

STEP 1

**Make Up Your Mind . . . Get
Pressed, but Do Not Panic
(Because Pressure Makes
Diamonds, but Panic Makes
Disasters)**



Tough times don't last but tough people do!

—*Dr. Robert H Schuller*

Challenges with money happen to everyone at some time or another. I know it's not fun. In fact, I know it's quite the opposite—it's painful. When we experience an economic setback, whether personally or on a grander scale (like a recession or a depression), that feeling of losing control can shake our equilibrium, a feeling that none of us likes. Often, that lack of control is accompanied by an increased level of pressure and anxiety. When you're broke, it's hard to concentrate and see a future where money isn't short and paying bills isn't so difficult. The pressure gets stronger when money gets funny, and change gets strange! Yet the good news—the really good news—is that there is a solution to this problem, and it starts with your thinking!

First and Foremost, Make Up Your Mind

I have been through the pressure of tough economic times before, and I learned some valuable lessons in the process. I learned that pressure actually can make diamonds in your life, but it

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is critical that when the pressure comes your way, you make up your mind to use the pressure to make you stronger and better, not make you weaker and bitter. Start thinking differently. Think positively and concentrate on what you want, rather than what you don't want and what you fear. Why? Because whatever you focus on longest becomes the strongest!

Developing a winning mind-set is crucial. Make up your mind that you will win, somehow, some way, and that when the dust clears you will still be standing. It is like the movie *The Color Purple*, when Miss Celie decides to leave her mean, abusive husband, Mister. When she tells him she is going to leave, he begins to tell her that no one wants her, that she is ugly, and that she has never done anything of any worth. She looks at him with steely confidence and says, "I might be ugly, and I might not have done anything of any worth in your eyes . . . but I'm still here! I'm still here!" It was a declaration of achievement and a statement of worth! So, the first step to turning a setback into greenbacks is to make up your mind! To win in life and business, you must make up your mind—you must make the commitment that you are willing to go beyond your comfort zone. Once you make up your mind and make the commitment, you must be willing to keep working toward your goal until you reach it.

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Turn Setbacks into Greenbacks

As with most things in life, the first step is always the most critical. Most people do not win in life, because they don't make up their minds and don't commit themselves to the goal. Goethe said, "Until one is committed there is hesitancy, the chance to draw back, always ineffectiveness. But the minute, the moment one definitely commits oneself, that is the moment that Providence (the hand of God) moves also. All manner of things occur that would never regularly have occurred. Boldness has magic and genius in it, begin it now!" If you want to get on the winner's track, the first step is to make up your mind, because nothing in life is more powerful than a made-up mind.

Most people have an "I hope I can" mind-set. But a person who has a made-up mind has an "I know I can! I know I will!" mind-set. These are the people who consistently seem to win in life and in business. They consistently beat the odds and continue to have success. They go through the tough economic times and come out on the other end better and wealthier. We know that stormy economic winds are going to blow, but if we have made up our minds that we are going to win, we find that we are on the right path to greater success.

Some years ago I was asked by Microsoft to initiate their new Web Meetings portal for the product kickoff program. While I was asked to head the Web Meetings portal, Donald Trump was

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asked to kick off the business development portal. As a result of this program, I was introduced to the Trump team. I had a chance to learn more about Donald Trump and his thinking, and why he continued to succeed even in challenging times. And one of the reasons for his consistent success is the way he thinks. I learned that Donald Trump thinks he will win even when all the odds are stacked against him. He has a made up mind and does not allow doubt or fear to creep into his thinking or limit his options.

Trump states that he faced repeated opposition when he first came to Manhattan to seek new projects to develop. It was a bad time for the real estate market in New York, and it was a bad economy, yet he made up his mind that this was really an opportunity. And as a result of his thinking, he was able to overcome the fear that kept others from acting during dire economic times. Most people were planning to wait until the economy turned around, but Trump decided that this was the time to move, and that he was going to be successful, come hell or high water. Once he made up his mind, he went to work on the challenges that faced him, and he eventually succeeded with that project. Since those early ventures, he has had one challenging project after another, and even had a time in the 1980s when the market went down and many of the banks called in their

loans. But Trump again made up his mind. He decided to think outside the box and came up with a series of creative loan restructuring programs that would get everyone paid but would buy him time to get it done. He was able to succeed in those ventures as well, which led to more deals and more celebrity. Why? Because he made up his mind to win! I want you to make up your mind and get in the habit of going after success!

Once you make up your mind, you are halfway there—the battle is half-won. Very little actually happens until you make up your mind. Make up your mind that you will not just survive your present situation but thrive! Make up your mind that you will find a way to succeed! Make up your mind that you will develop your will to win! It is not only important, but it is critical. Make up your mind—in fact, do it right now!

