



**Live a Legacy On The Go
by Implementing the
5% Solution**

STOP COMPLAINING

**MAKE YOUR
OWN LUCK**

**GWEN RICH
ADAM RICH**

STOP COMPLAINING
MAKE YOUR
OWN LUCK

GWEN'S DEDICATION

To my parents, Richard and Loraine Isenberger, thank you for your unconditional love and support. Thanks for being such positive role models and also for keeping me grounded throughout the years. I've lived a blessed life and it started with you providing a loving childhood with a strong foundation with high values, morals and expectations.

Love, Gwen

To my Father-in-Law and Mother-in-Law, Lloyd and Sharyn Rich, thank you for being instrumental advocates in recommending alternative medical and healthcare treatments. Your love, support, and guidance finally lead to a correct cancer diagnosis and a correct osteonecrosis diagnosis. This ultimately allowed me to seek proper treatment. Without your counsel, I certainly wouldn't be here, where I'm today. For that, I am thankful.

Love, Gwen

ADAM'S DEDICATION

I have always believed it necessary and proper to show gratitude as well as to be quick to acknowledge those who have helped you along the way. So, I would first like to thank my folks, Lloyd and Sharyn Rich for their love and support, both financially and emotionally over the years. Of course, I would not be here without both of you.

I would also like to acknowledge my two younger brothers Todd and Seth Rich. Todd, you have always provided wise counsel in difficult situations. Thank you for being there at the initial oncology appointments with Gwen. Having gone through this before, you were there to explain to us in layman's terms what the doctor was initially unable to do. And Seth, although we don't always necessarily agree, you (and Dora) have been there for my family (and continue to be), specifically for Rachel under extremely difficult circumstances. Gwen and I will always be thankful for your dedication to family!

I would like next to recognize, Michael Frazin. Michael, thank you for providing me the opportunity during that initial fateful trip to Chicago back in 1985. You were instrumental in teaching me how to trade equity options. I will always be grateful. I would not be where I am today without your tutelage.

Next on the list is my business partner, "Coach". Yup, Coach you are, in your own words, "F-ing - A brilliant". You are without a doubt a phenomenal trader, brilliant mathematician and an all-around good guy. Your trading acumen to detail, preparation, and redundancy provided inspiration for this book.

Lastly, I need to acknowledge, our friend Mr. Glenn Beck. Glenn, you have provided inspiration for millions. You have taught us how to articulate into words, the way Gwen and I have lived our lives.

You have also perhaps unknowingly, taught us perspective. Thank you.

With Love to All,

Adam

EARLY ENDORSEMENTS

“A thoughtful, concise, and positive approach to navigating the inevitable trials in our lives.”

- **Cantor Goldstein, North Shore Congregation Israel**

“Your words embody perfectly the notion that what the mind wills, the body follows — that daring to DREAM costs nothing but means everything.”

- **Andrea Favilli, Chief Creative Officer Favilli Studio**

“Not everyone is able or willing to open up and share their life for others to see. I once wrote on one of Gwen’s pages that she was my hero, not because she had cancer, or because she is a five-year cancer survivor. Gwen’s book is a road map, or guide, if you will. It is inspiring and is life changing and has created such a positive change in my life, by taking one small step at a time. And those small steps have created such a positive change in my life.”

- **Averie Leval, Deerfield, Illinois**

“I admire her courage and strength, always smiling!!!”

- **Ana Milagros Escobedo, Quintana Roo, Mexico**

Small steps can in fact create change— big time.

- **Alain Leval, Deerfield, Illinois**

Make Your Own Luck is very readable, supportive, and positive book for those who are looking for directions for the future.

- **Lori, Salida, Colorado**

“An inspiring read from a couple that defies the odds, refuses to accept tragedy, and has rewritten their personal story into one of strength, hope and love. They show you how 5+5+5 can equal so much more than just 15! There is something for everyone in “Make Your Own Luck”

- **Bob Bofinger, Colleyville, Texas**

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FOREWORD

Doc Thompson

TheBlazeRadio.com – @DocThompsonShow

I am living a lie!
You are living a lie!
The lie is, pretending we are something we are not.
I was reminded of this after reading Gwen's story.

We deny a fundamental part of what humans are. As God breathed the breath of life into man, he implanted the need to... do! He filled us with the need to grow, to learn, to explore... challenge... solve... work... to act! The need to "do" is a basic part of who we are.

The stories described in "Make Your Own Luck" are about doing and the miraculous results of living through doing.

The real measure of success is endeavor and "outcome" is just a byproduct of the *effort*. As Adam writes in one of his "Adam Says" segments in the book, "There is a rabbinical saying that can be documented in the Talmud, "according to the *effort* is the reward". We don't grow when we stay stagnated in our comfort zone. If we want growth to occur, we must be challenged and put in the hard work."

