

## BAKIT NAUBOS ANG 13TH MONTH PAY MO?

Can I ask you something? Gaano katagal bago maubos ang 13th month pay mo? One day? One week? Or as Randell Tiongson would say, "Isa na lang ba siyang alaala?" Pero bakit ba ito nauubos kaagad? Can I tell you why? Kasi may mga nagreregalo sa iyo pag Pasko.

Anong connection nito sa 13th month pay mo? Ganito 'yun. May magreregalo sa iyo kaya bibili ka rin ng regalo gamit ang 13th month pay mo, di ba? But since there are too many people to give gifts to, anong klaseng regalo ang bibilhin mo? Let me tell you what—ito yung regalong "pwede na... pero pangit talaga!"

Nakatanggap ka na ba ng regalong ganyan? I'm sure you have! And what did you do with it? Ipinangregalo mo sa iba, di ba? E natuwa naman ba 'yung pinagpasahan mo noong regalo? Malamang, hindi! So ipinangregalo din niya or kaya itinapon na lang sa basura. Alam mo ba na during the Christmas season, a large amount of money is passed from one hand to another that eventually ends in the trash?

When I ask people what is keeping them from starting a business of their own, everyone would say, "Puhunan!" Then when I ask, "If you do not spend your 13th month pay for five years, would the amount be enough to start a business?" They would unanimously answer "yes" as well!

Unfortunately, people see their 13th month pay only as a tool to survive Christmas. They do not see it as money that the company has saved for them so that they can create a better future for themselves. It is actually a gift from God, because it is not really part of their salary. While the government has made it mandatory, in the past, it was given at the discretion of the employer as a bonus if the business does well.

Many employees would complain that their employers have made them their slaves. But this is far from being true. Kasi, if you think about it, as they get paid, their employers are actually giving them the power to create future opportunities. But this will only happen if they learn to save part of their salaries and protect their 13th month pay. But since they continuously waste this opportunity, they have enslaved themselves to their employers because they only see their jobs as a means to survive.

Friends, do not waste the opportunities God continues to give you every day. The income you receive today is actually a means to a brighter tomorrow. Kasi if you take care of your money today, it will take care of your future.