Mind-set Impacts Wealth

Not only is your mind-set the powerful force that starts you on your journey, but it is also critically important in the process of creating wealth, especially in the midst of financial challenges. Everything depends on your mind-set and your level of determination. You are going to have to be determined to achieve it!

People often confuse determination and persistence because they are so similar, but persistence is an action, while determination is an attitude. When the two combine, dreams become realities! If you want to be a success, you must have a dream, you must decide to follow that dream, and you must make a conscious, determined decision that you will keep going until you achieve that dream, whatever it takes—you must keep going until you achieve it!

I am often asked about the title of my first book, *It Only Takes a Minute to Change Your Life*, and whether you can really change your life in a minute. I always say “Absolutely!” You can definitely change your life in a minute. The minute you make a decision and move in a new direction is the minute you change your life. You might not reach your destination in a minute, but you certainly can change your direction in a minute. The same is true for turning your setbacks into greenbacks—you must first make up your mind!

Get Pressed, Because Pressure Makes Diamonds!

Pressure is a word we all know and a feeling we typically do not like to experience. Most people experience pressure in some form on a daily basis.

The pressure to do well at the office; the pressure of dealing with traffic and getting to and from work; we experience manifold pressures in our daily lives. Over time, we usually adjust to the pressures, and most of the time we learn to handle them. Yet there is something different about financial pressure. Financial pressure can shake our equilibrium. Financial pressure, unchecked, can make you crazy. Yet it is exactly that financial pressure that can be the spark to your developing wealth. It is the pressure that makes diamonds, and can develop a diamond mine for you.

In conversations with my son and his friends, they often use the word *pressed*. In most circles, getting pressed is not seen as something cool. Some believe that it smacks of desperation. Yet, I contend that being pressed and being desperate are two completely different things.

To be pressed is a time of being intense, focused, and determined to win. To be desperate means that you are scattered and are grasping for straws, while drowning in a sea of uncertainty. Pressure makes diamonds while desperation leads to panic and panic leads to disaster. I believe it is necessary and wise to recognize the importance and the power of being pressed. Being pressed is also a time when we move beyond a casual interest in achieving our goals and step up to a level of total commitment. If you are casual, you will

become a casualty! I am confident that you must make the decision to move beyond the casual level and get serious, get focused, and get pressed! In tough times, you must step up your game and step up your level of commitment. If you do, you will astound yourself with what you are able to accomplish.

To panic means to take action without thought or a rational plan. To be pressed means to work harder and to work smarter, with a higher level of purpose and conviction. It is okay—in fact it is beneficial—to have times when you are pressed and determined to achieve your goals, but it is a mistake to panic. When people are pressed, they raise their level of activity and intensity, but what is important is how they raise their level. Some people handle pressure by responding to it, while others handle pressure by reacting to it. The difference is that response is positive while reaction is negative.

When you respond to an issue, there is a positive movement, so the impact of the stimulus is positive. The opposite is true with a reaction; there is a negative movement, so the impact of the stimulus is negative. Let's say that a friend of yours has an illness and you take him or her to the hospital. The person is admitted, and the doctor prescribes a medication to treat the illness. Later, when you visit and ask the doctor how your friend

is doing, if the doctor says your friend reacted to the medication, you immediately know that it is not good news, yet if the doctor says your friend responded to the medication then you know that it is working and your friend is doing better.

The ability to respond rather than react can be learned. The difference rests primarily in how you perceive and look at life—in other words, it is primarily about your attitude.

Far too often people react to situations and panic, rather than to respond and stay calm. I recommend you respond and stay calm. Practice calmness and stay focused. Be pressed . . . but do not panic!

Pressure creates greater focus and clarity! Great athletes get pressed and get focused if they are behind in the last two minutes of the contest, but they do not panic. Joe Montana, the great quarterback of the San Francisco 49ers, was revered as the king of the two-minute drill. If he was behind, he would calmly gather his troops and tell them to focus and get ready for a two-minute war. Michael Jordan always wanted the ball when his Chicago Bulls were down and someone needed to make the final shot to win. He did not panic; he pressed, and he pushed himself to perform at the next level. Winners make a decision not to panic and fall apart, but instead press and focus all their energies on winning. Are you ready to get through the

tough economic times and win? Are you ready to go to war and win? Are you pressed, yet refuse to panic? I hope you say “Yes,” because there is no power in a panic!

So, how do you turn that financial pressure into opportunities for greater success? Glad you asked. Just as the earth’s pressure can transform a piece of coal into a priceless diamond, so too can the pressures of life transform your situation into a diamond. Pressure makes diamonds . . . but it is critical that you use the pressure for your good, not for your destruction. Pressure makes diamonds, but panic makes destruction.

