

□ **AB FINANCIAL NEWS**
★ *SPECIAL EDITION* ★
**THE FIVE-STEP
PEACE FRAMEWORK**

How to Stop Worrying and Start Living

*Inspired by Mekdela Mekuria
St. Mary's University, Ethiopia*

— *A Maraki Group Mental Wealth Edition* —

Published: April 28, 2026 | Hosted by AB | Maraki Group

□ **THE POST THAT INSPIRED THIS EDITION**

*"Every time I encounter a situation, I divide it into two:
whether it concerns me or not.*

If it does not, I leave it there.

If it concerns me, I ask if I can do anything to change it.

If I can, I try immediately.

If I cannot, I ask for help.

I choose humility.

If help cannot change the situation,

I leave it to God."

— *Mekdela Mekuria · St. Mary's University, Ethiopia*

In a world drowning in anxiety, where the average adult checks their phone **96 times per day** and where **40% of Americans report feeling persistent worry**, a young scholar named **Mekdela Mekuria** at **St. Mary's University in Ethiopia** posted these few lines on social media. They are not new. They are not original. **They are eternal.**

What Mekdela has done is restate one of the oldest pieces of wisdom in human history in language a 2026 audience can use today. This Special Edition unpacks the framework, traces its ancient roots, and gives you **concrete tools** to apply it to the situations you face this week — at work, in your family, in your finances, and in your community.

□ **1. THE FRAMEWORK — FIVE STEPS TO PEACE**

Mekdela's framework can be diagrammed as a simple decision tree. When any situation enters your life — a problem, a worry, a concern, a fear, a piece of news — you walk through five gates. Most situations exit at one of the early gates. The few that survive all five take you to peace.

1.1 The Five Gates of Peace

GATE 1 SORT

Does this concern me, or not?

The first and most powerful filter. Ninety percent of what enters our minds does not actually concern us — celebrity drama, online arguments, other people's opinions, distant tragedies we cannot affect, gossip about strangers.

If it does not concern me, I leave it there.

GATE 2 ACT

Can I do something to change this?

If something concerns me AND I have the agency to change it — make a phone call, send an email, fix the leak, have the hard conversation, write the check, take the medicine — I do it now. Not tomorrow. Now.

If I can, I try immediately.

GATE 3

If I cannot do it alone, can I ask for help?

This is the step Mekdela added that the original Serenity Prayer left out. Most people get stuck here. They are too proud, too embarrassed, too independent, too "American" to ask. They jump straight from "I can't" to "leave it to God" — skipping the people God placed around them precisely to help.

I choose humility. I ask.

GATE 4 TRY AGAIN

Did the help work? Try acting again.

Sometimes the right help unlocks the situation. A friend lends you the money, a family member translates the document, a doctor prescribes the medicine, a counselor walks you through the conversation. Now you go back to Gate 2 — armed with new tools — and you act.

With help, I act again.

GATE 5 RELEASE

If even help cannot change it, leave it to God.

Some situations cannot be changed. A loved one's illness will run its course. A war will end on its own timeline. A prodigal child will return — or not. A loss has already happened. Once you have done everything you can, asked everyone you can, tried every door — the only path forward is release.

I leave it to God.

□ **THE GENIUS OF THE FRAMEWORK:** Most situations exit at **Gate 1** (does not concern me) or **Gate 2** (I can fix it). The few that survive to Gate 5 are precisely the situations where **worry would have done nothing anyway** — so releasing them is not weakness, it is wisdom.

□ 2. THE ANCIENT ROOTS — WHY THIS WISDOM IS UNIVERSAL

Mekdela did not invent this framework. Neither did we. Versions of these five gates appear in nearly every wisdom tradition humanity has produced — across continents, centuries, and faiths. The convergence is not coincidence. **When five different cultures arrive at the same answer, the answer is probably true.**

2.1 The Serenity Prayer (1932-33) — The Modern Anchor

*"God, grant me the serenity to accept the things I cannot change,
 the courage to change the things I can,
 and the wisdom to know the difference."
 — Reinhold Niebuhr (1932-33)*

Written by American theologian Reinhold Niebuhr in the early 1930s, this prayer became the unofficial motto of **Alcoholics Anonymous** (founded 1935) and has since helped tens of millions of people through addiction, illness, divorce, grief, and depression. Mekdela’s framework is essentially this prayer **translated into action steps**.

