

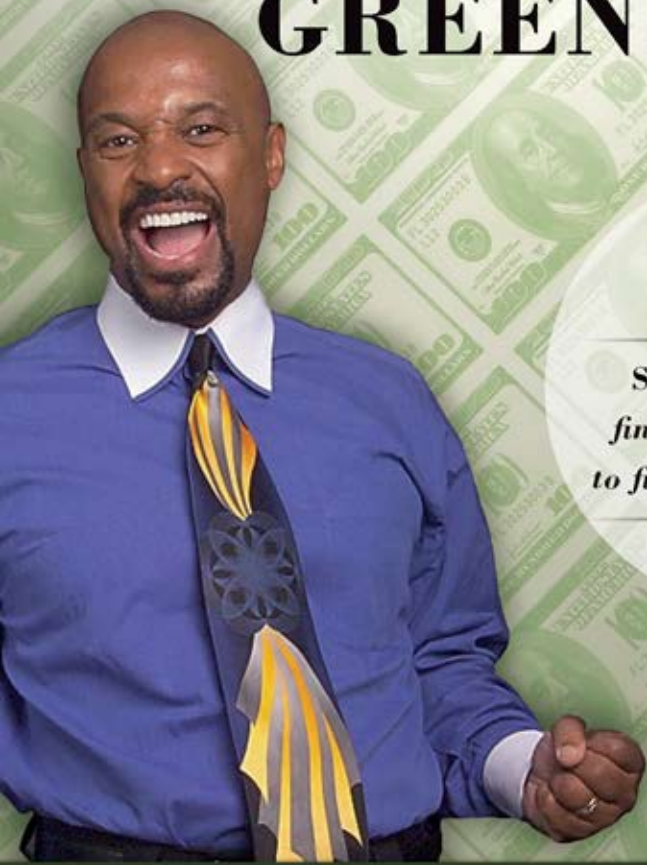
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Nationally Syndicated Personal Finance Columnist,
The Washington Post
author of *The 21 Day Financial Fast:*
Your Path to Financial Peace and Freedom

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STEPS *to go from*
financial DISASTER
to financial FREEDOM

DR. WILLIE JOLLEY

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Publisher's Note: this book was first published in 2010. Not all references to economy and conditions have been updated. We think you'll agree that the messages contained in this book are timeless.

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DEDICATION

I dedicate this book to my children, LaToya and William. And to my brother's children, Victor, Vincent, Rashida, Vivian, Christina, Noble Jr., and Nathan, who became my children when their father (my brother) passed away. I have done my best to teach each of you wealth-building principles. I pray you use them and make a point to share them with generations to come!

I also dedicate this book to my family members who have made their transition since my last book. To my mother, Catherine B. Jolley; my brother, Noble Jolley Sr.; my father-in-law, Reverend Rivers S. Taylor Sr.; and Aunt Eunice Ragland...I say this privately and publicly, "I could curse because you are gone, but I choose to celebrate that you came this way! I will always love you!"

ACKNOWLEDGMENTS

I want to thank my wife, Dee Taylor-Jolley, for her continuous support and inspiration. I want to thank my children, William and LaToya, for their input in this project. I want to thank my marketing manager, Cheryl Ragin, for her help in getting this book finalized and ready for print.

I want to thank the members of my Mastermind Group, Bill Cates, Steven Gaffney, Zemira Jones, and Suzi Pomerantz, for their advice and input as I started throwing around the concept of the book. I want to thank my dear friend Sam Horn (www.samhorn.com); she is a genius when it comes to putting literary ideas into a catchy concept. As I started to work on this concept of helping people create wealth even in the midst of a recession, I struggled with how to put it in a succinct title. I was considering a few titles, including “How to Turn Economic Setbacks into Comebacks,” “How to Go Up in Down Economic Times,” “How to Get through the Recession and Get Rich,” and a few others about making money in tough economic times.

During that time, I attended a networking dinner Sam hosted for some of her friends, and I mentioned my ideas. She said, “Willie, your book *A Setback Is a Setup for a Comeback* has created a new catchphrase that many people around the world have made a common part of their vernacular. You are now well-known as the Comeback Guru, because of the book and your PBS special, *Turning Setbacks into Comebacks*—but now it sounds like you want to talk about creating a financial comeback, and so you are talking about focusing on the green-backs!” I said, “Sam, you are absolutely right!” I want to thank Sam Horn for her genius and her willingness to share it.

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THE FORD MOTORS SETBACKS TO GREENBACKS EXPERIENCE!

Have you or someone in your family ever had a Ford Motor car at some time in the history of your family? If you are like most people I ask, your response was “Yes!”

For many years, Ford Motors was the leading car manufacturer in the United States, with over 50% market share. Yet over time, Ford lost that position, and in 2005 hit bottom. Their share market had fallen from 50% to around 15%. They went from being profitable to losing millions every month and being on the brink of bankruptcy.

For the first time ever, Ford brought in a new CEO from Boeing. His name was Alan Mulally, and he had developed a reputation for transforming and turning around organizations. Mulally had been successful in turning Boeing around.

When Mulally joined Ford, his first goal was to get the right people on his team. He wanted to then reduce the bloated work force. There was a need to get Ford employees,

who had worked for company for 30 to 40 years to either retire or move on to do something else. Plus, he needed to get his team to have a mindset focused on excellence. He immediately needed 25,000 people to leave... but did not want a layoff. That would have been a public relations nightmare.

Instead, Mulally decided to offer the workers an amazing buyout to leave voluntarily. They were offered \$100,000 cash, plus four years health insurance and four years college tuition to learn a new trade. The offer was put in place in early 2006, but by September of that year, only about 4,000 people had taken the offer.

You might wonder why people would not take advantage of such a generous opportunity. Well, imagine you worked for Ford, and your father worked for Ford, and your grandfather before him worked for Ford. All you knew was Ford. Your whole world perspective centered around Ford. In addition, imagine that in good times, when there were three shifts in the plants and an abundance of overtime, you could easily make six figures. If you brought in six figures and your spouse also worked for Ford, then you had a significant household income. You might have a house in Detroit, plus a vacation home in the Upper Peninsula of Michigan and an RV to transport you from one place to another.

As Ford struggled financially and asked these people to take the buyout, many declined for they were waiting for the good times to return! Yet, like in the classic book, *Who Moved My Cheese*, the cheese had moved.

In September of 2006, the Ford Executive team called me and said one of their executives had read my book, *A Setback Is A Setup For A Comeback*. Their research showed I had a reputation for positively influencing the behaviors of others!

Ford wanted me to motivate and influence their people to leave and take their buyout! I laughed and said I could not motivate people to leave their jobs. But, if they would allow me to, I would share my story of how I was a broke and busted nightclub singer, who got fired and replaced by a karaoke machine, yet decided to change my thinking and change my life! If I could share what I learned in the midst of my mess, I felt I could have the same impact on their thinking—to get them to dream bigger!

The Ford team agreed that I should tell my story and the results were amazing. Ford's goal was to get 25,000 people to take the buyout. When the final tallies came in, over 38,000 had taken the buyout!