It is critical that you are focused and determined, pressed to succeed, yet you must not panic because doing so robs you of your ability to think clearly and exercise all your options. And if you cannot select from a clear set of options, your chance of making a *great* choice declines significantly.

Once panic sets in, not only do people tend to make poor choices, they also tend to follow the lead of others who are making poor choices as well.

During the stock market crash of 1929, thousands of people panicked, and it became mass hysteria. It was an epidemic of poor choices and bad decisions. People jumped off buildings and took guns and committed suicide. But, in the end,

the market came back, bigger and better than before.

I was amazed at how many people recently panicked when the stock market tanked in 2009. Some people who held stock that had a high of \$65 a share panicked when the market fell and hit bottom at \$1.05 a share, and they sold their stock at the bottom. Why would anyone sell it then? I have always been told that the secret to success in the stock market is to buy low and sell high. If you didn't sell it when it first started to fall, why in the world would you sell at the bottom? Many people panicked and sold their stock at the bottom . . . and then the stock rose again! So, back to that fundamental first step of turning your economic situation around: make up your mind *not* to panic.

The Realities of Recession

The reality of recession and other economic downturns is that they will come and they will go. Recessions and economic downturns are a part of life, and if we live long enough we will see, from time to time, the economy will struggle. Similarly, we will occasionally have personal recessions; we will see our personal economic status fluctuate. It is a part of the journey of life, and once you have learned to successfully navigate the economic storms, you will come to the realization that a

recession is not something to be feared but rather something to be managed.

First, let's look at what a recession is all about. A recession is, by its definition, a general slump in business and an increase in unemployment. It's important to note that both a recession and a depression are economic situations that start with fluctuations in the economic condition of a country or group of countries and then is fueled by fear (corporate fear and then fear of consumers to spend money), which leads to lower sales and eventually to job losses. The cycle keeps going until there is a reduction of the fear and people start to spend again and more money is pushed into the system.

Since the Great Depression, there have been 11 serious recessions and economic downturns, yet in each of those recessions and economic downturns there were people who emerged as millionaires. It was out of the recessions that some were able to create progressions. How did they do it? How can you do it?

Let's start with taking a look at a few people who have become rich as a result of a recession or economic downturn.

Michael J. Cullen

Michael J. Cullen created a new concept called the supermarket during the Great Depression. He moved people away from mom-and-pop grocery

stores to a place where they could get everything they wanted under one roof, usually for better prices. He saw an opportunity to help people save money and time, and he prospered during the worst economic situation America has ever seen by thinking and coming up with something that helped people be more successful. His motto was “Pile it high, sell it cheap.”

Charles Darrow

You might not know Charles Darrow’s name, but you certainly know his invention. He created a little game called *Monopoly* that we still play today. He lost everything in the crash of 1929, but refused to give up and throw in the towel. He worked on an idea for a new board game to help people feel like they were rich. Within a year of the game being released, it sold more than 20,000 units and Darrow became a multimillionaire.

J. Paul Getty

J. Paul Getty used money he received in an inheritance to buy oil stocks after the stock market crash, when the prices were low. He then held them and sold them for a big profit when prices started to rise. He became a billionaire, because he was smart and did what we are all told to do with investments: buy low and sell high!

Howard Hughes

Howard Hughes was a daredevil aviator who took his risk-taking skills to the next level after the stock market crash of 1929. He went on to make films, because he figured people would be willing to pay the price of a movie ticket to escape the gloom and doom of everyday life. He was absolutely right! Then, in the mid-1930s, he thought that people would want to travel once the recession was over, so he started Hughes Aircraft Company and positioned himself as the king of aircraft. Howard Hughes saw a need and took a chance on his vision for the future.

For those of us who were born after the Great Depression, the latest recession has been an interesting lesson in human nature. We have seen people turn from record spending and record credit and debt levels to a change in habits and even a cultural change. We have seen venerable institutional companies like Lehman Brothers go out of business or be bought by their competitors. We have seen companies that were part of our landscape disappear overnight. We have seen people lose their life savings and their long-term investments. We have seen record foreclosures and distress sales. We have seen people lose their jobs, and many of them were unable to find another job for months and months.

We all know people who have been personally affected, and we feel pain for them. It's only natural to hear the daily reports about the bad times and secretly wonder how it will affect us. It can create a malaise that settles over a community, a city, a state, and even a country! But this is not the time to throw our hands in the air and give up; rather, this is a time to look up, think up, and come up with new ideas and strategies to turn this economic setback into a comeback!

