

# **The 8 Step Plan to Overcome Adversity**

*Climb out of the depths of Despair and  
Lead an extraordinary Life.*

**\$29.85**



*By Peter Wright*

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## Introduction

Today's harsh economic climate has buried millions of people under mountains of unbearable financial difficulties and personal problems.

Honest hardworking people just like you and I who have found themselves with no jobs, no income and no hope. Many having lost the houses they spent their whole working lives paying off.

Thousands more who perhaps still have jobs and houses but see themselves slipping backwards a bit further every day, people who are worried to death that they will outlive their savings.

People who lay awake at night, staring at the ceiling, desperately seeking answers.

There is hope, this special report will give you an 8 step action plan to show you a way out of the cycle of despair, how to deal with and overcome adversity and start along the path to an extraordinary life.



**Disclaimer**

This report offers philosophical ideas for overcoming adversity based on the author's personal experience of overcoming adversity and his experience from observing how many other people have succeeded in overcoming or, in some cases succumbed to, adversity.

The author is not a medical practitioner and nothing in this report should be construed as medical advice for the treatment of depression or any other medical conditions. If you suspect that you are suffering from depression you are urged to seek medical advice.

## About the Author

Peter Wright was born in London, England and moved to Rhodesia (now Zimbabwe) as a young child. He has been a farmer, marketing manager, business owner, consultant and speaker. He served in the Rhodesian army during the terrorist war in which members of his immediate family and friends were killed and wounded.

In 1978 Peter moved to South Africa with his young family and not much else, to start a new life. He worked as a commission only salesman to provide for his family until starting a marketing career with a large corporation.

Deciding to leave the corporate world, he started a business which involved frequent travel to many Southern and Central African countries, often during periods of political unrest. After the outbreak of major conflict in several countries caused the business to close, Peter returned to Zimbabwe. (as Rhodesia had become)

For 48 years of his life Peter experienced challenges and situations in Africa that few people with a Western upbringing can begin to imagine.

Experiences that include war, death and destruction, business failures, bankruptcy, a severely injured son, divorce, hyper-inflation, corruption, intimidation, and the illegal seizure of the farm, interrogation and imprisonment by the Zimbabwe government.

After being given the ultimatum of abandoning any attempt to return to the farm or staying in jail indefinitely, it was time to leave Africa. In 2004, Peter and his partner Sue moved to Canada to start a new life with 2 suitcases each and just enough cash to buy a used vehicle.

Peter was a marathon runner and completed the 85 km Comrades Marathon 4 times. He has been a horse lover and owner for most of his life and played Polo and Polo-Crosse. Despite being physically active all his life, he suffered a heart attack in the fall of 2010 which required him to give up his involvement in a large farming operation and concentrate on his Internet business, writing and helping others overcome adversity and live extraordinary lives.

## 1) Overview

### 8 Essential steps to Overcome Adversity and climb out of the depths of Despair

Our language is full of expressions to describe how we feel when we are affected by adversity and despair, just a few examples;

What happens when the bottom falls out of your world?

It seems as if everything that could go wrong has gone wrong.

Your back is against the wall.

You feel as if you are sinking into a bottomless pit.

Everything you do only digs the hole deeper.

You cannot see the light at the end of the tunnel.

You can see absolutely no way forward.

You begin to have some understanding why some people can be driven to desperate acts to end it all.

There is hope, I have been there, recovered and gone on to lead an extraordinary life. Then done it again.

I am living proof that it IS possible to fight back, overcome adversity, climb out of the depths of despair, emerge stronger than before and truly live an extraordinary life.

In the next 8 pages, I am going to show you how to use the 8 step action plan to overcome adversity and get your life back on track.

## 2 Adversity

The Miriam-Webster dictionary describes adversity as:

A state, condition or instance of serious or continuous difficulty or adverse fortune.

Adverse:

- 1) Acting against or in a contrary direction.
- 2) Opposed to ones' interests, unfavourable, hostile
- 3) Opposite in position

Those are the dictionary definitions, they sound clinical even academic.

How does adversity affect us in real life?

What is adversity?

It is a set of conditions or experiences, including physical and emotional loss or suffering, bereavement, deprivation, hardship, hunger, pain, abuse, discrimination, torture, illness, injury, financial or material loss. Loss of employment, business failure, migration. Any adverse - meaning for-the-worse change in circumstances can result in a real or imagined sense of adversity.

