

## WHY ARE FILIPINOS ALWAYS IN NEED?

Bakit ba parating kapos ang pera ng mga Pilipino kahit mayroon na silang magandang pinagkakakitaan? As graduates find work, as more people work overseas, and when entrepreneurs start to earn, etc., bakit madalas, kulang pa rin ang kinikita nila?

When I was working in sales for HP, I would often look back at the end of the year and ask, "Saan na napunta lahat ng commission ko at ang mga kinita ko?" I end up scratching my head trying to figure out where the money had gone. But sad to say, this just became a ritual because I was not able to find a way to correct it, until I moved to Bukidnon.

But I know I'm not alone in this, kasi most Filipinos live this way. To justify this attitude, some people would say, "I deserve to enjoy my money, kasi deprived ako noong bata ako." I certainly would use this excuse then, because I really felt I was deprived of many good things, being the son of a soldier who did not earn that much. But is this a valid reason?

I discovered that being deprived is an excuse used not only by the poor but also by the rich. Someone once told me that he wanted to buy a watch that was worth over a hundred thousand pesos because when he was young, Seiko lang ang ibinigay sa kanya ng tatay niya. But is this really the reason why parati tayong kapos? No! I believe there is a deeper reason.

I noticed that when Filipinos have money, they would tell themselves, "Pinaghirapan ko ito, therefore, I deserve to enjoy it. So paano ko ito uubusin?" Minsan nag-iipon sila because they want to buy something big, pero pag malaki na ang ipon, nauubos din agad sa gusto nilang bilhin. My approach toward money changed in Bukidnon when I learned that God owns everything I have. My life became better when I asked, "Bigay ito ni God, so paano ko ito padadamihin?" I believe this is the essence of Genesis 1:28. God is saying to us now that He has blessed us because He wants us to become fruitful. We can do this by multiplying whatever He has given us.

I am so proud of my friends in Keepers who work hard to teach the Filipinos how to gain financial freedom. But I feel that if Filipinos will not change their fundamental attitude toward money, from being an abuser to being a multiplier, these friends will be fighting a difficult battle. Sana people would realize that God has blessed them already with what they need to become fruitful. But they need to keep in mind that they should always multiply what they have, so that someday they can spend based on abundance and not on need.