That was 2006. In 2007, Ford asked me to come to Detroit to record video messages they could play every day in the lunch rooms about excellence and the power of a positive attitude. Then in 2008, Ford asked me to do another tour to talk to the employees about going the extra mile and the impact they could have on the company's comeback.

In 2009, Ford was the only one of the big three U.S. auto makers to be able to reject a government bailout. America loved their being able to survive without the government's help. Within months of Ford rejecting the bailout, they went from losing a million dollars a month to making a billion dollars a month. They turned their setbacks into real greenbacks! And you can too!

This book will give you some principles that you can use to turn your setbacks into incredible comebacks, and even into greenbacks!

Read it.

*turn **SETBACKS** into **GREENBACKS***

Act on it.

Then share your amazing comeback to greenback stories with me and the entire world!

Send me an email at info@williejolley.com and put in the title, My Setbacks to Greenbacks story. We look to hear the great comeback stories!

FOREWORD

“I don’t believe in a law to prevent a man from getting rich; it would do more harm than good. So while we do not propose any war on capital, we do wish to allow the humblest man an equal chance to get rich with everybody else.”

—ABRAHAM LINCOLN

Lincoln understood what many do not. In a creative, free enterprise society like the United States, many aspiring and motivated citizens can still work hard to save, then to invest, and ultimately to become entrepreneurs or owners of capital to create their own wealth.

The American Dream is alive and well. You have every right, even a responsibility, to live your dream. Those who say that we’re in a time when there are no opportunities just don’t know where to look.

Help is on the way, and you are holding it right now. Willie Jolley’s timely and informative book, *Turn Setbacks into*

Greenbacks, appeals to your best hopes, not your worst fears, to your confidence, rather than your doubts. Finally, a book that puts the focus where it belongs—what you can do now to ensure your own economic future by putting the insights and strategies provided into action.

Sounds too good to be true! In this age of constant change and continuing economic uncertainty, waiting for someone else to hand you the lifestyle and success you want is just wishful thinking. Forget waiting for the Tooth Fairy, the Fairy Godmother, or government politicians! Get rid of any thought of victim thinking—the obstacles you face and the answers you seek don't come from others. You have what it takes to be a resilient and optimistic achiever.

Optimism isn't developed through repeating positive thinking mantras about how great life is, in the absence of evidence. This isn't motivational hype. Research shows that optimism is earned through a track record of overcoming obstacles. The more obstacles you overcome, the more you believe that you can overcome the next one. Optimists are realists. They want to know the problems they face, because they believe they can overcome or get around them to become successful. This book won't give you wealth; you'll have to earn it one day, one choice, one action at a time.

This information-rich book provides a proven roadmap. You will learn the financial skills, the plan and attitudes you need to achieve your own American Dream. You'll learn how to keep hope alive in this age of cynicism by trading feelings of helplessness and frustration for resilience, resourcefulness, and persistence as you turn adversity and obstacles into financial opportunities.

The only person you even remotely control is yourself; so get busy investing your worry time in a constructive action plan one day at a time. 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 make you a victim; you are a resilient achiever who is choosing to live your dream. Wealth should not be your primary goal; it is the by-product of transforming your gifts and innovative ideas into a mission that makes a difference people are willing to pay for. When you find your gifts, identify your mission, focus your efforts, and claim a positive attitude, wealth and meaning are around the corner!

As a speaker and inspiring motivator, I've seen Willie Jolley in action. His advice and common sense insights are as enlivening as they are empowering. He's been where you've been, and he's taken his own journey to success after success. Now, he's ready to give you the lessons learned along the way.

Willie Jolley not only informs and energizes, he communicates in ways that people can understand and appreciate. His book highlights some *keepers* that I can't wait to use:

- The bad times have come and will pass; they came to pass...not stay!
- Leave victim thinking to others—if 10% are unemployed, 90% are working. Be one of the victors, not one of the victims.
- Don't do what's comfortable—do what's necessary.
- Be proactive—get up and get going!

turn **SETBACKS** into **GREENBACKS**

- Success won't come to you—sell and market by talking to people about your business, your products, and your services.
- When you pray, move your feet so God has something to work with!

All it takes for your dreams to become true is for you to claim it for yourself. Do something better that costs less. Do it better or faster. Innovate and make a move. If early attempts fail, get up and make new choices...and succeed. How do you start? If you are not sure what to do first, start by getting up and doing something really simple...read this book! By the way, when you finally do succeed, be ready to write Willie about what worked for you in making your dream live. He just may use your story on a motivational minute message. You may even read about yourself in his next book.

So, devour Willie Jolley's *Turn Setbacks into Greenbacks* and get busy turning your worries into profitable opportunities one day at a time. Don't just read it once; reread the parts that fit you and share the insights learned with others. Finally, give the author the greatest compliment by putting the insights into action to help turn your life around! Remember, delivering on your economic dreams is both your opportunity and your responsibility.

TERRY PAULSON, PHD

Professional speaker, national columnist, and author of
*The Optimism Advantage: 50 Simple Truths to
Transform Your Attitudes and Actions into Results*

PREFACE

Money, money, money, money...money!" Those are the lyrics from the hit song "For the Love of Money," by the O'Jays. The song was a massive hit for them in the 1970s, and it is still popular today. In fact it was the song chosen as the opening theme for the popular show *The Apprentice*, with Donald Trump, in which contestants compete to work for Donald in the hopes of making a lot of, you guessed it, money. Let's face it, money is a popular topic in popular music and in mass media, with shows like *Fast Money*, *Mad Money*, *Who Wants to be a Millionaire*, and *Who Wants to Marry a Millionaire?* There are entire magazines and newspapers dedicated to money—making it, saving it, investing it—you name it. Money is a major part of our global culture.

Yet we have all heard the saying, "Money isn't everything!" To that I want to say I agree, money is not everything, *but...* money certainly is an important thing—a VERY important thing! When times get tough, money's role as a necessary part of our lives becomes even clearer. Money is important, and so we must talk about it and develop skills to generate money and manage the money we generate.

IS IT REALLY NECESSARY TO TALK ABOUT MONEY?

Occasionally over the years I have one person or another come up to me after a speech and ask why I must talk about money. They say life is about more than money. My answer to this is always the same: I could not agree more! Life is about so much more than money.

I have said it in earlier books, and I will say it again now: Money is a powerful motivational tool, it is a powerful motivator! Money will motivate people to get up earlier, and stay up later. Money will motivate people to go where they don't want to go, and do things that they don't want to do. Money will make people go to jobs that they hate and will motivate them to keep going over and over again. YET, money is not the most powerful motivator! I believe that money is a powerful motivator, but love is much more powerful. I ask you to stop and go with me through this following scenario.

