



Insights
FROM THE
GARDEN

WEALTH

Dodong
cacanando

DO BUSINESS LIKE A FARMER | DO FARMING AS A BUSINESS

WHEN YOU STOP WORKING, YOU START SPENDING

People have been demanding lesser working hours so that they can have more time for themselves, not realizing that this will be detrimental to their finances. They only want to work eight hours a day and get excited when holidays come because these give them the chance to pursue their other interests. But whenever this happens, I feel sad because I know they will soon not have enough to save and invest.

There was a time when most countries in Europe demanded a four-day work week so that they can have three days to rest and enjoy themselves. The world watched with envy and hoped that the model would work so that other countries could follow suit. Today, many countries in Europe are bankrupt and I believe that a shortened workweek is the reason why this is so. By working only four days in a week, they ended up spending more than what they were earning. Only countries like Germany survived because they believed hard work is important in sustaining their economy.

Why don't we have more money to save that we can invest in stocks or businesses? It is because most Filipinos want to work only eight hours a day so that they can spend four hours to do whatever they want. By doing so, they end up spending the money they earned in eight hours during the four hours they intended to rest. Then they also want to work only five days a week, and so end up spending the rest of their salary during the last two days of the week.

Am I suggesting that we be a slave to work? Of course not! I am a person who wants to enjoy many things in life too. But I will enjoy them as a reward and not as a habit. Do you want to have more money to save and invest? Then, be willing to work more so that you will spend less. Proverbs 28:19 (NLT) says, "A hard worker has plenty of food, but a person who chases fantasies ends up in poverty."

HAVING MORE WILL NOT MAKE US RICH

I recently read an article that basically said, "If only the income of the Filipinos will increase, many will get out of poverty". While it is my hope that our countrymen can all live in abundance, I do not agree with what the article said. In fact, I believe that increasing their income today will only make their situation worse.

In my talks, I always say that the purpose you choose to pursue in life will determine the way you live and the way you do your business. So, I often ask my audience, "Why are you in business? Why do you work?" After weeding out all the *pa-noble* answers, everyone would unanimously agree that they work, "to earn, in order to spend!"

Therefore, if you increase the income of the Filipinos at this time, you will just give them more money to spend. And sadly, they often spend this on things that do not even have lasting value like vices, cellphones, piso fares, etc. Kaya tuloy, wala pa ring ipon and kaya hindi pa rin makapag-invest.

If the Filipinos will not change this attitude, no amount of increase in income will save them from poverty. Instead of asking himself where he should spend his money, he should first learn to delay his gratification so that he can save, and then find ways to grow the money he has earned.

If we shift to this mindset, a big majority of our people will get out of poverty even without the help of the government. When this time comes, then it would be good to increase their income so that they will not only get out of poverty but live in abundance.

WHY DON'T SOME CHRISTIANS SUCCEED IN BUSINESS?

If God has given us the power to make wealth, then why don't all Christians automatically succeed in business? There are many reasons why this happens but one of them is because some fail to remember that the power to create wealth comes from God alone.

In 2002, a pastor friend, who used to be an executive for a major real estate company in the country, confronted me when he heard that I was trying to marry the Bible into my business. He told me that it cannot be done! He told me that the ways of business contradict God's instructions in the Bible. He even warned me that I will be forced to compromise my values in order to succeed. I was taken aback by the things he said. I thought people like him would be happy to know about what I was trying to do. In response, I told him, "Pastor, I have no choice! Since the business is not mine but the Lord's, I need to do things according to His ways. If ever I fail, at least I failed trying." I also told him that I cannot separate who I am as a businessman from who I am as a Christian. This means that when I sin during the week while doing my business, I actually sin against the God I worship while I am in church on Sunday.

The journey I decided to take has not been easy. Indeed, there have been times when I was tempted to compromise, and along the way, I stumbled on a number of occasions. But I continue to try to marry the Bible into my business because I learned that the power to make wealth, which was mentioned in Deuteronomy 8:18, is not a promise for success. Instead, it is a condition I need to keep so that I may become fruitful in the business God entrusted to me.

I believe Christians cannot mix the ways of the Lord with the ways of the world. Otherwise, we will invite failure. God does not have to punish us to make us fail. All He has to do is allow us to reap the consequences of our decisions. And that may even be more painful. I wish people would see the Bible for what it truly is, an operating manual the Creator gave us to be our guide in every area of our lives, especially in business. To me the word *Bible* means "Basic Instructions By which to Live on Earth."

WHY DOES GOD WANT YOU TO BE WEALTHY?

Is the *power to make wealth* in Deuteronomy 8:18 given to Christians alone? A good friend asked me this question a few weeks ago, and below is my personal opinion.