Our failure is not a lack of accomplishments... our failure is a lack of effort! And our lack of effort is fueled by doubt. This "effort" also takes courage. And as Gwen opines in the book, "Your results may vary, courage pending."

One of my favorite actresses Edie McClurg ("*Plains, Trains & Automobiles*," "*Ferris Bueller's Day Off*") said, "*Self-doubt kills talent!*"

The French Author Francois de La Rochefoucauld wrote, "*Jealousy lives upon doubts.*"

Author James Lane Allen wrote, "*He who has conquered doubt and fear has conquered failure.*"

Self-doubt is a talent-killer, a purveyor of jealousy, and the fuel of failure because it keeps us from simply attempting.

The knowledge that we must "do" is fundamental to me, yet even as I write this, moments of doubt are creeping in; "I'm just not articulating my points." "Will I be able to finish on time?" "Who am I to teach others?" "I can't do this!" The best among us, regularly battle self-doubt. Doubt will always be with us, but with awareness and effort we can learn to control it and even use it to achieve.

So where does self-doubt originate? If peace and effort are part of the foundation of those created in God's image, then everything that opposes them is in opposition to God.

Our conscious is the small still voice of God offering the right course, inspiration and encouragement.
Self-doubt and insecurity is the voice of Satan.

We are created in God's image. God is the creator.
Therefore, by the transitive property, we are also creators. We are humble, thankful, creators serving God!

This is the hardest thing to remember when the hour is the darkest. The voices of Gwen and Adam Rich illuminate this idea in an inspiring and refreshing way. What is darker than an incurable disease? What is more in God's image than teaching others to believe, despite it all?

I'm thrilled that Gwen and Adam are funneling their knowledge and life experiences into helping others. I've gotten to know them over the past five years and have realized that each has accrued many lifetimes of ups and downs. They've learned from many, many

triumphs and mistakes. Gwen being responsible for most of the successes and Adam well, I'll just say that they are a great team!

I appreciate that they are guided by convictions, but what I love about them is that they... "DO!" Even when they fail, they learn and try again.

It is not uncommon for boredom, wanderlust, and questioning the status quo to be viewed as a lack of gratitude. As common as that idea is, it is wrong. They do not oppose each other. Being grateful is the first step to peace. Balancing gratitude with our need to always "do", is step number two. True thankfulness is beautiful. It is the key to living a proper life but if it leads to complacency we are failing at both effort and gratitude. We cannot be truly grateful without recognizing the blessings of desire, passion, drive, and curiosity!

Recently, I asked myself, "If my life, in totality, was to pass before my eyes on my deathbed, would I smile with the thought "well done"? I answered "No!"

As I reflected on what can I do better, the realization that surprised me was that I have not tried enough! Of course, we can always be kinder and serve others more, but I have not utilized all the blessings at my disposal. I haven't even tried to utilize them.

Gwen's message made me realize that I can do more, be more, inspire more... I have more to give. That is how she chooses to live.

Imagine if we looked at others with amazement and wonder! Imagine if we marveled at all that the world is and then... *acted!* *And then encouraged others to as well!* We shouldn't wait until we are given an expiration date like incurable cancer to become amazing.

Regardless of outcome, every time we act on that voice of encouragement and deny that discouraging voice, we do the Lord's

work, we better ourselves and become just a little closer to God's image. Doubt denies our full birthright!

There is no shortage of philosophical advice but the practical application of ideas is more limited. How to use what we know or have learned is always a challenge. The Rich's are going to help with that.

Every moment throughout time has been an opportunity.
Every moment has been filled with miracles, seen and unseen.
Every future moment will be as well.

In those future, opportunity-filled moments, will you "do"?
We are not limited by our dreams. Dreams are infinite. They are relentless!
We are only limited when we do not attempt.

- Doc

SECTION ONE:

**STOP COMPLAINING
MAKE YOUR OWN LUCK**

INTRODUCTION:

WHAT'S THE DIFFERENCE?

What makes the difference between the patient living vibrantly with an incurable illness and the patient who is overcome by the same incurable illness?

How about the difference between the entrepreneur with a thriving business fueled by passion and the employee stuck in a job they resent?

What about the couple who stays together for 30 years despite hardships and the husband and wife who fall apart because of them?

Think about the parent who enjoys a relationship with their child despite challenges and the estranged parent with no real connection to their child?

Can you imagine the human spirit that no longer believes in anything versus the spirit that never gives up hope?

What makes the difference in these people?

Does the size of your bank account dictate the wealth in your life?

Are some people just born with advantages that make their lives better overall?

Are some people just luckier than others?

We think not.

We believe in making luck happen.

We commit to the idea that when preparation and opportunity meet...

good luck happens.

We don't believe in self-pity or complaining.