Assume someone came up to you and offered you \$1,000 to walk on a board that is 100 feet long and 2 feet wide. The board is laid on the ground, and all you have to do is walk down the board from one end to the other. Would you walk the board for \$1,000? I hope you say "Yes" because that would be an easy \$1,000. Now let's say that the same person took that same board to the top floor of a 100 story skyscraper. (I might have to put a brick on the \$1,000 bill to keep it from blowing away with the winds at the high altitude.) Would you still walk the board from end to end while 100 stories above the ground, for \$1,000? Most people I ask say, "No!"

Now stop and think a moment about someone you love, maybe a parent, or your child, or your brother or sister or best friend. Now imagine that the person who wanted you to walk on the board was holding your loved one on the hundredth floor at the other end of the board between the skyscrapers, and the person told you that if you didn't walk the board, your loved one would be thrown off the building. Would you be willing to walk the board now? Most people I have asked say, "Yes! Without question or doubt, yes!" When all is said and done, people will do more for love than they will do for money. Money is important but it is not everything.

Life is about family and friends and the faith; but when we are short of money, it becomes a pressing concern on our minds. For most people, money is important but does not really take all of our focus. But when we get to a place where we don't have any money, then it becomes a big thing and the predominant issue that preoccupies our thinking.

I have noticed that the people who usually say that money is not important are the ones who have money or at least know where their next meal is coming from and have no fear of losing their home. But if you don't have money for food and you have fears about where you will sleep, money tends to be a greater issue. The only people who truly do not care about money are those who have taken a vow of poverty or whose theology states that there is piety in poverty. However, I only get this response from one or two people every now and then. The other 98 percent of the people I talk to after my speeches are either looking for ways to increase their income so they either help their families live better lives

or are looking for ideas to create more revenue so they can give more money.

I want to say right up front that in this book I will talk about money, and how you can get more money, even in tough economic times. I want to talk about the fact that money is an important and necessary part of our society. Some people feel that money is not important and not good to talk about in public conversation. Others feel that money is bad and is the “root of all evil,” yet the Scripture actually states that “the *love* of money is the root of all evil.” It is when money becomes your god that it becomes a terrible master. Having money is usually not the problem, but it is a problem when money has you!

If the love of money is the root of all evil, then lack of money is what causes the evil tree to sprout and grow. In tough economic times, we can actually see how money—and the lack of it—can cause people great amounts of anxiety and grief and can make them do terrible things. When money becomes tight, it touches every part of your life and lifestyle. Plus when it becomes tight for a community, it impacts every part of the community and culture, from the amount of money people spend for their recreation to the amount of money people donate to their church. No one is immune to the sting of the economic pinch. When people have no money, or are afraid to spend the money they have, it can bring economies and countries to their knees.

During the tough times, the tails fall out, revealing the wolves who are hidden in sheep’s clothing during the good times. Bernie Madoff is a perfect example of a wolf in sheep’s clothing. He “made off” with the life savings of thousands of hardworking people who had invested everything they had

with him. As we all know now, he was running the biggest Ponzi scheme in history.

During tough times, people become frightened and stop spending money. When people stop spending money on items like homes and cars, that has an impact on the workers who make and sell homes and cars, and those people have less money to spend on the regular items of necessity. And the cycle continues so that it eventually affects everyone.

The lack of money can have an overwhelming impact on a society. Money is not everything, but it is very important to life. As Rita Davenport says, “Money is not everything... but it is right up there with breathing!”

Sometimes the tough economic times have nothing to do with the world’s economy but have to do with your personal economy. In other words, there might be times when the economy is healthy, but you have hit a bump in the road and you are in need of a personal economic recovery. Either way, whether you have lots of money or you are experiencing a lack of money, these situations can play a major part in your stress levels and in your health and wellness.

WHY IS IT IMPORTANT TO BE WEALTHY?

*“Money can’t buy happiness, but neither
can poverty.” —LEO ROSTEN*

I ask why it is important to develop personal wealth because, deep down, most people ask themselves how they can make more money, but only a few know why, and even less go beyond the question to take action to make wealth a reality. If I asked the question, “Who wants to be a millionaire?” most people would say, “I do!” The people who

answered in the positive really would like to become millionaires, but very few actually make it happen, because to them wealth is about luxurious living and extravagance, not about practical day-to-day existence. In contrast, I say that wealth is not about extravagance and living in the lap of luxury but rather about living the kind of life that offers you and your loved ones the best opportunities for health and longevity.

Most people want to be wealthy, but very few have decided that it is *important* to be wealthy. I say that it is important to be wealthy! Why? Because money gives you options. Money gives you options for many important aspects of life including housing, health care, and education.

As I travel around the world giving speeches, I often meet people who say they want more money, yet have not made the decision to take the necessary actions to create additional income. These people do not understand that money creates longevity, because the lack of money has a negative impact on your peace of mind and your stress level. Statistics show that poor people tend to have shorter life spans because of the lack of preventive health programs, exercise programs, and adequate health care.

Some years ago, I heard a story about a young boy who developed a strange growth on his leg. His mom took him to her health care provider, where the doctor examined the young boy and said that he had a rare illness. His recommendation was to amputate the boy's leg at the knee.

The mother was stunned and told the doctor that the young boy was a very talented soccer player, and she wondered what other options were available. When the doctor replied that amputation was the most efficient way of handling

the illness, the mother asked if she could get a second opinion, and she was directed down the hall to another doctor.

The second doctor looked at the chart and came to the same conclusion, that amputation at the knee was the most efficient way of handling the situation. The mother again proclaimed that the young boy was a gifted athlete and loved running and playing sports, and she hoped that maybe there were other options besides amputation. The doctor shrugged and said, "Sorry, but that is the most efficient way to handle the situation."

The mother then began to research and found that the illness was not life threatening, although it was serious, and that amputation was not the only option. She approached the health care provider again to get another opinion on the matter, but was told that her plan only allowed two opinions on the same item. She told the lady on the phone, "I appreciate your candor, but I have a little money in the bank, so I will check out some other options on my own."

The mother searched the Internet and found a specialist in Baltimore, Maryland. She contacted his office and set up an appointment. He was not a participant in her health care plan, so she had to pay for the visit out of her own pocket. She reminded herself, "I have some money so I will pay for the visit." She and her son flew to Baltimore and the specialist spent a considerable amount of time with the young boy. Finally he finished the exam and said, "I am sure you were told that amputation was the best way to handle this problem, but I don't agree. It is the most efficient and cost-effective way to handle the problem, but it is not the only way or the best way to handle the problem." He continued, "I can save your son's leg. It will not be cheap, but I can save his leg." The doctor

went on to perform the treatment, and save the young boy's leg. This is just one example that, yes, although money is not *everything*, it does give you options.

This raises a rather interesting question: How do we handle the anxieties that appear when we realize that we have a lack of money? The answer is further in this book...along with not only surviving tough economic conditions, but thriving. That's right, *thriving!* I will take you on a journey that demonstrates how to handle economic downturns, both financially and mentally, and shows what it will take for you to face your financial fears and win in spite of the economic situation you are facing. It will help you get a winner's attitude about wealth.