We have seen tough times before, and we have come out of each one bigger and better and stronger than we were before the challenge. In each tough situation, people have discovered some specific keys to winning. Even in tough times, there are some who are able to turn the sour lemon of an economy into lemonade. Napoleon Hill, the author of the book *Think and Grow Rich*, said, "Every ADVERSITY, every failure, every heartache, carries with it THE SEEDS OF an equal or greater opportunity!"

Lessons from the Voice of Experience!

I have found that there are some people who have discovered how to get through tough economic times and have come out better than they began. I have had the pleasure of interviewing a good number of individuals who have discovered the

secret on my XM Radio show, *The Willie Jolley Wealthy Ways Radio Show*. This show features ideas and insights from some of the world's best and brightest minds on the topic of success and wealth building. Dave Yoho, one of my past interviewees, is a legend in the motivational speaking industry. He is a world-renowned speaker and business consultant who travels around the country sharing his ideas. Even though he is an octogenarian, he has the passion and energy of someone half his age, and is one of the wisest men I have had the pleasure of interviewing.

Born in the 1920s, Dave vividly remembers the stock market crash of 1929 and growing up through that Great Depression. During the interview, he spoke of the important economic lessons he had learned in his 80-plus years, such as the fact that world economies will have good times, followed by tough times; followed by good times, followed by tough times; and then back to good times! Those who succeed over the long term realize that this “came to pass . . . it did not come to stay.” Those who understand that setbacks are simply part of the business process are those who thrive; while those who dwell on the changes brought about by setbacks routinely falter. Dave said, “I grew up in a time when we didn’t know anything but tough times. We learned that tough times don’t last, but tough people do. You

must not panic, but keep working on your goals. You can get through these tough times by making a commitment to personal achievement!”

The fact is that setbacks are really simply a part of life, and in life things change . . . and the secret is to not give up! Keep going and keep growing through the challenges. No matter what industry you’re in, you’re bound to have things change. The key is to remember that these temporary setbacks can empower you to reach even greater levels of business success.

I have talked to other people old enough to remember The Great Depression, and they all say that tough times are a part of life, but we can get through them if we understand the principles. It is not a possibility, but a reality of life. Therefore, it is critical to think through the problem and not to panic.

How to Develop the Power of Calm

Some years ago, there was a deodorant commercial on television that stated that those who are most successful learned to stay cool, calm, and collected. I have to think that message is intended for a lot more than just deodorant. You have a choice when life starts to get crazy: you can get crazy with it, or you can remain calm. The choices

you make will have consequences that either help you or hurt you.

I have learned that although many people are aware that it is not good to panic, they continue to panic in the moments of challenge. This is because they do not know how to be calm. Remaining calm in the face of turmoil is a conscious decision, and it must be developed like any other skill. Those who develop the ability to maintain calm in moments of crisis are those who have the greatest amount of success.

Captain Chesley “Sully” Sullenberger has become a national hero because of his ability to remain calm in the midst of potential disaster. He was the pilot of the doomed US Airways plane that lost both engines after being hit by a flock of birds while taking off from LaGuardia Airport in New York. As he flew over Manhattan, he realized he had no engines and no place to land the plane, so he calmly decided to get the plane past Manhattan and try to land it in the Hudson River. He was able to do this successfully, saving the lives of all 155 passengers on board. *The Wall Street Journal* reported that this was the first time in 50 years of commercial jet flight that a pilot was able to successfully execute one of the most technically challenging maneuvers—landing a jetliner in water—without loss of life or major injuries.

Captain Sullenberger said that the first thing he did when he realized he had lost all engines was to decide not to panic and to stay calm and focus his energies. He thought about his options, and when he realized he could not get back to the airport, he decided to land the plane in the water. He said that he “forced himself” to remain calm, because it was only with a calm mind that he would be able to pull off this kind of operation. Many of the people on the plane and their families met with Captain Sullenberger a few weeks after the crash and thanked him profusely for saving their lives and their loved ones. He was humbled by the adulation and the comments, but he said that the key was a decision to remain calm and to think positively and look at the possibilities. Then it became a matter of turning those possibilities into realities. Force yourself to remain calm and think about your possibilities, and then go about turning *your* possibilities into realities.

Think Up, Talk to Yourself, and Talk Power into Your Situation

Most people do not realize the power of positive self-talk. First *think up*, which is to focus on positive, uplifting thoughts. Then you can go to the next level and speak up. Speak goodness into

your life and learn to speak power into your situations. For years I have used this technique to encourage myself and to calm myself in the midst of challenging situations. I have found that my own words can give comfort to my mind and my spirit. I make a point of saying to myself, *Stay calm! Stay calm! This is not a big deal! Everything will be all right, just stay calm! You were born for great things, so this is just another character-building experience. Keep going—the best is yet to come!* It sounds so simple, yet it is so very effective. I recommend that you simply try it; you will see that this works. And the more you practice speaking calm into your life, the more you are able to handle challenging situations. Try it for yourself—you will be amazed!