2.2 Wisdom Traditions That Said the Same Thing

Tradition	When	Their Version of the Same Wisdom
Stoicism (Epictetus)	~100 CE	"Some things are within our power, and others are not. The chief task in life is to identify which is which, and act accordingly."
Christianity	Matthew 6:34	"Do not worry about tomorrow, for tomorrow will worry about itself. Each day has enough trouble of its own."
Ethiopian Orthodox	Centuries old	"ገንዘብ ገንዘብ" — Egzia'Abher Yakanezelek (God will arrange it). The patient release after honest effort.
Islam	Hadith	"Tie your camel and trust in Allah." Effort first, then release. Both, not either.
Judaism (Talmud)	~500 CE	"It is not your duty to finish the work, but neither are you free to neglect it."
Buddhism	~500 BCE	"Suffering comes from attachment to outcomes we cannot control."
Hinduism (Bhagavad Gita)	~200 BCE	"You have a right to perform your prescribed duty, but never to the fruits of action."
Modern psychology	1960s+	"Locus of control" theory: mental health correlates with focusing on what is within your control.

☐ **THE CONVERGENCE:** Greek philosophers, Hebrew prophets, Indian sages, Chinese monks, Ethiopian Orthodox tradition, modern psychologists — all arrived at the same conclusion. **Peace lives in the gap between effort and release.** Worry happens when we mistake one for the other.

☐ 3. REAL STORIES — THE FRAMEWORK IN ACTION

The framework is not theoretical. It has shaped the lives of the most remarkable people in history. Here are six stories — across faiths, eras, and circumstances — of people who walked the five gates and found peace on the other side.

STORY

1

Viktor Frankl — Auschwitz

Austrian psychiatrist · 1942-1945

Frankl, a Jewish doctor, was sent to Auschwitz where his parents, brother, and pregnant wife all died. He could not change being imprisoned. He could not change being separated from his family. He could not save them. But he discovered that even in the camp, he could choose his attitude

moment by moment — could give comfort to a fellow prisoner, could remember his wife with love, could maintain his inner dignity. After liberation, he wrote "Man's Search for Meaning," which has sold 16 million copies and helped millions through suffering. His insight: "Between stimulus and response there is a space. In that space is our power to choose our response."

□ **Gate Walked:** *Gate 1 (sorting what concerned him spiritually) and Gate 5 (releasing what could not be changed). Even in hell, the framework worked.*

STORY

2

Nelson Mandela — 27 Years in Prison

South African leader · 1964-1990

Mandela was sentenced to life in prison for opposing apartheid. He could not change the verdict. He could not change his cell. He could not free himself. But he could read, write, learn Afrikaans (the language of his oppressors), build relationships with guards, and prepare himself mentally for the moment of freedom — whenever it came. When it finally came after 27 years, he walked out without bitterness and led South Africa's peaceful transition. "Resentment is like drinking poison and then hoping it will kill your enemies."

□ **Gate Walked:** *All five gates over 27 years. He acted where he could (read, write, study), asked for help (built relationships with guards), and released what he could not change (the unjust system) — until the system itself shifted.*

STORY

3

Tigist Assefa — From Tennis to World Record

Ethiopian marathon runner · 2018-2026

Tigist was an 800-meter Olympic runner whose career stalled. She was injured, broke, and ignored by sponsors. She could not change her past results. She could not change the running establishment's opinion of her. But she could change her training, her event (switched from track to marathon), her mindset. She asked for help — found a new coach in Ethiopia, accepted humble sponsorship offers, kept showing up. In 2023 she set a world record. In 2026 she set another at the London Marathon. The runner who was "finished" rewrote the record books.