I mentioned dealing with money and our attitude to money because our attitude has a big impact on how we handle money, especially in tough times. It doesn't even take a full-on depression for people to get depressed and overwhelmed by the gloom and doom of tough economic times. However, we can turn an economic setback into an advantage and position ourselves for super success and wealth. This is the time for *you* to become wealthy!

Depressions, recessions, economic downturns, or simply being broke and having more month than you have money, it all leads back to the same place: WE NEED MONEY! Money is important, and most people not only need money, they need a lot more money—especially if they have children. Then you need LOTS OF MONEY!

There was a time in my life when I would have said, "Money is not important, it's the love of friends and family that is really important!" I have learned over the years that I was half right. Ultimately, the love of friends and family is the most important. We all know that when we come to our last days,

we will not think about the money we have but the love of friends and family. But without money, that last day may come much earlier than it could. Having money does not guarantee long life, but statistics clearly show that people with means tend to live longer than those without money.

In my earlier books, I talked about the importance of friends and family and how you must nurture those relationships, because when all is said and done, they will be the most important parts of your life. I still believe that is true, but money must be on your list of important items or you will stress the seams of the relationships. When tough times hit and you have children to feed and bills to pay, you come to the realization that money is very important. I have found the tighter the economy gets, the more money becomes a focus, so let's deal with it, learn how to get through the tough times, and get on the road to wealth.

As mentioned earlier, the subject of money permeates our culture; we cannot escape it. Money is everywhere. It is in our literature and in our magazines. There is even a magazine called *Money Magazine*. There are many newspapers, such as *The Wall Street Journal*, that focus on money and financial news. And even my favorite book, the best-selling book of all time, the Bible, speaks about money more than 2,300 times. In Ecclesiastes 10:19, the translation by Peterson reads, "Laughter and bread go together, and wine gives sparkle to life. But it is money that makes the world go round!" According to Howard Dayton, former chief executive officer of Crown Financial Ministries, 15 percent of everything Jesus says is about money.

And in Deuteronomy 8:18 the Bible says, "And you shall remember the Lord your God, for it is He who gives you power to get wealth, that He may establish His covenant which He

swore to your fathers, as it is this day!” That means that God gives us the power and ability to get wealth, yet the wealth must be to establish His covenant, which is to help others. I believe that God wants His children to be wealthy, and He will help you to become wealthy if you are willing to be a good steward of that wealth and show a pattern of using your wealth wisely.

My goal is to help you to create wealth and have money. I want to help you create not just financial wealth, but also success in your personal and family relationships. I want to help you to turn your economic setbacks into exciting comebacks—in fact, to turn your setbacks into greenbacks!

A LITTLE BACKGROUND

Before we get into the meat of this book, I think it is important for me to share a little about myself. I am an inspirational/motivational speaker, singer, radio and television host, and author, and I have been blessed to write books and create programs that have become best-sellers around the world. For the past quarter century, I have made it my business to learn as much as I can about success and to share that knowledge with millions of people via speeches, books, radio, television, columns, music, Internet, email, and other forums—even a daily Willie Jolley Wake-Up Call. I have had the opportunity to develop friendships with numerous millionaires and billionaires, and have learned incredible lessons from them about life and success. I also want you to know that as much as this book is about finances and getting rich, that information is secondary. The primary insight that I will share in this book is how you will personally grow, and how this growth will manifest itself into financial success and stability.

I want to state emphatically that I am grateful that I can live in a time when I can talk about my faith, my family, and my thoughts about money openly. I can state emphatically that I am pro-God, pro-family, and pro-free enterprise! I thank God for life and for the great blessings He has given me. Of all the things I am grateful for, the most important thing to me, beside my faith, is my family. As we juggle our many responsibilities in life, we must make sure to take extra special care of the family ball, because that is the one made of glass, while the others are made of rubber. If you drop the other balls, they will bounce, but if you drop the family ball it may very well shatter, and many times, it cannot be put back together again. So I recommend you take special care of the family ball, because it is precious and very fragile.

Finally, I am in favor of free enterprise. I believe we live in a time and a place where all things truly are possible, and that the level of your thinking ultimately determines the level of your impact and your income! So I recommend you dream big, think big, do big, and reap the benefits in a big way!

Now that you know where I stand, you can understand what I will say and why I will say what I say, and you can take the information that follows and craft a greater existence and a better life!

So let's get it on! Let's *go big!*

Let's turn setbacks into greenbacks!

PROLOGUE

In the midst of the global recession of 2008, one day I was watching television and heard a news story about a young man who had lost his job, had run out of money, and lost all, and the unfortunate decision to end his life. He made a permanent decision as the result of a temporary problem. He took his life over a temporary problem and that was a decision that could not be reversed. I screamed and hollered at the television “No! There are other options!”

Over the next few days after that news report, I heard other stories about people making drastic decisions about their futures, as a result of a lack of money. I realized that I needed to do something and do it immediately to help people see their economic setbacks from a different perspective, a positive perspective! I knew I needed to give people some hope, even in the midst of what might have been a hopeless time for them. And I knew that I had some information that could not only help them find hope, but also help them find solutions to their financial despair.

I quickly contacted some friends in the publishing industry and asked them if they would be willing to change their release

schedules to add one more book. I was pleasantly surprised that I immediately got a “Yes,” and I went to work on quickly finishing the manuscript and getting it to them in record time. Within six months of that conversation, the book was out, in bookstores and flying off the shelves. It quickly hit a number of best-sellers lists.

After the recession had receded and the economy was getting back to normal, I realized that my level of letters and emails about financial situations had not receded. People were still emailing me asking for help in getting their finances in order. People were still having money issues and economic setbacks and needed help. I learned that even though the global economy had improved, does not mean that the economies of individuals will improve. So I decided to create an updated, revised version of the book to help people who are struggling with their economic setbacks, no matter how they found themselves in that setback situation.