Speak Positivity into Your Life

There will be times when you must use your faith to get to the solution. I believe it is important to learn to speak positivity into your challenges and situations. I've had moments in my life when the circumstances were totally out of my control. At those times, I spoke about my faith and my expectations, and I found that this brought calm into my life and calm into the situation.

For example, once, years ago, I took my mother to get a manicure. While I was waiting,

one of the other manicurists convinced me to get my nails cut and buffed. Part of her process was to take hand lotion and massage each hand before cutting the nails. She told me that I needed to remove my wedding ring, but I resisted because I had just celebrated my tenth wedding anniversary, and my wife and I had given each other special diamond rings. She insisted on having me take off my ring, and she went about putting the lotion on my hands and giving them a good once over. As she was finishing, my mother said she needed to get to an appointment. I quickly got up and paid and helped my mother to the car. Of course, I forgot my new wedding anniversary ring!

When I got home, I remembered the ring and tried to call the salon, but it had closed. All I could think about was that I had left the ring on the counter and there were a number of people in line after me, and I began to feel nervous, thinking that one of those people might have picked up my ring. The more I thought about it, the worse it got in my mind. I got to a point where I started to panic, but then I realized that panic was not a healthy response to this situation. I started to speak to myself, and said, *Do not worry! Remember Willie, you are blessed and highly favored! All will be well!* I said that over and over again, and went to bed that night using that statement as a mantra: *Do not worry! Remember Willie, you are*

blessed and highly favored! All will be well! The next morning, I went to the salon when it opened and quickly ran to the counter where I had placed my ring—but it was not there. I looked for the lady who had done my nails, but she had not arrived yet. I felt panic trying to get hold of me, but I decided to continue speaking calm into this situation. I continued to repeat my mantra. When the manicurist from the day before walked into the salon, I ran up to her and told her about how I'd left my ring on the counter. She looked at me and shook her head. She then opened her top desk drawer and smiled and said, "Here you are! I put it away for you. I didn't have your number, so I couldn't call you, but I put it safely away for you. I could tell it was important to you, and I wanted to make sure you got it back!" I hugged her, thanked her, and tipped her, and I made a note to remind myself to always remain calm and learn to speak good into life and into challenging situations!

This Too Shall Pass

Throughout the Bible, we see the phrase *it came to pass*, which usually implies that an event or experience came to fulfillment. Yet there is another meaning that I believe is just as powerful in light of these tough times and the numerous challenges associated with them. It means that this situation

did not come to stay but rather it came to pass, to move by quickly.

Economic storms, like thunderstorms, come into our lives at various times, but you need to stay mindful of the fact that they come to pass, they do not come to stay . . . and I have been known to exclaim in tough times that “this too shall pass!” I say to you, do not panic and do not jump off any bridges, because this too shall pass. It is not personal and it is not permanent! It came to pass—it did not come to stay. This too shall pass!

Make Good Choices

I saw my friend Donald Cooper, a speaker and trainer from Canada, and he told me a story that his dad used to tell him. His dad told him to be willing to go through the hedge to get to the other side. In the process, there would be scratches and discomfort, but once you made it through, there would be amazing sights and sounds that could not be experienced before going through the hedge. If you make poor choices and don't look to the future with high hopes and high expectations, then you will not position yourself for the amazing things that are possible for the future. Unfortunately, many people panic and make poor decisions and turn small molehills into major mountains that haunt

them for years to come. And some make even worse decisions where they end their lives and in doing so they make permanent decisions for temporary problems. Never give up on life because you are in the midst of a storm—the sun will shine again! This storm too shall pass!

Burnt but Blessed . . . Learn to Stay Calm

There are times when life gets hectic and crazy. But that does not mean you must get crazy with it! Those who win in life are those who are able to stay calm in the midst of life's craziness. The more you practice staying calm, the more you will stay calm in a moment of crisis.

I had a moment of crisis when my car caught on fire. I had traveled to Wisconsin and Minnesota to speak. My wife, Dee, chose not to travel with me, because she was attending a women's retreat in Virginia. She also had to teach our communication skills class that Sunday at our church. She had driven our late-model Mercedes to Williamsburg, Virginia, and back to Washington, D.C. She picked me up from the airport on Monday. We went to the resort at National Harbor, Maryland, for an afternoon program. After the program, we decided to stop by our church for the last part of Bible study.