Adversity may or may not cause us to fall into despair. Adverse financial conditions frequently do, environmental changes may or may not. Physical or emotional loss may or may not, or may cause a temporary feeling of despair.

Bereavement can cause a temporary feeling of despair. It can also cause serious financial adversity and desperate despair when a breadwinner dies.

Such is the amazing diversity of human nature that some adversity can make us feel better - the immediate, adverse consequences of a long delayed, difficult but necessary decision for example.



### 3) Causes of Despair

Despair - Definition - Miriam-Webster

- 1) Utter loss of hope.
- 2) A cause of hopelessness.

There are many causes of despair but the majority are triggered by a negative change, adversity or problems in one of four areas of life:

- Financial
- Relationships
- Health
- Environment

Despair is incremental, that is the nature of the problem and a major factor in the difficulty in recognizing and overcoming it. It may start as a financial concern which then puts strain on a relationship which in turn affects our health.

Now with that new worry, we can begin to question our abilities, and our self-worth. With these questions our self-confidence plummets and the cycle starts again. Each cycle takes us further and faster into the depths of despair, it starts to affect our performance.

We find ourselves focusing on what is wrong and what is getting worse.

Two old truths become relevant:

“What we focus on expands” & “Misery loves company”

By focusing on our problems, we give them more power than they deserve, we create real present problems out of possible future problems. We are so focused on our real and imagined problems that we are blind to any opportunities that could help us.

Because we continually doubt our own abilities, we start to doubt those of our friends who are still upbeat. We make excuses of luck or some other reason for why they are not in our position. We start to avoid our happy successful friends and acquaintances because we feel more comfortable with our fellow despairers, we have more in common with them.

This incremental and self-perpetuating nature of despair makes it a very difficult cycle to break. The overwhelming negativity of the condition and its control of our attention, focuses our minds down an endless dark tunnel. It blinds us to the brighter escape routes that are there but not clearly signposted.

If some form of adversity is the trigger for the descent into the depths of despair, the effects of despair can frequently make us more susceptible to greater levels of adversity.

Major events in our societies, neighborhoods, countries or the world can trigger waves of despair with or without actual adversity. The recent economic crisis has caused many people serious loss and hardship (actual adversity) and others despair just by worrying about the situation as it has been so widely featured in the media (perceived adversity).

Many people in an untroubled period of life and more for whom the first ripples of adversity are just beginning, find it hard to understand how quickly and pervasively despair can strike. Let's look at how the adversity / despair cycle might play out in real life.

#### 4) A story about Joe and Priscilla

Picture an average guy - Joe, married, 2 children in school, wife, Priscilla works part time, a mortgage and two car payments. Joe has a reasonable job with an average salary, he is able to provide his family with a secure but not extravagant lifestyle. Joe and his wife try to save money for their retirement, but it seems that every month there is yet another unexpected bill so their savings never amount to much.

Does this picture fit a lot of families today?

Throw one example of adversity into this scene and we get a different picture. Let's say that Priscilla loses her job, her income was not huge but it made the difference between the family's financial position being mostly in equilibrium to now moving into deficit each month.

At the end of the first deficit month when Joe is paying the bills, he will start to worry. The deficit might be quite small, maybe only \$100 or so, perhaps Joe does not worry too much, still thinking that Priscilla will soon get more part time work, that they can trim expenses in some way.

Joe thinks his own job is secure, so he reminds himself that he need not worry too much, that given the state of the economy, his family is better off than most. Although the state of his finances is weighing on his mind, Joe is not yet sufficiently motivated to do much about it. He knows that he has high limits on his credit cards to take care of emergencies. Priscilla is trying hard to find work and he does not anticipate any major repairs on his house or vehicles.

Joe is in the first part of the cycle - Denial, he refuses to accept that he has a serious problem, therefore he does not take action to solve it. But despite his apparent denial it is starting to undermine his confidence that his situation will in fact rectify itself.

Throw in another example of adversity, Joe's car has a major breakdown, now Joe is focusing so much on how to pay bills that his work becomes affected, his boss talks to him, warns him that the business is struggling to survive.

Suddenly Joe has a big problem, he is doing thousands of dollars worth of worrying over what is still only hundreds of dollars worth of problems.

