



Insights  
FROM THE  
GARDEN

# EMPLOYMENT

*Dodong*  
cacanando

DO BUSINESS LIKE A FARMER | DO FARMING AS A BUSINESS

# THE VALUE OF EMPLOYMENT

Lately, I hear many so-called experts advise people to quit their jobs and go into business! Why be content with being a slave of someone else? Pero sandali lang, di ba slaves are people who work without pay? Eh di ba, employees naman get decent salaries? Why can't people see employment as an opportunity to learn how to do business while using someone else's money?

Recently, I was talking to a friend who had started his own business. Sabi niya, he left his job kasi he felt that the rewards of being an employee is not commensurate to the efforts he puts into the job. Sabi ko, "Hindi a! An employee is rewarded according to his ability and profits immediately and regularly through his salary. If he is disciplined, he can get rich by saving and then later, by investing the steady income he gets. This is not the case for entrepreneurs. Kasi when you own the business, you have to wait for the company to stabilize before you can get your profit." And then he confessed that six months na nga raw siyang hindi kumukuha ng suweldo kasi hindi pa stable ang negosyo niya, and he does not see that happening in the near future.

While we both agreed that entrepreneurs have unlimited earning potentials, this usually happens later. But if entrepreneurs are not careful, they could even lose all the money they have invested. Do you know that 8 out of 10 startups in America fail? Unfortunately, I do not have the local statistics. So, am I discouraging people from becoming entrepreneurs? Of course not! But people need to also see the real value of employment.

How often have you met students who took up entrepreneurship from prestigious business universities, but failed when they went into business after they graduated? Ako, many, many times. Whenever I am asked why this happens, ang sinsabi ko, kasi they were educated by teachers who did not have businesses of their own, so they were taught that business is just about having money and knowledge. That is not true! It is really much more complicated than that! Believe me, kasi I've been there, and I learned it the hard way. So, whenever I am asked what they should do, I say, "Go, be employed! But not just to earn a salary, but also to get a business education. When you get employed, you should not look at your bosses as wicked taskmasters but as business teachers and possible mentors. If you will keep yourself teachable, you will be able to get the best business education for free." Well, hindi lang free, kasi you will even receive a salary in the process. O, saan ka pa?

The last time I checked, the majority of the successful businesspeople I know, even the so-called experts, started as employees. While they may not realize this, that experience became the foundation of their businesses today. Ako, I am grateful for my employment experience

because many of the principles I use today I learned from working for someone else. I believe this is why Jesus said in Luke 16:12 (NASB), “And if you have not been faithful in *the use of* that which is another's, who will give you that which is your own?”

# EMPLOYMENT IS AN OPPORTUNITY TO LEARN

Most employees see employment as just a means to an end — to provide for their needs and to buy time until they can someday start a business of their own. Many of them also feel that employment is a form of slavery because they do all the hard work, but their bosses are the ones who profit. There are some who would resign even if they have nowhere to go because they despise the idea of working only to make the company rich.

I have been on both sides of the fence. I have been an employee for close to 14 years before I left for Bukidnon to become a farmer and entrepreneur. I had the same sentiments just like what I mentioned above when I was working for different companies. So, believe me when I say I know how an employee feels. But when I became an entrepreneur, I saw the benefits of being an employee and how it may be the best path to take if you want to become an entrepreneur someday.

When I was an employee, I was very daring because I knew if I committed a mistake, it would be the company who would lose money. As long as I met my targets, the company would forgive me. But if I exceeded them, they would even reward me, in spite of the mistakes I had made. Though my bosses would scold me for my mistakes, most of these would be forgotten if I did not do them often. But when I became an entrepreneur, I became very careful because when I make a mistake, I will lose my money and there will be no one to save me because the buck stops with me! This was when I realized the value of employment.

I realized that employment is an opportunity to learn how to do business while using someone else's money. As an employee, you get a chance to apply the knowledge you have acquired in school and get paid for doing so. If you make a wrong decision the company will still take care of you, and still pay your salary because it knows everyone will make mistakes. This is part of the risk of business. If you do well, the company will give you a reward on top of your salary.

