

I'm tired of hearing all the gloom and doom coming from the media about the economy and unemployment—I bet you are, too! Let's take a minute to look at the true reality of the situation and what we can do about it.

Yes, many people have lost their jobs and houses. You may be one of them. But guess what? People have lost their jobs and houses even in a bull market. **About 93% of people are still employed.** That is pretty good! I was alive in the 1970s when unemployment hit double digits, and we're nowhere near that right now! I'm not making light of the fact that some people are struggling; I'm just putting the situation in the proper perspective.

Even though you may be currently unemployed, that doesn't mean you have to participate in the recession. People like me who have chosen to not participate acknowledge the reality of a slow economy and suffering people. However, we have decided that we're not going to form our lives around the negativity coming out of the media and government. We're intensifying our efforts and **going to have the best year of our lives in spite of things slowing down.**



Some people who find themselves unemployed will go into new careers or start their own businesses where they have the best year of their lives—professionally, financially and emotionally. Their current job losses are actually **blessings in disguise**. They believe this and are formulating game plans based on it. I guarantee there are men in their garages right now starting their own mechanic shops. The next Mary Kay Ash is writing up a business plan for new products she's just created. College students are developing “the next best thing” in their dorm rooms as you are reading this. This is reality!

So think about your skills and interests. How can you leverage those passions into something you enjoy doing every day while earning money for it? If you haven't lost your job but dread going to work, maybe it's time to fire your employer and go in a new direction. When you have a game plan for your money and career, you will have **a sense of empowerment** because you aren't a slave to the lender (or employer).

When employers start hiring because they believe their businesses will grow, recessions end. Many who have stopped hiring a healthy amount have been paralyzed by fear. They've lost hope. People who continue going about their lives in normal ways (without being irresponsible and buying stuff they can't afford) believe in the future. It's called hope.

You can have **fear or hope**. It's your choice.

I choose hope.