After Bible study, while I was speaking to the pastor, someone rushed in and said, “Willie, your car is on fire!” We rushed to the parking lot, and sure enough, our car was ablaze.

According to the police, our car had started smoking. Then sparks and flames began to come from under the hood, as well as the dashboard. The police called the fire department. Since the electrical system was burned and disabled, they could not open the doors or the hood of the car. They had to use an axe to break open the windows and to get the hood open to put out the fire.

As we stood there, watching our car being consumed by flames, someone asked how we were doing. I said, “I am blessed and grateful! This is nothing but a minor setback; and a setback is nothing but a setup for a comeback!”

“You really believe that stuff you talk about, don’t you?” he asked. My reply was, “You are absolutely right! This is not a big deal. See, this car could have caught fire while Dee was driving to her conference, to our class, to pick me up from the airport, to take me to my program, or while we were driving to church tonight! I am blessed and so very grateful. And, I know the world will not end. It is just a car. I can replace a car. I can’t replace my wife!”

People were amazed that I was so calm. But what they did not know is that I *learned* to stay

calm and not let external issues disrupt my internal joy and peace. Happiness is typically a result of the “happenings” in your life. But joy is the result of your internal positioning, and I decided long ago that I would not let “stuff” steal or disrupt my joy!

You, too, can develop calmness within, even in the midst of crazy times. How? One technique is to make a commitment to say calming things to yourself. Practice being calm by saying aloud, “Stay calm and do not panic!” Then ask yourself: *Will the world stop turning because of this problem?* If the answer is no, keep moving!

By the way, I want to tell you the rest of the story. I truly believe a setback is nothing but a setup for a comeback, and you must keep calm and keep the faith. As I told you, our car was a late-model Mercedes, and when I told the folks at Mercedes what had happened, they went to work and delivered a special edition Mercedes for us that was much nicer and had more bells and whistles than our original vehicle. That is why you must not panic nor lose heart, because a setback is truly a setup for a comeback!

Settle Down and Think Up

When life throws us curveballs, they can come in a wave, and they can certainly create waves in their

wake. Once the rush of activity begins, we can easily get caught up in the activity, and if we are not mindful, we can get caught up in a mob mentality, the hysteria of the moment. These are times when people get caught up in activities without really thinking them through, yet they do them anyway, because everyone else is doing them. It typically happens in a rushing wave, in which people act before they think. When a herd stampedes, it's because each single cow is carried along with the crowd. We have seen soccer mobs exhibit crazy behavior and fight each other over stupid stuff, and later have no idea why they did what they did. They cannot explain it, they only can describe that it was "so quick that I didn't know what was happening! I just got caught up!" That is exactly why it is important to stay calm, even when others around you are losing their minds. I make a point of practicing calm even when the people around me are getting overly excited about the issues that are swirling around and about them. Stay calm!

Develop a Sound Mind

For God has not given us a spirit of fear, but
of power and love and of a sound mind!

—2 *Tim* 1:6

Talk yourself into a calm, controlled state of thinking and acting. Develop a calm, composed, sound mind. And whatever you do, remember that God has blessed you with life, power, the ability to love, and the option of maintaining a sound, calm mind. Remember, remaining calm is a choice . . . so I recommend you use it and not lose it.

Talk to yourself, and learn to talk yourself into a calm and controlled way of thinking and acting. It is critical that you do not lose your composure, because once you've lost your composure, you have lost the battle!

Broke, Busted, and Disgusted

When we are broke, everything becomes magnified. Our molehill-sized problems become mountains and our pains become more pronounced. We can go from broke to busted to plain old disgusted. And we know that tough times can affect people in many different ways. When people lose their jobs, their homes, or their life savings, they also lose their sense of personal security. I have found that when I begin to feel overwhelmed by the state of current affairs, or when I am hit with personal problems that can have an impact on my sanity, I need to step back and recover so that I can get back into the fight.

First, let me say that success is a fight. It is not going to be easy; if it were easy, everyone would do it. Someone said that in life, you either have a problem, you have just left a problem, or you are on your way to a problem. Life is challenging, yet it is worth the fight!

What should you do if you are depressed? First you need to find if your depression is chemical or emotional. A chemical depression needs to be addressed by a medical professional, because it is a medical issue and needs medical attention. Yet some depression is the result of emotional distress due to the effect of overwhelming negative information on our psyche and our perspective of the world. Studies have shown that a constant barrage of negative input can alter our emotional state and our outlook on life. We have all experienced tough days when “Murphy” comes to visit. (You know Murphy’s Law: anything that can go wrong will go wrong, at the worst possible time.) When you have those moments, I recommend you make a decision to respond to the feelings and move on them, before they move on you.