□ **Gate Walked:** *Gates 2, 3, and 4 — relentless action, humble help-seeking, and trying again. The framework rewards persistence.*

STORY

4

A Mother Whose Son Was Lost to Addiction

Composite from real cases shared in support groups

For seven years, a mother tried everything — rehab, therapy, ultimatums, money, prayer. Nothing worked. Her son kept relapsing. She lost weight, lost sleep, lost hope. Finally, after exhausting every option and every helper she knew, she walked Gate 5. She wrote her son a letter saying she loved him, would always love him, and was finally placing him in God's hands because she had no more hands of her own. She stopped fixing. Two years later, he called her clean. He said the moment she stopped trying to save him was the moment he had to start saving himself.

□ **Gate Walked:** *Gate 5 — release. Sometimes the most loving act is the hardest one. Letting go is not abandoning. It is trusting.*

STORY

5

Rosa Parks — December 1, 1955

American civil rights icon · 1955

When the bus driver told Rosa Parks to give up her seat to a white passenger, she had every reason to comply. She was a 42-year-old seamstress, exhausted from work, in a state where defiance could mean prison or worse. She could not change segregation laws by herself. But she could change the one thing within her control: her own body in that moment. "No." That single word triggered the Montgomery Bus Boycott, made Martin Luther King Jr. famous, and helped end legal segregation in America. She acted on Gate 2 with courage no one expected.

□ **Gate Walked:** Gate 2. Sometimes "what I can do" is small in the moment but historic in consequence. The framework does not require big actions. It requires honest ones.

STORY

6

AB's Father — A Diaspora Story

Composite from countless Ethiopian/Eritrean families

A father in the DMV worked three jobs for eighteen years to put four children through school. His own father, back home, fell ill and the father could not afford to fly home for the funeral. He could not change the distance. He could not change the timing. He could not bring his father back. But he could send everything he had for the funeral expenses, could call every relative, could pray every night. When he was finally able to visit the grave five years later, he wept and said, "I did everything I could. The rest is in God's hands." That sentence held the whole framework.

□ **Gate Walked:** All five gates compressed into a single sentence. This is how generations have survived the diaspora experience.

4. APPLYING IT — A FIELD GUIDE TO REAL SITUATIONS

Theory is easy. The framework lives or dies in the small moments of your daily life. Here is how it applies to specific situations our community faces every week.

4.1 Five Common Situations Walked Through the Framework

SITUATION 1: *Your child is struggling in school.*

Gate 1: Concerns me?	Yes — directly. My child's future depends on education.
Gate 2: Can I act?	Yes — I can sit with them, monitor homework, talk to the teacher, limit screens, create a study space.
Gate 3: Need help?	If my own efforts aren't working, ask: tutoring (free at libraries), older sibling, school counselor, mentor at church.
Gate 4: Try again	With tutor in place, re-engage. Track weekly progress. Adjust approach.
Gate 5: Release what?	Their internal motivation. Their pace of growth. Whether they ultimately become a doctor or a musician. Trust the path.

SITUATION 2: *A family member back home needs money you cannot afford to send.*

Gate 1: Concerns me?	Yes — but check honestly. Some "needs" are wants. Distinguish urgent medical care from new appliances.
Gate 2: Can I act?	Send what I can without harming my family's stability. Honest "I cannot send X but I can send Y" is wisdom, not failure.
Gate 3: Need help?	Coordinate with siblings, cousins, community. The whole diaspora pooling small amounts beats one person carrying the burden alone.
Gate 4: Try again	With pooled support, follow through with the agreed amount. Document. Communicate honestly with family back home about limits.
Gate 5: Release what?	Guilt for not solving everything. The economic situation back home. Family judgment if you cannot do more. You are one person.

SITUATION 3: *You hate your job but cannot afford to leave.*

Gate 1: Concerns me?	Yes — your daily life and mental health depend on this.
Gate 2: Can I act?	Build a 12-month exit plan. Save 3 months of expenses. Update resume. Take a class at night. Network on weekends.
Gate 3: Need help?	Mentor from your industry. Career counselor (free at most community colleges). Trusted family member to review resume.
Gate 4: Try again	Apply for new positions. Take small risks. Each rejection is data, not defeat.
Gate 5: Release what?	The timeline. The fear of "should already be further." Trust that consistent action over 12 months beats panic over 12 weeks.