We don't believe that other people control our outcomes.

We don't believe in allowing life to happen to us.

We all have big problems in life – some so big that sometimes we feel overwhelmed and hopeless.

We fall into the belief that something major must change to alleviate our problems.

We reject the notion that big actions fix big problems.

We have found that small actions lead to enormously positive results.

Liver failure, lupus, sexual assault, bipolar disorder, depression, a broken neck, marriage trouble, strained relationships with our kids and cancer - our problems are no bigger than yours. So why do people say that we are so lucky in life? We've written this book to share the way we believe we've made this luck happen for us. For our family, it has made all the difference.

– Gwen and Adam Rich

CHAPTER 1:

THE BEST WEEK OF MY LIFE

In this chapter you'll learn:

- *How faith comes in unexpected moments. Page 7.*
- *What the Talmud says about repairing the world. Page 8.*
- *The purposes of this book. Page 10.*
- *The 5% Solution. Page 12.*

Hello, I'm Gwen Rich and what I know to be true is that sometimes the worst event in your life can bring out the best in your life.

**You can make magic out of terrible moments.
Even in darkness you can experience lightness.
Empowerment. Community. Faith.**

It takes all three to make it happen.

When I was younger, I knew... like, I *knew*... that I was going to grow up to be a school teacher. I had faith that being a teacher was guaranteed in my future.

Faith. Guaranteed. My future.

I am not a school teacher. I'll share more about that later, but first, let's talk about faith.

When I was younger I always believed that I had faith, but it wasn't until my son nearly died that I found the real soul-searching, deep-down faith that changes your life forever.

It was in February 2007.

After having spent a long weekend away with my husband, Adam, in the Bahamas, we returned home to notice that our son, Teddy, was acting very, very lethargic and after a few hours we decided we needed to take him to the emergency room. After some routine testing, the doctors told us that our son was in liver failure after a silly and stupid accident. Our son had overdosed on acetaminophen.

This was the best week of my life.

Immediately, Adam got on the horn with his father, who is a physician in Sacramento, California. After hearing of his blood-test results, Adam's father immediately asked, "Does the hospital that you're at do liver transplants?" He then continued, "If not, start the paper work right now! He's going to need one and it can take hours to get him transported."

This was the best week of my life.

As we moved Teddy to Northwestern Memorial Hospital in downtown Chicago, I watched as the transplant team came in to work him up and doctor after doctor came in to check his progress.

Minutes and then hours slipped by while I watched my son in that hospital...

At one point, after I got off the phone with my sister, the reality of the situation really shocked me. I thought, "Oh, my God, he might not make it." Minutes. Moments. My son may not have any left.

This was the best week of my life.

Most of us start bargaining with God when faced with a terrible outcome. The difference for me was that I was not bargaining. It's why I say, I found my real faith on this particular night. Rather than beg and bargain for my son's life, I pledged a commitment. I closed my eyes. I surrendered. And I pledged a commitment to God.

In those minutes and moments, my commitment was to only pursue that which was authentic and real. I pledged that I would show true respect in the world and that I would make a difference. I would live a life of meaning, focused on helping others. These are all things I felt were important, but I knew, *like I knew*, I had not practiced with those around me.

Yes, I know it seems strange with my son being in the hospital near death that I decided to pledge these particular things to God, but that's what happened.

The doctors continued to come and go, hour after hour. Then a few days went by with no change.

This was the best week of my life.

I repeated my commitment over and over.

Finally, after nearly a week, luck manifested itself, and his liver functions began to stabilize. His numbers began to come down. The doctors told us that they were amazed and astonished, but that he was finally responding to the medications. He was going to be a "save." My father-in-law later told us that a consultation with a close gastroenterologist friend of his, told him that he had never seen a patient with such elevated liver functions survive.

This was the best week of my life.

I shared this story with a close girl friend of mine. She said, "Holy crap, Gwen, what was your worst week?"

I told her, "**Same week.**"

Faith in God, spirituality and my religion has become very important to me. There are many times since that fateful cold Chicago night that I think, "There but for the grace of God go I."

I listen to certain Hollywood media types who mock faith. They mock religion and ridicule belief in God and I think, “Where is their civility?” I have been blessed with many of the good fortunes in life, but there are those in this world who have not. All they may have in this world is their faith. That is what gets them up every single day and drives them to continue through what may be tough times. Consequently, I think, “Why would any compassionate, clear-thinking, fair-minded individual want to mock that?” The simple answer is that those who belittle people of faith lack basic civility.

Faith is the foundation on which the world in general and our country specifically, learns to be civil. Faith has a way of putting up the guardrails and allowing people to self-censor.