When life throws you serious setbacks and depression tries to overtake you, it is critical that you reframe your thinking. Here are a few simple steps that I recommend.

Change Your Environment

Leave the place where you are, and change the texture of the environment. Maybe you can take a walk, take a drive, or go to a different area of your house or building. The key is to change the input of the moment and get some new input and new perspective. The change can have a tremendous effect on your emotions.

A few years ago, when my Aunt Eunice died, I started to feel a sense of depression come over me. Aunt Eunice was like a second mother to me, and when my mom died after a long illness, Aunt Eunice became a surrogate mother. I talked to her every week. When she died, it hit me pretty hard, and I realized I needed to reframe my thinking, so I told my staff I would be back and I went for a nice long ride in my car through Rock Creek Park, which is near my office. As I noticed the beautiful scenery, I had a conversation with myself, and asked myself the questions that I often share with families who lose loved ones: “Are you going to curse because a rose bush has thorns? Or are you going to celebrate because a thorn bush has roses? Are you going to curse because your loved one is gone, or are you going to celebrate because your loved one came this way?” I realized that I needed to celebrate the years I had with Aunt Eunice. As I thought about the fact that I had been

blessed to have Aunt Eunice in my life, I started to feel better. Then I thought about one of my favorite quotes, from noted author and poet Maya Angelou. Ms. Angelou said, “If you don’t like something, change it. If you can’t change it, change your attitude.” I could not change the circumstances, so I decided to change my attitude, and it changed my thinking and my mood.

Reframe Your Thinking with an Attitude of Gratitude

Another powerful technique to beat the blues and overcome the spirit of depression is to think about the things in your life for which you are grateful. Take a moment and focus on the things that you have, rather than the things that you don’t have. As my friend W. Mitchell said after he was paralyzed in an airplane accident, “Before I was paralyzed, there were 10,000 things I could do. Now there are 9,000. I can either dwell on the 1,000 I’ve lost or focus on the 9,000 I have left.”

Another technique to help you cultivate an attitude of gratitude is to add the words “at least” to the end of the sentence when you are talking about the challenges that are trying to bring you down. For example: “My pay got cut, but at least I still have a job” or “I lost my job, but at least I still have my health!” Or, “I am sick, but at least I am

still here!” When you add the phrase “at least” to the end of the sentence, you are changing your thinking. It provides you with another perspective, a positive perspective, and from there you can start to reframe your thinking and overcome the grip of depression. When you have an attitude of gratitude, you see life from a different perspective. Every day is a holiday. Every meal is a feast, and every drink of water is a toast to the magnificent journey of life and love. Live your life with an attitude of gratitude!

Think about Helping Others

This sounds so simplistic, but it is so incredibly impactful. Social scientists have found that changing your focus from yourself to helping others can be beneficial in overcoming depression. By looking at others and finding ways that you can help them, you can see that you are a valuable part of the culture and can become a helpful force of nature. Focusing your attention and energy on others can minimize your issues and help you realize how blessed you are. It’s like the old saying, “I was feeling sorry for myself because I had no shoes until I met a person who had no feet.” If you deflect your attention from your own problems and open your eyes to the situations and circumstances of those around you, you will find

an opportunity to help others and, while doing so, help yourself!

I recommend you try to uplift others and encourage others, as it can have a tremendous impact on you. I feel that if you are willing to help others and spray a little perfume on them, you cannot help but get a little bit on you as well.

Change Your Input

Another way to beat back depression and change your mood is to change your input! Your input determines your output. Rather than dwelling on the negative input that started you on the path to depression, I recommend you shift your attention away from the things that have sent you in the direction of depression and focus your attention elsewhere.

For me, music is a tremendous tool to help lift my spirits. In fact, I make it a habit to listen to uplifting music every day, no matter what is going on in my life; it always makes me feel better. At times, it pulls me out of a low point and helps me regain my equilibrium and return to a point of normalcy.

I'll never forget a time, some years ago, when I was in Annapolis, Maryland, to speak for a big hotel event. The event was during the evening, and I had come in the night before to spend some time at the hotel and learn more about the

employees' culture. After a tour in the morning, I had the afternoon off, and I went back to my room and turned on the television while I was getting ready to get some work done. The movie *Selena* had just started and it captured my attention. I had heard about this beautiful young lady who became a superstar in the Hispanic community. It was an intriguing story, and because of the great music, I was drawn to it. I sat and watched the whole film, and then, at the end, this beautiful young lady was killed by a deranged fan. I watched as her family mourned and the community grieved, and I was overtaken by an overwhelming sense of sadness. I was depressed! And then I realized that I had about an hour before I was to speak before all of these people in the hotel ballroom. I knew I had to get over this depression and had to do it quickly, so I pulled out my iPod and put on "You've Got to Keep Kicking," a song written by my friend Tony Taylor that had been featured on one of my earlier albums. I listened to the song, and immediately, the sadness dissipated and I started to feel better. As I listened to more of the songs in my "power play list," I got stronger and stronger, and in a short time I was back, and ready to go out and fire up that audience!