SITUATION 4: *Political news in Ethiopia or the U.S. is making you anxious.*

Gate 1: Concerns me?	Some of it does (TPS, immigration policy, family back home). Most of it does not (daily news cycle, social media drama).
Gate 2: Can I act?	Vote. Donate to credible relief. Keep documents organized. Call your representative. Volunteer locally.
Gate 3: Need help?	Immigration attorney for status questions. Community organizations like Tahirih or ECDC. Trusted faith leader for spiritual perspective.
Gate 4: Try again	Take concrete protective steps. Document your status. Help others in your community do the same.
Gate 5: Release what?	What politicians do. What other countries do. What history will eventually do. Limit news to 30 minutes per day.

SITUATION 5: *Someone you love is sick.*

Gate 1: Concerns me?	Deeply. Always.
Gate 2: Can I act?	Drive them to appointments. Cook meals. Sit with them. Make sure they take medication. Be present.
Gate 3: Need help?	Doctors, specialists, second opinions. Other family to share caregiving load. Faith community for spiritual support.
Gate 4: Try again	Follow medical guidance. Track symptoms. Adjust care as needed. Stay present without burning out.
Gate 5: Release what?	The outcome. The timeline. Whether they recover. This is the hardest gate. Hold their hand. Speak love. Then trust.

□ 5. THE FINANCIAL APPLICATION

At AB Financial, every framework must answer: ***what does this mean for our money?*** The five gates apply directly to wealth, debt, business, and investment decisions — and may save your audience more money than any single financial product ever will.

5.1 The Five Gates Applied to Money

Gate	Money Question	Right Action
1. SORT	<i>Is this MY money problem, or someone else's I keep adopting?</i>	Stop carrying financial guilt for adult children, distant relatives, or community members who have not asked for help. Save your no's for the right yes's.
2. ACT	<i>Can I do something concrete THIS WEEK?</i>	Open the savings account. Cancel the subscription. Call about the credit card APR. Send the check. Apply for the SBA loan. Now.
3. ASK	<i>Where am I too proud to ask for help?</i>	Tax accountant for \$200 saves \$2,000. Financial advisor saves you years. Mentor saves you decades. Pride is the most expensive thing you own.
4. TRY AGAIN	<i>With help, what action becomes possible?</i>	A CDFI loan you couldn't qualify for solo. A business plan with mentor input. A budget that finally works because someone helped you see it.
5. RELEASE	<i>What financial outcomes are NOT in my control?</i>	Stock market daily moves. Other people's wealth comparisons. Past financial mistakes you cannot un-make. Inflation. Interest rates.

☐ **THE WORRY-COST CALCULATION:** Studies show financial anxiety costs the average American **\$1,800-\$2,300 per year** in poor decisions made under stress (panic-selling, bad day-trading, impulsive purchases, missed opportunities). Walking the five gates instead of spinning in worry literally pays you back **thousands of dollars per year**.

☐ 6. THE TWO TRAPS — WHERE PEOPLE GET STUCK

In our experience working with the community, people fail the framework in **two predictable ways**. Identifying which one you tend toward is half the cure.

<p>TRAP A THE OVER-RELEASER <i>"Leave it to God."</i> Skips Gates 2 and 3. Releases everything to faith without first acting or asking.</p>	<p>TRAP B THE OVER-CARRIER <i>"It's all on me."</i> Skips Gate 5. Tries to control outcomes that are not theirs to control.</p>
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Trap A — Over-Release Symptoms	Trap B — Over-Carry Symptoms
Spiritualizing every problem to avoid action	Cannot delegate. Believes only YOU can fix it.
"God will provide" used to avoid budgeting	Constant anxiety, insomnia, headaches
Letting children's problems "work themselves out"	Trying to fix family members who haven't asked
Avoiding the doctor because "everything is in God's hands"	Refusing help because "they'll judge me"

Not asking the boss for the raise because "it's prideful"	Working three jobs while never saving
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☐ **THE BALANCED MIDDLE:** Faith without effort is laziness disguised as piety. Effort without surrender is anxiety disguised as virtue. **The framework requires BOTH** — patient effort up to the limit of your control, then trusting release of what is beyond it. **Tie your camel, AND trust in God.**

☐ **7. THE SEVEN-DAY EXPERIMENT**

Reading about the framework will not change your life. **Practicing it will.** Below is a structured seven-day experiment any listener can begin tomorrow.