One of the things that I learned when I began to really embrace my true faith was that it was actually quite simple, but not easy to have. It was simple in that I just stopped believing in coincidences. I began believing that things happen for a reason. (This is not to say that I just allowed life to happen to me.) It was not easy in that you must have *courage*. You must do the work. It was simple, but not easy. Having real faith leads to real results.

Of course, your results may vary, courage pending.

In the Talmud, it is written that to repair the world, we must begin with ourselves. One of the core principles of Judaism is “achrayut” (achar’-eye-oot), which is the concept of taking personal responsibility for one’s own actions. Let me explain what that means to me.

Shortly after Teddy’s near-death experience, I was diagnosed with Stage IV metastatic breast cancer. I will tell you straight up that since that time my faith has served me well. The concept of *achrayut*, taking personal responsibility, in all aspects of my life, from my health, to my family, to my overall well-being, has been

paramount to me. The concept of “*achrayut*” is how I have survived incurable cancer. Taking personal responsibility has allowed me to live much longer than expected and with more joy and love than I’ve ever experienced.

God disrupted my destiny. Perhaps you can relate. For whatever reason, He felt that I was not on the right path; and to tell you the truth, I am completely comfortable with that. He has put me on a different trajectory. I now feel refocused and reinvigorated.

Remember, I made a pact with God. I pledged a commitment to only pursue that, which was authentic and real. Living as long as I can, as healthy as I can, is what is authentic and real for my family and me. I pledged that I would show true respect and that I would make a difference. This means that I must go beyond what is comfortable and share what I know.

Let me be clear, my personal responsibility to live a full life with my incurable condition absolutely means following current medical protocols. However, I’ve also done some research to add to my medical care with alternative treatments, supplements, special diets, and exercise. It means I have also supplemented my regiment with a healthful dose of knowledge, action and faith.

I’m more than surviving. I’m thriving.

I’ve heard it a thousand times, “Gwen, you are so lucky.” And it is true. I will take good luck any day.

Here’s the thing about luck. What I have learned through my own personal health crisis, the struggles of my children, within my nearly 30-year marriage and in working with so many others, is that being lucky is directly linked to my actions, my mindset and my faith.

I honestly did not think on November 6, 2012, the definitive day of my diagnosis, that I would be here 5 years later. Less than 1 out of

every 4 women diagnosed with metastatic breast cancer makes it past that 5-year expiration date. The *statistics* bear that out. Now years later and living, I truly understand why my life is now filled with purpose.

Allow me to make this clear. The purpose of this book is not to give you religion or save you from cancer.

One of the purposes of this book is to fulfill my lifelong dream of becoming a teacher.

Why did I **struggle** so painfully for 8 years?

Why did one of my children go to the brink of **death**?

Why has my **marriage** lasted nearly 30 years when others still struggle to find a connection with someone they can trust?

Why am I able to fulfill my personal passions when others wonder if they have any **significance** in their life?

Why did I **survive** longer when others have not?

The **why** to all those questions is the reason I am responsible **now** for teaching you all what I know to be true.

With my husband, Adam by my side, we have started an online teaching community called The Rich Solution. It is a place where people in our known community and the extended community we're building can come to learn from our journey. Online videos will detail my special health regiment as it may help others beat the odds.

The Rich Solution online community will also help raise money for cancer research as well as fuel the passions of others like I, who dare to turn their worst into their best!

Primarily, it will be where I can teach every day. Adam calls it "My Legacy-On-The-Go!"

This, our first book, will help people thrive in all the areas of their life. No matter how hard our struggle has been, everyone has their

own problems just as big as ours. What I know to be true is that many people believe that being diagnosed with incurable cancer is one of the worst things that can happen to a person. For me there are many things that are worse.

That's another reason why I've written this book. I want to show you how to love life, act fearlessly and grab hold of the best empowered you.

I mentioned my diagnosis just now. Let me tell you, it was not good. My cancer is inoperable and incurable. But just as I had found faith in my son's health emergency, I was inspired by my diagnosis to make sure my life become as full of meaning as it can be. I create and add to my legacy every single day. I want you to do this too.

Let me tell you straight up, this is not a cancer book. It's not a faith book. It's a life book.

It's about eliminating toxicity, creating advantages and allowing them to snowball into solutions and opportunities that create meaning and that ultimately allow you to make your own good luck.

Health, Family, Financial, Personal, and Spiritual.

We could all use more empowerment and luck in every area of life.

In a nutshell, this book is about creating your own good luck through knowledge, preparation, observation and action.

For Adam and me, we work our way through life's problems by asking questions and learning new things every day. We make learning and questioning a daily practice, like going to the gym. We create systems in our lives that allow us to prepare for multiple outcomes. We choose a mindset that allows us to be very good at observing the people and world around us. And we take action; we accept our mistakes and never stop trying to improve. We have faith that leading a life driven by meaning, consciously learning,

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