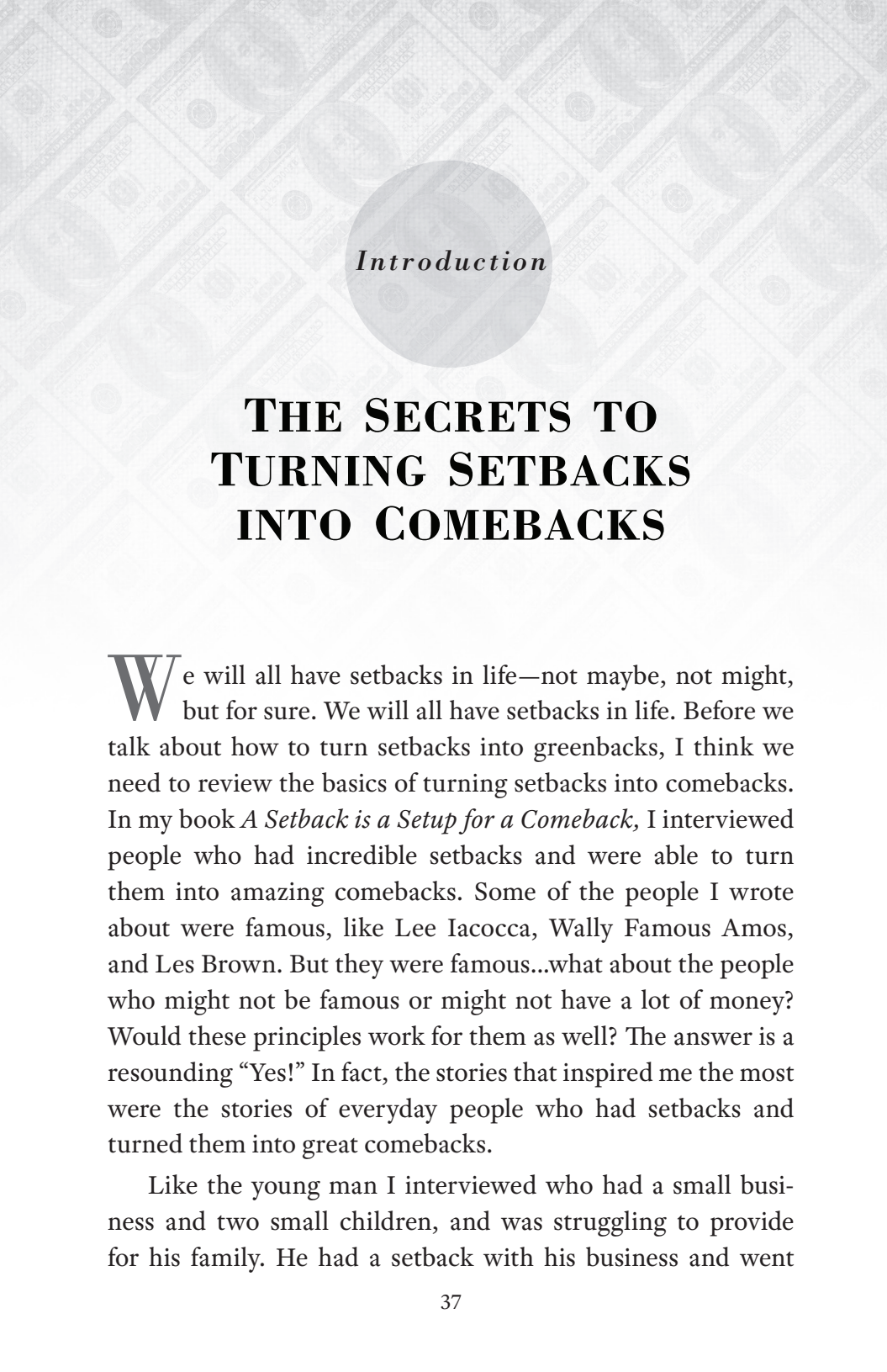
This is the revised version of the book that is designed to help you turn your economic setbacks into great economic comebacks! In fact this is the book especially designed to help you turn those economic setbacks into greenbacks!

MONEY MATTERS

If you have had financial challenges—lost your job, your home, or your savings—and if this makes you think that you are about to lose your mind, then this book can help! And if you have not had any challenges with money, I definitely recommend you read this book, because if you live long enough, you will eventually have some economic setbacks.

I want to say that this book is about money! Money plays a major part in our daily activities—from what we eat, to where

we sleep, and the level of comfort we have in our lives. Money is important. Some people say that money makes the world go round, and I would not disagree that money does make things happen all around the world, and that money does matter! And since money matters, we might as well talk about it and help people develop a healthy perspective on money and how to increase their prosperity, even in tough economic times. We need to talk about wealth and why it is important to not only turn our setbacks into comebacks, but also turn our setbacks into greenbacks! (Greenbacks is a slang term for the green paper money we use in the United States.)



Introduction

THE SECRETS TO TURNING SETBACKS INTO COMEBACKS

We will all have setbacks in life—not maybe, not might, but for sure. We will all have setbacks in life. Before we talk about how to turn setbacks into greenbacks, I think we need to review the basics of turning setbacks into comebacks. In my book *A Setback is a Setup for a Comeback*, I interviewed people who had incredible setbacks and were able to turn them into amazing comebacks. Some of the people I wrote about were famous, like Lee Iacocca, Wally Famous Amos, and Les Brown. But they were famous...what about the people who might not be famous or might not have a lot of money? Would these principles work for them as well? The answer is a resounding “Yes!” In fact, the stories that inspired me the most were the stories of everyday people who had setbacks and turned them into great comebacks.

Like the young man I interviewed who had a small business and two small children, and was struggling to provide for his family. He had a setback with his business and went

bankrupt. He lost his house and ended up living on the street, but that was not the end of his story. He came back! And his comeback was incredible. He went on to build a company called DaMark, which is one of the largest merchandising companies in the United States.

Or how about a lady I interviewed, Mrs. Doris DeBoe, a ninth grade math teacher who was diagnosed with cancer and given only a few months to live. She was stunned when she got the diagnosis, but made up her mind that she was not going to die. She looked the doctors in their eyes and said, “I am not going to die any time soon. I am going to live for twenty-five more years because I have too many children to teach!” I am glad to say I was able to celebrate her eighty-third birthday with her; and when she passed, she did not die from cancer (she beat cancer four times), instead she died from old age. I spoke at her funeral and we celebrated her life and how she accomplished her goal to beat cancer. She lived for more than twenty-five years after the doctors had given her six months. In my book *A Setback Is a Setup for a Comeback*, I share a powerful quote from Mrs. DeBoe. She said, “Tell the people in your book that I might have cancer, but cancer does not have me! Also tell them that doctors can give you the diagnosis, but God gives you the prognosis!”

I also interviewed a woman who was moving up the corporate ladder, but just before reaching the top she was fired, due to her age. After giving so much to the company, she was devastated when they let her go. Yet, she didn’t give up. She kept fighting—and eventually she came back and bought the company!

Throughout the book, I shared story after story of people who had setbacks and turned them into comebacks. And I

learned that there was a common thread that was apparent in all the stories. There were four common elements: the power of vision, the power of decision, the power of action, and the power of desire.

1. Focus Your Vision

Where there is no vision, the people perish.

—PROVERBS 29:18 KJV

Where you put your focus and your energy will determine where you will go. If you focus on the setback and the challenges it brought you, you cannot effectively move forward. However, when you focus your vision on what you want to become—despite the setback—then you're using the setback for what it really is: a transition period.

Since we will all go through some sort of change or setback at one time or another, it's important to be able to look past the obstacle and plan your future strategies. To develop your new business focus, ask yourself these questions:

- What is the big picture I have for my future?
- What can I do differently to keep this setback from occurring again?
- What goals (sales, product development, customer retention, etc.) do I want my business to achieve in the next three, six, and twelve months?
- How can I use this setback as a learning experience?

Use the answers to these questions as your guide to develop your new business focus.

2. Make a Decision

Both success and failure are decisions. Once your vision is in place, you need to decide you're going to win despite the setback. The truth is that successful business people choose to be successful. They understand that decision and choice are integral parts of the success formula. No matter what setback they encounter, they decide to overcome it and prevail.