Employment is like getting an education while being paid. This is far better than going to school because in school you have to pay for the education you get. Therefore, it is to the benefit of an employee to do his best in every responsibility he is given, because the abilities he will develop will remain with him even when he leaves. But if he decides not to excel, he would have wasted his time and lost his opportunity to learn from the great entrepreneurs before him.

Someone asked me, "When do I know that it is time to go on my own and start my own business?" I told him, "It is when you have made your boss successfully rich!" Why? Because this just means you have done well in the job you were paid to do and have been faithful with the responsibilities that were entrusted to you. Jesus confirmed this idea in Luke 16:12 (NASB) when He said, "And if you have not been faithful in *the use of* that which is another's, who will give you that which is your own?"

# EMPLOYMENT IS PART OF YOUR EDUCATION

While my post on “The Value of Employment” has been well received, there were those who felt offended by it. They asked me why I am encouraging them to fail by saying that employment is a better option. I never said employment is a better option; instead, I wanted to show that if people treat their employment as part of their education, it could help them become good entrepreneurs someday.

Someone reacted by saying, “I would rather fail as an entrepreneur than fail as an employee.”

Pero ang tanong ko, when you fail as an entrepreneur what will you do after? One will say that he will continue to try, but what will you do if you continue to fail? Di ba in order to survive, you will have to find a job, and be employed?

How do you make the most out of your experience while being employed? You should use it as a means to learn how to do business while getting paid. When you are given a task, you should excel at it because this will grow your abilities. And then, you should learn from your bosses by imitating their strengths and studying how they overcome their weaknesses. We owe it to ourselves to be excellent and faithful.

Someone then asked, “When do I know that I am ready to have a business of my own?” Ang sagot ko, “When you have helped your boss become successful and when you have made the company rich.” I say this for two reasons. First, because that is what you were paid for and, second, because Jesus said in Luke 16:12 that if you are faithful with the business of someone else’s, you will be faithful when you finally have your own (paraphrased).

# EMPLOYMENT PREPARES YOU TO BE AN ENTREPRENEUR

People often ask what the best way is to prepare for one's own business. They ask, "Which school should I go to? What course should I take? Who is the mentor I should choose?" Ako, ang sagot ko sa kanila, "Go, be employed!"

When I tell people this, they think I'm weird kasi most of them believe na lugi sila pag naging empleyado lang sila! Kasi daw ang employer lang nila ang yumayaman. Pero ang tanong ko, "Bakit feeling mo lugi ka, ano ba ang ipinuhunan mo sa negosyo ng employer mo?" Di ba your skills and talent lang? Isn't it only fair that you get compensated for these through your salary?

What people do not realize is that as an employee, they get to learn how to do business using someone else's money. When they make wrong decisions, hindi pera nila ang nawawala, kundi yung sa boss nila? They also get a chance to be mentored by a true business practitioner (who they also call boss), and not just by teachers who, most of the time, do not even have businesses of their own. While you get a grade from the exams your teachers give, an employee gains valuable life experiences when they overcome the challenges their boss assigns them.

And because of how the business environment is set up, an employee is forced to face his weaknesses and deal with his flaws if he wants to succeed. In the process, he gets the chance to develop traits that no school can ever teach such as perseverance, excellence, humility, compassion, kindness, etc.

While going to school is very important, it is equally important to learn how to apply the knowledge you've acquired before you venture into your own business. Luke 16:12 (NASB) says, "And if you have not been faithful in *the use of* that which is another's, who will give you that which is your own?" Being employed is good because it gives you the opportunity to learn how to do business and get paid in the process. Sa eskwelahan, the reverse is true. You have to pay in order to learn. Employment has a lot of value, if only you understand the benefits you will gain from it and if you develop a healthy perspective towards it.

# WORK FOR A GOOD ENTREPRENEUR

One time, a friend told me how excited she was for her 17-year-old daughter because she is keenly interested in becoming an entrepreneur. She said she plans to take up entrepreneurship in college so she can start a business immediately after she graduates. As I was listening, I could not help but tell her that I was not excited for them, and this shocked her.

I told this friend that while there is nothing wrong with taking up entrepreneurship in college, I believe that it will not automatically make her daughter an entrepreneur after she graduates. While college will allow her to gain knowledge, or intellectual capital, she would still need to develop other abilities in order to succeed.