From here the cycle speeds up, the slope into the depths of despair gets steeper. Priscilla cannot get work, she becomes unhappy, the children feel the tension, notice that money is short so they start complaining. All added pressure on Joe.

Is my fictitious story about Joe far fetched?

I don't think so, stories like this play out every day in cities and towns, in villages and on farms all across the Western world and beyond. Similar stories are told by people who work for large corporations and small businesses, business owners, professional people and farmers. Low income earners and people earning good salaries.

Adversity and despair can and do strike any and everyone almost without discrimination. Can one experience adversity without suffering despair? Yes, numerous cases exist of people being subjected to terrible experiences and emerging stronger than before.

Being in a high income bracket is no protection against despair, firstly not all cases of despair have a financial cause. Secondly, many high earners have correspondingly high commitments, when the financial stakes are high, if things go wrong, they go wrong quickly and seriously.

Whilst the old saying "Might as well be hung for a sheep as a lamb" might be true, it's much easier to contemplate covering monthly expenses of a few hundred with a part time job flipping burgers than it is for expenses of many thousands.

**To summarise:**

- Despair is insidious and incremental
- Despair generally starts with a real or perceived experience of adversity in our finances, relationships, health or environment.
- Adversity and despair strike indiscriminately without regard to income level.
- It is almost impossible to break the cycle of despair without making changes or some form of intervention.
- The most important change has to be made in our own thinking and focus.

***"You are today where your thoughts have brought you; you will be tomorrow where your thoughts take you."*** - James Allen

## 5) The Road to Recovery

Our minds have the potential to overcome horrendous adversity and enable us to climb out of the abyss of despair.

For validation we have the example of holocaust survivors, who recovered from their terrible ordeals to lead normal lives and those who lived through the great depression. Throughout history survivors of wars, persecution, natural disasters and epidemics, provide many more examples.

Not only can we overcome adversity and recover from periods of despair, but we can become stronger from these experiences.

Psychologists have studied the experiences of survivors of many different traumatic or adversarial events and concluded that many survivors do in fact experience “positive changes following adversity” or “adversarial growth”

Reference “Journal of Traumatic Stress” P. Alex Linley & Stephen Joseph, quoting studies done by Tedeschi & Calhoun 1995, Tedeschi, Park & Calhoun 1998 Department of Psychology, University of Warwick, UK.

The first step in the recovery process is:

## 6) Recognition

- That we have a problem
- Of the severity and extent of the problem
- That it could get worse
- That we have to change our thinking and focus
- That we are not alone or that our situation is unique.

The second step is:

### 7) Acceptance

- That it is our problem
- Of a worst case scenario - what is the absolute worst that could happen as a result of this problem.
- What we must risk losing - material stuff, cars, houses & shiny objects
- What we must risk losing - intangibles - prestige, reputation, credit, freedom, social standing.
- What we must risk losing - people - spouse / partner, family, friends

***We have to accept that we could lose it all.***

In one of my own experiences of major adversity, I had to accept losing my business, all my cars, my home, my marriage, easy access to my two sons. Then I had to endure bankruptcy, leaving the country where I was living and starting again from scratch.

We also have to accept that the reasons for the problem, the causes of adversity and despair are now irrelevant, endless rehashing of them is counter productive.

In my case, dwelling on the factors beyond my control (civil war in 2 of my biggest customers countries) that contributed to the failure of my business was not helpful. "It's not fair" and complaining about injustice don't pay the bills.

The next step to recovery requires a major decision, by asking the question

Can I do this on my own or do I need professional assistance?

***"He is a wise man who does not grieve for the things which he has not, but rejoices for those which he has."*** - Epictetus

## 8) Action

If the cause of the problem is largely financial, consulting our bank, accountant or lawyer is the next step.

If the cause is medical, then do we need to consult medical experts? Or seek out different experts, support groups, counseling, move to a different climate?

The same for relationship problems.

It is essential to answer these questions honestly and quickly.

By this stage we have or should have already accepted the worse case scenario and stopped fooling ourselves that things will improve by themselves, so now is the time for decisions followed by action.

Either in conjunction with professional help or by ourselves, we now need to take action.

The nature of the problem will decide the first action steps. If the problem is largely financial, which is often the case, the initial action should be aimed at limiting the effects and improving on the worst case scenario we have already prepared ourselves to accept.