Decisions you will have to make for your business to overcome a setback include:

- *Who are my advisors?* Negative advisors who focus on the setback won't help you overcome it. You need to decide to associate with positive advisors who share your vision.
- *Is my new goal big enough?* Just because you had a setback doesn't mean you have to start over small. Make a decision to see the big picture first. Then you can work your way backward to meeting that goal.
- *What steps must I take to meet my goal?* Plan out and decide specifically what you will do to meet your new goal. For example, if your goal is to increase sales by 33 percent, write out what you will do to accomplish that and the timeframe you're allowing yourself to meet the goal.

3. Take Action

A decision without action is simply an illusion, and an action without a vision is mere confusion. Yet a vision plus decisive action can change the world.

Once you decide on the various factors to making your new business vision a reality, you must take action on each and every one. Unfortunately, many business people never act on their decisions. While they have every intention of making their new business vision a reality, they lack the determination and persistence that comes with taking action.

By taking action on a decision, you're also taking responsibility for the setback. The word decision is taken from the Greek word for "to cut." When you make an incision, you cut "in," and when you make a decision, you cut "off"! Take responsibility and cut off those people, places, and things that will keep you from living your dreams. Once you take responsibility for your actions, you're ready to move forward and attain your next goal. Remember, you might not be responsible for getting knocked down, but you are responsible for getting back up. Only those who act achieve their goals.

4. Keep the Desire

Desire is the degree of energy you're willing to exert to reach your goal. In other words, how badly do you want your business to survive, and what are you willing to do to achieve business success?

Imagine I took you to a major league football stadium and told you that somewhere on that football field, one million dollars was buried—and then I offered you a shovel. Would you be interested in digging? Most people would say, "Yes!" I believe that even though you wouldn't have the first clue about where to start digging or how deep to go, most people would be willing to dig, and dig, for that one million dollars. In fact, on television reality shows, we see lots of people who eat worms

and take part in other antics for a chance at a jackpot, so I have to imagine that digging up a football field isn't so bad!

The point is that you are willing to go out and dig with the anticipation that there is a reward for your efforts. You must have the determination to dig and keep fighting for your dreams. You must be determined and persistent to achieve your goals. I believe the same is true for life! There are millions of dollars out in the world with your name on them, waiting for you. But to get the money, you must be determined and persistent—and you must keep digging!

Many people who take action quickly give up because their desire falters. Either a new idea strikes them and they lose focus, or they encounter another minor setback and become discouraged. To reach the new business goal you have set for yourself, you must have the desire to consistently follow through with every action, even if it involves a degree of risk. While taking a risk may be intimidating, especially after a setback, it's a necessary ingredient to reaching your new goal. Turning your setback into a comeback will take initiative and action. And initiative and action always involve risk: no guts, no glory—no risk, no reward! Progress always involves risk. You cannot get to second base if you are afraid to leave first base.

Decide how badly you want to achieve the goal, and then keep going after it until you achieve it. Remember, a setback is not an “if” proposition, it's a “when” proposition. And when one occurs in your life, you need to make a conscious decision to view it not as a problem but as a learning opportunity. You must decide what you're going to do about the setback and focus on the solution.

As I interviewed people for *A Setback Is a Setup for a Comeback*, I found that there was a consistent pattern—Vision, Decision, Action, and Desire—that ran through the stories they told me. I started doing more research on simple steps that could be implemented in our everyday activities to turn our setbacks into comebacks, and I identified a 12-step program for turning your setbacks into comebacks! The 12 steps are:

1. Check your perspective. What you see is what you get! It is not so much that seeing is believing, but rather that believing is the key to eventually seeing!
2. Recognize it's life. Life 101 says, "Some days you're the windshield, and some days you're the bug!" Life happens—setbacks happen to everyone, but it is your attitude that will eventually make the difference.
3. Focus on your goal. If the dream is big enough, the problems don't matter. The bigger the dream, the bigger the reward.
4. Make the tough decisions. Now that you have had a setback, what are you going to do about it? It is not so much what happens to you, but what you do about it that counts!
5. Decide to stay positive. Positive people tend to live longer and tend to enjoy the journey much more!
6. Stop and think. Step back, look in, check out, and think up! Look at all your options. You

always have options, but the key to success is to make wise choices.

7. Take action. You can have lights and cameras, but nothing happens until you take action! Many talk about living their dreams, but only those who act on their dreams are able to make them into realities.
8. Take responsibility. Face it, trace it, erase it, and replace it. First, face the problem. Then, trace the problem and learn from it, erase the problem—don't dwell on it. Finally, replace the problem—replace the negative in your life with something positive and inspiring.
9. Harness your anger. Use it for good! Anger is the word danger without the "d." The d is for discipline! Anger is a natural emotion—the key is to be disciplined.
10. Have faith, and remind yourself that you are blessed and highly favored! Positive, courageous faith can give you power for the toughest journeys.
11. Affirm to win, refuse to lose, and never give up! Never, ever, ever give up! Winners never quit and quitters never win!
12. Have an attitude of gratitude! Learn to find the blessings in every burden. Be grateful for each and every day!

Every successful person has had setbacks; however, he or she realizes that a setback is not the end of the road, but rather

a bend in the road...and the only ones who crash are those who fail to make the turn. When you view your setback as a chance for future growth, every challenge can have a positive outcome, and every personal setback can eventually be seen as nothing but a setup for an incredible comeback.

ARE YOU SERIOUS?

I received a note from an old friend from my time as a nightclub singer. He said he had seen me on television and wanted to know what I did to change my life. I told him that when I was fired from the nightclub—which I had built into one of the top nightclubs in Washington, DC, because it was more cost effective to buy a karaoke machine than pay a band—I decided to change...and as Jim Rohn says, “Once you change, everything changes for you!”

I told him I made a commitment to grow and to expand my thinking. I started a course of self-development and made a commitment to read books with a positive message, listen to motivational tapes, and attend lots of motivational seminars and rallies. In short, I told him that I decided to get serious about my success. I made up my mind that I was going to do whatever was necessary to develop myself and grow into a person who was ready for success. I remember Les Brown telling me once that most people are “seriously, not serious about success.” He said they talk about it, and talk about it, and talk about it, but never do anything about it. So I made up my mind to get serious!

I made a commitment to get up early and stay up late; I made a commitment to read everything I could about self-development. I turned off the television and heavily invested

my time in books and audios. I made the commitment to get on the phone and make sales calls. I would get on the phone early in the morning and would continue until late into the evening, and when I got tired and wanted to stop, I would always make one more call. I made a commitment that on a daily basis I would do more than I was paid to do, and give more than I was expected to give, and go further than I was asked to go. And I have found it to be true that if you do more than you are paid to do, then one day, you will be paid more than you do. And if you do the things today that others won't do, you will have the things tomorrow that others won't have.

My old friend then asked me what three things I do on a daily basis. I told him that I start each day the same way, with prayer and meditation. I thank God for each morning as I get out of bed and I proudly proclaim, "This is the day that the Lord has made, and I am glad and rejoice in it!" I have an attitude of gratitude, because I have another opportunity to go out and live my dream!