What are abilities? And how are they different from knowledge? In its simplest definition, ability is applied knowledge. And for me, ability has two important components: skills and character.

Skills are developed as you use the knowledge you acquire, and they grow as you gain more experience. On the other hand, character is based on your values, and it is developed as a response to the problems you encounter. Steve Jobs was a notable example of this. He had to go through many humbling experiences to build the character that made him the great entrepreneur that he was. As you develop your skills you increase your experiential capital and as you grow in character you build up your spiritual capital. Most of the capital you need to succeed as an entrepreneur cannot be bought, they need to be developed over time.

I believe that the best path to becoming a good entrepreneur is to work for a good entrepreneur. The really good entrepreneurs do not have time to teach in college, but if you work for them you will learn from them even by just watching how they approach problems and how they make decisions. However, they do not need an entrepreneur to work for them. The people they need are those who will fill up the technical skills required to complete their business such as, engineers, accountants, marketing practitioners, etc. So, I believe it is best for would-be entrepreneurs to enroll in a technical course in college so they can get more chances of landing a job in a good company and learn from their entrepreneurs.



# SINO BA ANG TANGA?

Please pardon the heading of this section, but this was brought about by someone's response to my post on "The Value of Employment". The person said, "Tanga lang ang naniniwala na employees are rewarded appropriately. Kapag ang bonus mo ay 1 million, malamang 100 million ang kinita ng kumpanya sa 'yo. Ok ba 'yun? If you've been staying long as an employee, you will never have the courage to leave."

Para sa akin, ang tanga ay 'yung taong nagpapalugi! Kapag nag negosyo ka, you should choose the one with the highest rate of return, 'yung pinakamalaking kita or commensurate to the time, effort, and money you invest. Most employees feel bad that the company they work for gets the bigger portion of the profit. Pero ang tanong ko, "As an employee, ano ba ang nilagay mong puhunan sa kompanya?" Di ba your time and energy lang? Samantalang 'yung may ari, namuhunan na ng capital, nagtrabaho pa ng 24/7—because this is what is required from owners if they want their ventures to prosper. So kanino dapat ang mas magandang rate of returns, sa empleyado or sa employer?

Para rin sa akin tanga lang ang tao na suweldo lang ang nakukuha from his employment. By being an employee, you actually get the chance to learn how a business works while using your company's resources. You also get the opportunity to develop your skills and character as you learn from your bosses/authorities. Pero if you feel they are unfair and refuse to be teachable, you will miss this learning opportunity and will not be a better person when you finally leave.

Going back to people's reactions to my post on the value of employment, others responded by saying that I am telling people to fail by saying that employment has its value. On the contrary, I am trying to prevent people from failing by asking them to maximize what they can gain from this opportunity so that they may be better prepared for their future ventures.

When I read the sentence *Tanga lang ang naniniwala na employees are rewarded appropriately*, it made me ask, "Does this mean that when you finally have your own business, you will not reward your employees appropriately?" If you make your people, feel this way, they will make sure you will fail. Di ba si Tim Cook, Apple CEO, ay naging empleyado rin? By staying with Apple as an employee, he enriched himself because Apple rewarded him for his excellence and hard work. He later became its CEO. I do not think he would have done better if he left Apple to start a business of his own.

If you look around you, there are many people who are living very comfortable lives because they know how to maximize the returns of their employment. Tanga ba sila?

# **“IF YOUR BOSS IS ANGRY AT YOU, DON'T QUIT!”**

Can you guess the famous person who said this?

This phrase is part of Ecclesiastes 10:4 (NLT) which says, “If your boss is angry at you, don't quit! A quiet spirit can overcome even great mistakes.” It was Solomon who said this!

It is so easy for people, especially young adults, to quit their jobs and abandon their responsibilities when their bosses get angry with them.

Many of them wish for a boss who understands their ways and accepts their work, even if they do not meet the standards he had set. They want a boss who adjusts to their situation and are tolerant of their faults.

Napagalitan ka na ba? I am sure you have! Bakit ka napagalitan? Di ba kasi you did not do your job according to your boss' expectations? If you did well, mapapagalitan ka kaya? Hindi naman di ba?

