking about the negativity and the fear, and then the worthiness piece. Talk to us about that and how that shows up and what we can do to overcome that.

Linda: How to overcome unworthiness?

Pamela: The feeling of unworthiness. First of all, how do we even notice this happening in our heads, and what can we do to help that?



Linda: For the women that have struggled with this that I had spoken to and kept hearing from, it came from a place of just thinking that a lot of money was somehow either more virtuous or somebody was more. There was something special about somebody that had more money that they didn't have. They were on a pedestal that made them feel "better than." There was something that made them feel like, "Oh, I don't think I can have that. I don't think that's possible for me. I don't think I'm good enough for that."

I would say that that would be just a slightly different set of affirmations to overcome some of those beliefs, so that they feel good enough, they feel worthy, they feel like you don't have to be superhuman. People that make a lot of money are not superhuman. They're people just like the rest of us who probably have a different belief system and who have brought money consciousness into their thoughts on a daily basis, so that they're actually growing their wealth much more frequently than the average person. If they're thinking about it, then they made the decision that they're going to do it, and so it all comes together, and it works for them to eventually end up wealthy.

Pamela: Okay, so that is definitely an outline for how to shift, and if I were to tie that back to something you had said earlier, in doing these affirmations, that helps shift our sense of worthiness as women if we're saying that this is something that is particular to women. Then, tying that to the gratitude journal or even what I would call a "success journal," we start to notice those things that support that new belief. Then, it creates this virtuous circle almost.

Linda: Yes, and people often like to create vision boards, and they'll say, "Oh, I created this vision board." We've all heard the story about the person who, in secret, created the vision board, put the house on the vision board, and then years later was unpacking some things, some boxes when he moved into a new home, and then found that vision board. And it's the house that he's living in. That is something that is another form of affirmation. That is a virtual form of an affirmation, and so what I'd like to do is have people put them together, to put the words and the pictures together, and I use an app that's a free app. It's called ["Flipagram."](#)

What Flipagram does is it allows you to put custom audio and pictures together in a little slideshow on your phone, so you can create your own affirmation. You can do it the way I've taught you on this episode. You can say what's already true, what you want to be true, or start with your affirmation, then what's already true, and next affirmation, what's already true. Record that into your Flipagram, and then put pictures of the things that you want that you would put on your vision board. Put that in your Flipagram as well, and then you just turn it on and watch it every day. Listen to it, and you have something that's going to, by repetition, change your subconscious belief.

Pamela: Oh my god, I love that so much on so many levels. It appeals to me from a coachee mindset level. It appeals to me from a very tactical, practical level. The visual



and the audio, and then as my tech geek self, I love that, all right? I'm a total tech geek. I want a new app, an app I don't know about. Oh my god. Hey, how did I miss that? I have a gift on my website, *19 Apps to Lift Your Life*, but I did not know about Flipagram. It might have to become *20 Apps to Lift Your Life*. That's fabulous.

Linda: It is. It's really addictive, and it is fun to have your own slideshow, but to have it for something that's really advancing your life and not just for a fun slideshow of some pretty pictures. You really use it as a tool. When I thought, "Oh my gosh, this is perfect to use as a personalized tool for people to forward their life and to create their own vision boards, but to also create the affirmations tied to the vision board and to move themselves forward even faster."

Pamela: Yeah. That is utterly fabulous, and we'll definitely put links to that in the show notes for this. I love this. I could talk to you forever, but I'm looking at the clock, and I'm like, "Oh my god, how did that happen?" My podcast is 20 minutes, and we're already over. One question that I want to ask you as a takeaway: what one other action step that our listeners can do that will have an immediate impact to help them move forward in their wealth-building?

Linda: I would give them a quote from Oprah, and she said, "Create the highest grand vision possible for your life because you become what you believe." I think people don't have a high grand vision for their life. I think they get really caught up in what they think is practical or what they think is maybe doable, but they're not really reaching for the highest, grandest vision possible. I want to encourage them to really reach high.

Pamela: I love that. That is the perfect close to our first conversation because you know I'm going to have to have you back.

Linda: I'd love to come back! Any time!

Pamela: Thanks so much, Linda.

Linda: My pleasure.

Pamela: Wasn't that a fabulous interview? Linda's got even more free tips, so to learn more about her work and to grab those tips, go to lindajones.com/liftoffproject, and you can access that information there, get more stuff, get on with your wealth-building.

That's it for this week's segment of the LiftOff Project. Be sure to visit our website, theliftoffproject.com/podcast, where you can download a transcript of today's episode and listen to all that wonderful information that Linda had for us today.

If you have a question for an upcoming segment of "Ask Coach Pamela," go to theliftoffproject.com/question, and leave me a voicemail. If I answer your question on an



upcoming episode, I will send you a free deck of reinvention cards as a gift, so scoot on over there. Leave me a voice mail with a question.

You can also connect with me on Twitter, Facebook, and Instagram, @TheCoachPamela. If you enjoyed this episode, please leave a review for us on iTunes. Your feedback truly does make a difference.

Today's lift off inspiration comes from Steve Maraboli who says, "Once your mindset changes, everything on the outside will change along with it." Take that first step. Change to a wealthy mindset. Thank you for listening today, and remember, why settle for good when great is waiting? Take one small step this week to lift your life. Bye for now.

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