Second, I ask myself, *Willie, what would you do today if you were serious?* Once I get the answers, I write them down and get to work on making my dreams into realities. Then I ask myself, *What can I do today to get better?* I have learned that success is the result of personal and professional development and that getting better requires daily development. Greatness at any task does not happen in a day, but rather day by day. It is the daily regimen that makes the difference. Just like you grow your muscles little by little, so too, do you grow yourself and your success little by little, day by day.

I told my friend that this was not rocket science, but it did take a PHD—Persistence, Hunger, and Determination! Most of all, it takes a commitment to grow ourselves so we can grow

our futures. Then we must make a commitment to that commitment! In this book, I will help you focus on the question: *Are you serious?*

Every successful businessperson has had setbacks; however, they realize that a setback is not the end of the road, but rather a bend in the road...and the only ones who crash are those who fail to make the turn. By viewing your business's setback as a chance for future growth, every business challenge can have a positive outcome, and every setback can be seen as nothing but a setup for an incredible comeback.

The question that constantly is asked during tough times is, "How in the world do we survive this ordeal?" There are no easy answers, but there are concepts that have been time-tested and solutions that work. These concepts worked in the 1930s and have worked throughout the other recessions and tough economic times we have seen; they will work for you today, as well. In fact, we have seen that many of the same tendencies exist today as there were in years past. Movie studios have seen the highest ticket sales ever in the midst of recessions and tough economic times, and companies that specialize in home theater and home entertainment see incredible increases in sales during tough times; people feel they cannot afford outside entertainment, so they pay to be able to stay home. It is during these times when you can use your creativity to build great wealth. Yet these principles only work if you are willing to work them, and you are willing to diligently apply them to your life.

Warren Buffett, who was recently listed as one of the wealthiest men in the world, said that recessions are very challenging times, yet are also a great time to create wealth. He actually calls it "an economic Pearl Harbor," which is a time when everything appears to be blown apart, yet from that

challenge beautiful plants will sprout. Mr. Buffett said that recessions and economic downturns are circular in nature—they have come before and will probably come again in our lifetimes. He also said we should learn from history. We have seen worse economic situations, and each one ended and the economy bounced back better than it had been before. He said with each recovery, the best days are truly ahead for those who are willing to think differently and not buy into negative commentaries and negative outlooks. Mr. Buffett feels that the economic downturns offer great opportunities to those who have a positive outlook and have made up their mind not to follow the crowd of negative thinkers.

In an interview on CNBC, Warren Buffett said, “The bad news creates fear and anxiety, but you must fight the fear and realize that everything will be all right in time. The free enterprise system works! Occasionally the machine gets gummed up, but it will right itself and you can trust that the system works!” After he spoke on the subject of banking and savings, saying that the best days were ahead for the banking industry, the stock prices for Wells Fargo bank rose more than 24 percent!

Mr. Buffett also advised his listeners not to get caught up in the fear and panic, but rather look to the future with optimism and excitement, and look for opportunities that are all around. Finally, he said, “When other people were greedy (during the Internet boom and eventual bust), that was when I was laid back! But when the others were fearful, then that was when I was greedy!”

I agree with Warren Buffett: A time of economic downturns is when we should examine the patterns that existed in the past, while looking optimistically to the future. It is the

time to look for opportunities and look at possibilities and be bold. Those who think differently and open their eyes to the opportunities and possibilities are those who will prosper. Jack Adgate wrote, “What does every recession have in common? They all ended with very different results for businesses. At the end of the 1990 recession, Walmart had pulled ahead of Sears, Gillette beat Colgate-Palmolive, and Merrill Lynch beat Bear Stearns.” History has proven it is the same for each recession or depression, as well as your personal history—if you don’t give up, you can turn your setbacks into greenbacks.

The main question is whether you see a setback (such as a recession or a personal economic downturn) as a hopeless problem or as a strategic opportunity? What do you want your life and business to look like once you’ve overcome the setback?

In changing and challenging times, I believe it is necessary to think differently! If you are willing to do different things and do some things differently, you will see positive changes. In this book I share ideas and strategies that will help you to think differently and help you prosper. These ideas will help you to thrive, not just survive, and help you turn any economic setback into greenbacks!

THE ROAD LESS TRAVELED

As we grow older, we live through one challenging experience after another. As M. Scott Peck stated in the first line of his landmark book, *The Road Less Traveled*, “Life is difficult.” Period! He’s right, life is difficult. Life is challenging. And there are times when life is downright unfair. Yet life is

still worth living. Even with the challenges and the difficulties we all must endure, life still is a beautiful thing! I have a sign on my desk that states, “Life does not have to be perfect to be wonderful!”

Through the years, I have often heard older folks say, “If you have not had tough times in your life, then just keep living!” We all have some tough times and will eventually have some setbacks in our lives. We will all experience some challenging times, yet there are great opportunities in the midst of the challenges. We will have some times of crisis, but we must understand the true definition of crisis to see the possibilities for our futures.

We constantly hear that we are in the midst of a crisis. I do not disagree that we are in the midst of a crisis, but I disagree with the way that crisis is defined. We typically think of *crisis* as a calamity, a time of hurt, pain, and despair. Yes, during this tough time, there are times of hurt, pain, and despair, but those challenges are not the totality of the situation. The word *crisis* is an interesting word because it has dual attributes: great challenge and difficulty, yet at the same time great opportunity! Napoleon Hill stated in his well-known book, *Think and Grow Rich*, “In every adversity there is always the seed for equal or greater benefit.” In that spirit, let me share a few ideas that I believe will help you to get through any crisis and come out on the other side greater and better than you began!

As we get into the specific steps of this economic comeback, my goal is to give you specific strategies on how to not only survive, but to thrive through challenging times.

Warren Buffett was right: Now is the time! It is setbacks into greenbacks time! We will get through this! It’s comeback time! Get ready for your incredible comeback! Get ready

to turn this economic setback into greenbacks! Let's make it happen!

And now, on to the *seven steps to turn setbacks into greenbacks!*

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 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—painful. When we experience an economic setback, whether personally or on a grander scale, we tend to get that uncomfortable feeling of losing control, which can shake our equilibrium and is a feeling that no one likes. Often that lack of control is accompanied by an increased level of pressure and anxiety. When you’re broke, busted, and disgusted, it’s hard to

concentrate and see a future where money isn't short and paying bills isn't so difficult. I like the way my friend Dr. Beecher Hicks says it, "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 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 strongest!

Developing a winning mindset is crucial. The first step to turn a setback into greenbacks is to make up your mind! Make up your mind that you will win, somehow, someday, and that when the dust clears you will still be standing. It is like in 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

turn 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.

As with most things in life, the first step is always the most critical. The making up of the mind is the first important step in this equation. 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 important than a made-up mind.

Most people have an "I hope I can" mindset. But a person who has a made-up mind has an "I know I can! I know I will!" mindset. 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 kick-off program. While I was asked to head the Web Meetings portal, Donald

Trump was 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.