People leave their jobs, maski wala pa silang lilipatan, hoping to find a boss who is better than their last. Do you think they will find one? Probably not. Most likely, their next boss may be the same type of person with a different name and face. When this happens, sino ngayon ang talo?

Para hindi ka talo, what should you do when your boss gets angry with you? You should use it as an opportunity to learn and become a better person. But you would need humility to do this. First Peter 5:5 (NLT) says "...God opposes the proud but gives grace to the humble." Most bosses have the same attitude, they hate the proud but are gracious to people who respond with a quiet spirit when they are scolded.

When your boss gets angry with you, it is not a signal for you to leave, but it's an opportunity for you to grow and mature as a person.

# HUWAG KANG MAGPALUGI!

Remember my blog about not quitting when your boss gets angry? Well, in spite of all the reasons I gave why one should not quit when their boss gets angry, one person said, "I left a high-paying job because of my boss, kasi he does not deserve my service."

Nang nabasa ko ito, nalungkot talaga ako. Ang feeling ko, the person allowed his boss to rob him of a good high-paying job, a job that may provide him with a secure future. He gave his boss the power to make his life miserable, without his boss knowing it.

I have counseled a lot of friends who wanted to resign three to five years before their retirement because their new boss was a pain in the..., well, you know what I mean. They were ready to forfeit their retirement just to have peace. I told them that peace is not the absence of trouble, but the state of being joyful and thankful in the midst of a storm. I told them that if they leave, the company will benefit because it can save the money, they are supposed to pay those who retire.

When you leave because you feel your boss does not deserve your service, akala mo ba naisahan mo siya? The opposite is true. When you quit, you gave your boss the chance to find someone better, someone who may appreciate the job better than you do. So sino ang talo? What you thought will hurt your boss' company may actually make him happy. Eh, paano ka naman? Sana you will find a better-paying job and a boss that you deserve.

Do not give anyone the power to rob you of an opportunity to have a good future. Humble yourself and be obedient to the people you serve because this will prepare you to be a good leader. You see, you cannot ask others to do something that you are not willing to do. You cannot ask the people who may someday serve you to be respectful, if you cannot respect your authorities today.

Are you ready to quit because your boss got angry? Don't! Wait. Think about it carefully. Maybe your circumstances are just teaching you to be a better follower so that you can someday become an excellent leader.

# HOW WE SHOULD RESPOND TO LEADERS

In response to my posts about leadership, a friend asked, "What if your boss is not performing his duties as a leader? How should you react?"

I answered, "The performance of your boss is not your concern because he is only accountable to the person over him and not to you. Your only concern should be to do your job well in spite of how your boss behaves. Lugi ka kasi if you do not. Supposing your boss finds out that you did not do a good job, can you use his flaws as an excuse? Hindi, di ba? Baka ikaw pa ang mapagalitan niyan. But if you excel in spite of his shortcomings, you will not only receive praises from him, but you will also mature in character!"

And then another person asked, "Isn't it our obligation to call out our bosses and correct them when they make a wrong decision?" Ang sabi ko, "No! It's not your duty to do so unless your boss asks you to sin or do something against God." Your obligation is to just do a good job and support his plans maski feeling mo nagkamali siya. Kasi siya ang boss, di ba? Kung gusto mo masunod ang gusto mo, hintayin mo muna maging boss ka. Meantime, you should support your boss for your own sake. What does this mean?

Because a lot of people believe it is their responsibility to point out the mistakes of their bosses, they would go on strike or organize rallies in order to drive their point home. While I never did join a strike, I used to go to our president then to point out her faults, even though I was just a sales engineer. When she retired sabi niya sa akin, "Alam mo, Dong, you should have been promoted a long time ago, kaso lang you were so arrogant and very rebellious." Because of what she said, I realized nalulugi pala tayo if we focus our attention on the faults of our boss instead of just minding our own business.

But you might ask, "If I do not tell my boss what is wrong with him, who will do it?" If your boss asks your opinion about how he is doing, then go ahead and tell him. But if he does not, then shut up! Kasi lugi ka lang. For one, sasama lang ang tingin nya sa iyo at posible pang tratuhin ka niya nang di mabuti. Dahil dito, baka hindi ka pa makapagtrabaho nang mabuti. Remember that he is accountable to his own boss so let him answer to his boss and not to you. But ultimately, all of us are accountable to the Lord and it is He who will reward us according to how well we carried out our own responsibilities.