Back to my case, I suddenly found myself with huge business debts, an end to future business from most of my customers, continuing business and personal overheads and personal debts because I had guaranteed most of my business debts. I resisted declaring bankruptcy partly out of fear of the stigma of failure associated with this action and partly out of a sense of honour and wanting to pay my debts. I was also trying to keep the business going for my employees.

After consulting with banks, accountants and lawyers, it became obvious that if I wanted to salvage any thing to pay my staff and emerge with out a mountain of debt still to pay in the future, I had to follow legal advice and go the bankruptcy route. By working with a lawyer, we were able to slightly improve on the worst case scenario I had accepted but was still fighting against.



The feeling of relief experienced after taking that first, major, decisive step to recovery is unbelievably empowering. A mountain of worry is lifted from one's shoulders, suddenly something has gone better, a positive step has been taken. We feel that we have regained control, we are in the driving seat again instead of being an involuntary passenger on an out of control train.

Now having set a course and taken the first action step we need to plan to improve the situation and resume a normal life.

It's time to take an inventory and realistically assess how we are going to design our future life.

This process will depend on the seriousness of the original problem and the situation we are now in. For some cases, selling a few assets and reducing expenses will be sufficient. At the other end of the scale a huge upheaval, or a complete transformation might be required.

The inventory must include our skills, do we still have a job, business or income, savings, assets, is it a health issue. Is it a safety issue, are our skills marketable where we now live, should we be considering a move to a new city, state or even a new country.

Whilst doing this inventory, it is essential to keep our momentum going. Nothing feeds despair more than inactivity. If we still have a job or a business, that will keep us occupied for much of the day, if not, we need to find something to keep us thinking constructively and not worrying. Part time work, volunteering, hobbies are all suggested by various experts. Exactly what we do is dependent on each of our needs for income. The critically important thing is to do something other than sit at home worrying.

Walking, cycling, running, organized sport or going to a gym are all excellent ways of keeping active, and getting exercise. Going to bed pleasantly tired is a wonderful way to avoid lying awake worrying.

When I was forced to move to Canada by the upheavals in Zimbabwe and waiting for my immigration status to be finalized, I had no money and was not permitted to work. I borrowed a bicycle and spent hours cycling, it helped body and soul.

## 9) Gratitude

This may seem premature, but it is the right time to express gratitude. We should be grateful that we have survived the adversity that started us down the path of despair. Grateful that we have found the strength to accept the worst that could happen. Grateful that we have found a way to improve on that worst case, and grateful that we have been granted an opportunity to re-design our life. We should also be grateful for the experience that has made, and will continue to make, us stronger and more resilient people.

Above all if we are still breathing and able to walk we are more fortunate than many, if we have a roof over our heads, running water and 3 meals a day we are more fortunate than millions of others on this earth.

***“Gratitude is not only the greatest of virtues, but the parent of all the others.”*** Cicero

## 10) Set Goals for The Future

Once we have honestly appraised our inventory of assets, skills, desires, needs, requirements, we need to plan our future. This is obviously a personal process, different for every one. The important thing is that we plan what we are going to do, how we are going to re-build our lives, not leave it to chance, which is perhaps why we got into difficulties in the first place.

We need to be determined that we are going to continue the journey to a better life, that we will persevere when we face difficulties and determined that we will overcome them without falling back into the depths of despair.

Goal setting, affirmations, meditation are all useful tools for helping us stay on course. Regular reading of personal development material is an essential part of keeping a positive mindset.

There is a list of self improvement programmes on our website:

<http://BoomerProsperity.com/growth-resources>

A list of useful blogs and website links:

<http://BoomerProsperity.com/links-blogroll>

And a list of books we recommend:

<http://BoomerProsperity.com/books>

Keeping a journal is an excellent tool for keeping us on track, we can record our daily successes and these can be reminders of the progress we are making.

***"You control your future, your destiny. What you think about comes about. By recording your dreams and goals on paper, you set in motion the process of becoming the person you most want to be. Put your future in good hands - your own."*** Mark Victor Hansen

## 11) Summary

1. Recognize that we have a problem
2. Accept the worse that could happen
3. Decide if we need outside help
4. Take Inventory
5. Take action
6. Plan the future
7. Be grateful
8. Be determined and Persevere

***"Extraordinary people survive under the most terrible circumstances and they become more extraordinary because of it "*** - Robertson Davies

Wishing you a successful and extraordinary life.

*Peter Wright*