Mr. 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 Mr. 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 Mr. 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! Once you make up your mind, what follows becomes a whole lot easier. Very little actually happens until you make up your mind! Make up your mind that you will develop your will to win! It is not only important, it is critical. Make up your mind—in fact, do it right now!

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.

You must convince yourself that you are going to succeed! Say it out loud! It has been said that half the battle is the mental struggle that we wage within ourselves. Today you will find a way to succeed! You will begin to develop your will to win! It is not only important, it is critical. Make up your mind...right now!

MINDSET IMPACTS WEALTH

Not only is your mindset the driving 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. It all depends on your mindset 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 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 minute. And the minute you make up your mind and move in that new direction, you absolutely change your life. 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 times 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 it is not a matter of being cool but rather a matter of being focused and determined to win. 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. A 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. To be pressed is to be in a state in which we are focused and totally committed to achieving our goals. It is a time when we move beyond a casual interest in achieving our goals and step up to a level of total commitment in which we are absolutely determined to reach our goals. My friend Les Brown says, "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 thinking or having a rational plan. To be pressed means to work harder and to work smarter, with a higher level of purpose and conviction. I

like to say that pressure creates diamonds, while panic creates disasters! It is okay—in fact it is advisable—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 intensity level. Some people handle pressure by reacting in a negative way, while others handle pressure by responding in a positive manner. The clear difference is that one is negative and the other is positive.

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 respond and stay calm. I recommend you respond and stay calm. Practice calmness and stay focused. Be pressed in turning your setbacks into greenbacks, but do not panic!

Pressure creates greater focus and clarity. Great athletes get pressed and get focused if they are behind in the closing minutes of a contest. They focus and they do not panic. Joe

Montana was one of the greatest quarterbacks to play American football. He was the leader of the Super Bowl-winning San Francisco 49ers football team. He was often called “The king of the two-minute drill!” If his team was behind in the last two minutes, he would calmly gather his troops and tell them to focus and get ready for a two-minute war.

Michael Jordan was another athlete who did not panic and was known for his ability to focus. Michael Jordan was the leader of the Chicago Bulls basketball team and was known as someone who became a world champion as a result of his ability to focus. At the end of the game when the Bulls were behind in the score and someone needed to step up and make some points, Michael Jordan always wanted the ball. He did not panic; he pressed and he pushed himself to perform at the next level. Winners decide to win and choose not to panic and fall apart; they 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 so, because there is no power in a panic!

So, how do you turn that financial pressure into opportunities for greater success and into situations to your advantage? 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. Remember, pressure makes diamonds, but panic makes destruction.

It is critical that you are focused and determined, pressed to succeed, yet you must not panic! You must not panic because it robs you of your ability to think clearly and exercise

all your options. You need to have the right mindset to consider all your options. Panic detracts from that. 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 U.S. 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 people panicked when the stock market tanked in our time. 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 making up your mind: make up your mind *not* to panic. There is no power in 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 struggle. Similarly, we

will occasionally have personal recessions...which means we run out of money. We occasionally 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 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 fear 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. How did they do it? How can you do it?

Let's start with taking a look at a few people who became 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 the United States has ever seen by thinking and coming

up with something that helps 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 are 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. There are some who are about to see the seeds of opportunity in the midst of adversity. Napoleon Hill, the author of the landmark 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 come out better than they began. I have had the pleasure of interviewing a good number of individuals who have discovered the secret for coming out of tough economic times better on my SiriusXM Radio show, *The Willie Jolley Wealthy Ways Radio Show*. This show features ideas and insights from some of the world's best and brightest on the topic of success and wealth building. David 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 across the country sharing his ideas. Even though he is an octogenarian, (someone well past the age of 80), he has the passion and energy of someone half his age, and is one of the wisest men I have had the pleasure to interview.

Born in the 1920s, David 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 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 setbacks bring, routinely falter. David 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—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.

As I have talked to other people old enough to remember the Great Depression, 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 crisis moments are those who have the greatest amount of success.

Captain Chesley “Sully” Sullenberger became an international 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 City. 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 onboard. *The Wall Street Journal* reported that this was 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.

I had the opportunity to share the stage with Captain Sullenberger and he 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 THEN SPEAK UP, TALK TO YOURSELF, AND TALK POWER INTO YOUR SITUATION

Most people do not realize the power of positive self-talk. First you must think up, which is to focus on positive, uplifting thoughts. After you think up, then you can go to the next level, which is to speak up. To speak up is to consciously have positive self-talk with yourself. It might sound a bit silly, but most people have an ongoing internal conversation with themselves that is negative. Yet, those who learn to have positive talk tend to win more! Speak goodness into your life and learn to speak power into your situation. For years I have used this technique 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!” 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 SITUATION

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 marriage band, but I resisted because we had just celebrated our tenth wedding anniversary, and my wife and I had given each other special matching rings. The manicurist insisted on having me take off the 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 go to another 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 accidentally 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 keep 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 asked me to sit down. She then opened her top desk drawer 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 and thanked 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. This too shall pass!

MAKE GOOD CHOICES

My friend Donald Cooper, a speaker and trainer from Canada, 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 the hedge to the other side, 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 an even worse decision—ending their lives, and in doing so they make a permanent decision for a temporary problem. 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 because life is crazy 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. She had driven her late-model Mercedes to Williamsburg, Virginia, and back to Washington, DC. 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, my wife’s car had started smoking. Then sparks and flames began to come out 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 the mob mentality, the hysteria of the moment. These are times when people get caught up in activities without really thinking it 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 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. Keep in mind that someone else's crazy does not have to become your crazy. 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 TIMOTHY 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-size 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 have a problem, just left a problem, or 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 determine 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, 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 a tough day 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. The following are a few simple steps that I recommend: change your environment; reframe your thinking with an attitude of gratitude; think about helping others; change your input; fill yourself with the pure, the powerful, and the positive; and rest and rejuvenate.

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; 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 a park 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 reframe your thinking to 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'm sick, but at least I'm still here!" When you add the phrase "at least" to the end of the sentence, you are changing your thinking. It allows you to focus on 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

To think about helping others 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 the 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. Help others, and you will in turn truly help yourself!

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 arrived 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* was just beginning, 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 tragically 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 a large group of 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. It has been said that music can soothe the savage beast, even the savage beast that is within us!

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!”¹

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 is for us, who can be against us?” (Romans 8:28-31) or “But those who wait on the Lord shall renew their strength; they shall mount up with wings as eagles; they shall run and not be weary, they shall walk and not faint” (Isaiah 40:31).

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...and no matter what the situation, I and God 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—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 when 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 a 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, those who are successful learn where the line is and develop 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 response to

life's challenges determines how the pressures of life affect us. These pressures can build us up and make us better—or break us down and make us bitter.

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!

ENDNOTE

1. The original quote was written by William Congreve in *The Mourning Bride*: "Music hath charms to soothe the savage breast, to soften rocks, or bend a knotted oak." Often misquoted and widely known as "savage beast."