Day	Practice
DAY 1	PRACTICE GATE 1. Each time you find yourself worrying or upset today, ask: "Does this actually concern me?" Write down everything that does NOT. Be ruthless. Most worry is borrowed.
DAY 2	PRACTICE GATE 2. Pick the ONE concern from yesterday that you can act on. Take ONE small action today. Don't plan it perfectly. Just begin.
DAY 3	PRACTICE GATE 3. Identify ONE situation where you have been too proud to ask for help. Make the call, send the message, knock on the door today. Humility is a muscle.
DAY 4	PRACTICE GATE 4. Take the help you received and act again on the original concern. Notice how different the action feels with someone's support.
DAY 5	PRACTICE GATE 5. Identify ONE outcome you have been trying to control that is not yours to control. Write it on paper. Light a candle, say a prayer, take a walk. Release it.
DAY 6	PRACTICE WALKING ALL FIVE. Pick a fresh situation that arises today. Walk it through every gate from start to finish. Notice which gate was hardest for you.
DAY 7	REFLECT. Sit quietly for 20 minutes. Ask: which gate is hardest for me? Which trap do I tend toward — over-release or over-carry? What would my life look like in five years if I walked these gates daily?

☐ **KEEP A SMALL JOURNAL:** A pocket notebook works. Each day, write one line: which gate did I walk well? Which did I stumble at? After 30 days you will have a map of your own peace patterns. After 90 days you will be a different person. **Most adults never realize that peace can be practiced like a skill** — but it can.

☐ **8. AB'S CLOSING WORD**

*"The size of your peace
is not measured by the size of your problems.
It is measured by the size of your honesty
about which problems are yours to carry."
— AB*

A young Ethiopian scholar at St. Mary's University posted a few lines on social media. He probably did not realize he was restating Reinhold Niebuhr, who was restating Epictetus, who was restating wisdom as old as humanity itself. **All real wisdom converges.** Across continents, across centuries, across faiths and philosophies, the same answer keeps rising: **do what you can, ask for what you cannot, and release the rest.**

To Mekdela Mekuria, the young scholar at St. Mary's University in Ethiopia who posted the original lines: thank you. You may not have realized it, but you wrote a sermon, a therapy session, a financial plan, and a survival guide all in one short paragraph. From the diaspora in Washington to the Ethiopian universities that raised you — **we are passing your wisdom forward.**

And to anyone reading this who is anxious tonight, who cannot sleep because the worry is too loud, who feels alone in carrying something heavy: **walk the gates.** One at a time. Sort what is yours. Act on what you can. Ask for help on what you cannot. Try again. Then **release.** The peace your grandmother had — the peace your ancestors had — is still available. **It is one decision away.**

□ TUNE IN DAILY | 6:00 PM EST

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□ **Note:** This Special Edition is for educational and spiritual reflection. The Five-Step Framework is inspired by a social media post by Mekdela Mekuria of St. Mary's University, Ethiopia, used here with appreciation. The framework draws on the Serenity Prayer (Reinhold Niebuhr, 1932-33), Stoic philosophy (Epictetus), and wisdom traditions across major world faiths. Real-life stories are summarized from public biographies, memoirs, and composite community experiences for illustrative purposes. This edition does not substitute for mental health treatment, professional counseling, medical advice, or financial advisory services. If you are experiencing severe anxiety, depression, or thoughts of harm, please contact a licensed professional or call 988 (Suicide and Crisis Lifeline). © 2026 Maraki Group | AB Financial News. All rights reserved.