# WHY RETIRE WHEN YOU CAN *RE-TIRE*?

If you were to choose a person to lead your business today, who would you choose: a 40-year-old Moses; beautiful in God's sight; raised by Pharaoh's daughter; instructed in all the wisdom of the Egyptians; and mighty in his words and deeds (Acts 7:20-22), or an 80-year-old Moses with withered skin, physically spent, and has lost his ability to speak because he has no one to talk to but sheep? Many of you would choose the 40-year-old Moses because he would be physically able. But who did God choose to lead the Israelites way back then? He chose the 80-year-old Moses. Why?

When Moses was 40 years old, he was at the peak of his strength, but when he was 80, he was at the height of his wisdom. At 40, Moses could accomplish great things because he could force things to happen, but he was also impatient, assuming, and foolish. When Moses reached the age of 80, he was able to achieve greater things by working with the people around him and maximizing the resources he had. Because the desert had humbled him, he became gentle, patient, and prudent. He was willing to listen to the Lord and allow the Lord to do things through him.

Many pitied Moses because they felt he went from glory to shame. From being a prince of Egypt, he became a nobody in the desert of Midian. But this is man's perspective; God's perspective is different. In reality, God took him from glory, as a prince, to greater glory, as a shepherd, to the highest glory, as the man who single-handedly brought a nation through the wilderness and into the Promised Land.

I realized that when we allow people to retire at 60 so that they can rest and do nothing, we are throwing away valuable assets that God developed over time. These people may not be physically strong, but they can contribute significantly because of their wisdom and exceptional abilities.

I love the post of my friend Ed Patron when he said that he has no plans of fading away now that he is retired. Instead, he said he plans to *re-tire* and use the experience he has acquired to continue to be a blessing to his family and the people around him. That made me think. Why would a man who has gained so much wisdom, who is mature in character and has accumulated enough money, expect less of himself when he has reached the retirement age set by the law? Shouldn't he be planning to use all the assets he has acquired to do greater things for himself and the Lord?

Ed Patron has a best friend, who is also his balae, named Rico Wong. When Rico retired from San Miguel Corp, Rico was unsure of what would happen afterwards. But one thing led to another, and he is now a Senior

Vice President for DMCI, where he is using the wisdom, he gained in San Miguel to bless the people in DMCI and the communities they have formed. Rico Wong is more valuable today after his retirement. I am sure his best friend, Ed Patron, will also be more valuable today than ever.

# RETIREMENT SHOULD MAKE YOU RICH

Unfortunately, this is not how retirement is turning out for most people, and it is because of their concept of retirement. Most people look forward to it because for them it means they can rest from a lifetime of hard work and enjoy the money they will receive from the company.

But there are three fundamental problems with this idea. First, doing nothing is expensive because idleness will cause you to find a way to entertain yourself. So lalabas ang pera maski walang pumapasok. Second, whatever you receive from the company will not sustain you for the rest of your life. And third, we were not designed for a sedentary life, so pag wala kang trabaho either magkakasakit ka or magkakasakit ang mga tao sa paligid mo kasi kukulitin mo sila.

The sad reality is that most retirees struggle financially, kaya they expect their children to support them. When this happens, their children will not be able to live out their full potential because they have to carry the burden of their retired parents. But things do not have to be like this.

I believe retirement should make us rich! Ask yourself, when you retire, what have you gained that you can use to become rich? Aside from the money you will get and the one you have saved, you have also acquired skills, experience, and wisdom from the job or business you had (unless you wasted your experience by being mediocre in your entire career).

With all these assets that you've acquired, you can start a business. And when you start a business, you can expect not to do all the hard work because the management skills you've gained will enable you to run things smoothly. Then, with your God-given skills and wisdom, you can develop something of value that would bless you and your family.

My good friend Rex Mendoza defines retirement as a time of capability. A time when you can do whatever you want without worrying about your basic needs. If you use your newly acquired assets, you will not only provide for your needs, but you will also be a blessing to many, many people.