In the Bible, it is noted that King Saul suffered from depression, and whenever that "distressing spirit" came upon him, he would call on David

to come and play his harp to lift him out of his distress. Inspirational and uplifting music can brighten your day and give you hope, and when you have hope for the future it can give you power in the present! The much-loved quotation is absolutely true: “Music hath charms to soothe a savage beast, to soften rocks, or bend a knotted oak!”

Fill Yourself with the Pure, the Powerful, and the Positive

Another way to reframe your thinking and beat depression is to fill yourself with the pure, the powerful, and the positive. Create a list of affirmations and quotations that align with your value system to lift your spirits. I often rely on Scriptural references, such as, “If God be for us, who can be against us?” (Rom 8:31 NKJV) or “But they that wait upon the Lord shall renew their strength; they shall mount up with wings as eagles; they shall run, and not be weary; and they shall walk, and not faint” (Isaiah 40:31 NKJV).

I recommend having a list of motivational and inspirational quotes or phrases that you can apply to challenging situations. Of course, my favorites are:

- A setback is nothing but a setup for a comeback!

- The best is yet to come.
- No matter what, I know that I am blessed and highly favored!
- When I am down to nothing, I know that God is up to something.
- No matter what the situation, God and I make a majority!

I have learned that we must speak power into our lives, because our words have an impact on our thinking and our feeling! So I recommend you memorize scriptural and inspirational quotes to help you fight the drama of depression.

Rest and Rejuvenate

Another remedy for depression is a simple, yet effective solution, and that is to rest and renew yourself. Sometimes, you need to get away and get some rest and rejuvenation so you can get back into the fight. I remember after one particularly trying day, I talked with my friend Greg Owen, an entrepreneur and success expert who lives in Sydney, Australia. Greg said, “Willie, this has been a tough fight, so I am going to go take an aspirin and lie down, and when I wake up I will be ready to fight again!”

Sometimes you just need to rest and renew yourself. We are all human, and we all get tired

and need to rest to rejuvenate ourselves. Learn to get proper rest, exercise, and a proper diet, and it can have a profound impact on your battle with depression.

Some people have said that super success is the result of either inspiration or desperation, and I believe there is some truth in that statement. Sometimes we get our best ideas in extreme situations, when we are pressed to win and do not panic. There is a thin line between being pressed and being panicked, but it is a line that winners learn they cannot cross. Just as there is a thin line between confidence and arrogance, a person who is successful learns where that line is and develops the discipline not to cross it.

Bob Johnson, the billionaire businessman who founded Black Entertainment Television, said, “The same hammer that shatters the glass, forges the steel!” We will all have challenges and difficulties in our lives, but we must develop ourselves so that we are able to not just go through those challenges, but grow through those challenges. Our responses to life’s challenges determine how the pressures of life affect us. These pressures can build us up or break us down. I recommend that you use the pressures of life to build you and make you into the diamond you were born to be! Don’t just *go* through it, *grow* through it! Do not panic!

My good friend, speaker and author Dr. Terry Paulson, has a great book called *The Optimism Advantage: 50 Simple Truths to Transform Your Attitude and Actions into Results* (John Wiley & Sons, Inc., 2010). In the book, he does a tremendous job of helping use optimism to create massive success and wealth. He writes:

Claiming the optimism advantage is not motivational hype. Optimism is an attitude that is earned through a track record of overcoming obstacles. The more setbacks and adversity you have handled, the more you come to believe that you can overcome the next one life gives you. Tough times can be the launching pad for great success. Optimists are realists who are problem solvers, not problem evaders. They want to know what obstacles they are facing so that they can get busy finding a solution. Optimists understand that wealth is really the intersection of income and impact. The more you see yourself solving problems, the more you go about the work and the more money becomes available to you. Make a point of making the commitment to turn your worry into constructive action every day. Take it one day at a time, just take it and make it happen. Every successful

entrepreneur will tell you that the journey to wealth is filled with closed doors, setbacks, failures, and the satisfying joy of achieving success along the way. Don't let anyone call you a victim; you are a resilient survivor who is choosing to live your dream. Wealth is not the only goal; in reality it is the byproduct of transforming our gifts into a mission that makes a difference people are willing to pay for. When you find your gifts, identify your mission, and claim a positive attitude, wealth and meaning are on the way!