As Israel journeyed from Egypt to the Promised Land, God gave them laws to follow. *Law* in Hebrew is *torah*, meaning instructions—not necessarily rules. When they were about to enter the land, in Deuteronomy 28:1-2, Moses told them that if they will carefully obey all the instructions God gave, blessings will overtake them. In that Land, God wanted to fulfill the promise He gave to Abraham in Genesis 12—to bless them so that they may become a blessing to all nations. I believe the power to make wealth comes from knowing the Lord and following His instructions.

All the pagan nations back then have their own way of creating wealth. Through Israel, I believe God wanted to show these nations that there is a better way of doing things. Today, all the kingdoms of the world have their own way of creating wealth. But their ways are painful and often destructive. As God raised Israel to be a blessing, He also called us for the same reason. He wants us to show the world that there is a better way of doing things. This comes from acknowledging Jesus as Lord and following His instructions. I believe this is part of the responsibility Jesus gave us when He said, "Go and make disciples of all the nations... baptizing them... and teaching them to obey all the things I have commanded you." Since Jesus came to fulfill the law, these commandments include the ones God gave Israel in the desert.

This is the reason why we have been using the Bible as our main reference in managing our business. We want to show the world that there is a better way of doing things. By doing so, we hope to attract people to Jesus, so that they, too, can receive the *power to make wealth* and become fruitful for the Lord.

MONEY IS AN EMOTIONAL ISSUE

Dr. Alvin Ang, an economist and one of the leading experts in this field, said that money is an emotional issue that cannot be solved by mechanical means. I agree.

I believe emotions are external manifestations of what we believe internally. This is why we need to change the mind so that we can change the behavior. People often tell me that the reason why they need to borrow for their needs is because kulang ang suweldo nila, that there is not enough! So, I ask them, "After you borrow, how do you pay your utang?" They say that they pay back little by little on a regular monthly basis. Isn't this weird? They cannot save on a regular monthly basis, but they are willing pay their debt in this manner. Paying debt is like saving while paying interest. So, I tell them, "Akala ko ba kulang? Bakit mo pinamigay ang pera mo sa interest?" If they continue to pay their debt with interest, then they will have lesser money. They will really not have enough!

People need to understand that saving is not just a means to becoming rich. Proverbs 6:6-8 (NASB) says, "Go to the ant, O sluggard, observe her ways and be wise, which having no chief, officer or ruler, prepares her food in the summer *and* gathers her provision in the harvest." By working hard and saving like the ants (Proverbs 6:6) we will survive calamities, we can create opportunities, and we will never be a slave to anyone. Only the Bible can help us develop the proper mindset so that we may respond with the right emotions.

MONEY CANNOT BEGET MONEY

There's a saying, "Money begets money!" To me, this is the worst idea I was taught because it got me into a lot of trouble. Because of it, I lost a lot of money!

Money is an inanimate object; it will not grow on its own. Without the proper abilities of the one handling it, money will not grow; instead, it will disappear. I believe this is true even in stocks. As I've been saying, education does not give you abilities; it only gives knowledge. Ability is applied knowledge, and this is what will grow money, and the proper ability to make money comes from the Lord.

WHY DID GOD GIVE US THE POWER TO CREATE WEALTH?

Why did God give us the power to make wealth? And why did He tell us, in Deuteronomy 8:18, to remember that this power comes from Him? I believe He wants us to never forget this fact because He wants us to use this power for His purpose, not ours.

But what is this purpose?

I discovered that the purpose of creating wealth is connected to the promise God gave Abraham in Genesis 12. In verse 2, He said He will bless Abraham and his descendants, so that they may become a blessing to all the nations of the world. God blessed Israel by giving them land and the power to make wealth, because how can they bless others when they have nothing to share?

Furthermore, the concept of being blessed to be a blessing finds its root in the command God gave to man in Genesis 1:28, which is to be fruitful. To be fruitful does not only mean to have children. More than that, like a plant, it means to take the little that we have to use it to provide for our needs, and to continually grow our resources so that someday we will have more than enough to share with others.

Do you know that a plant has no use for its fruits? This is because it cannot take back its fruits for food. The plant produces fruits so that it can be a blessing to those around it. God gave us the power to make wealth through our jobs and businesses for the same reason—so that we can be a blessing to those around us. If only we understand the amazing power we possess and the wonderful purpose it serves, we can actually change this world and make it a better place to live in.

I hope we will all use our power properly and live out our purpose. May we become a blessing to the world so that we can also be a good witness for our Lord.

WHAT HINDERS US FROM BECOMING THE BEST FOR THE LORD?

The Bible says we are citizens of heaven and many of us have been taught that we are just passing through this world. And because the world has become evil, there are those who believe that God will eventually burn up everything on this earth. I believe this mindset has prevented many of us from creating wealth that would last. Why should we create wealth if God will eventually burn everything anyway? We should just make enough until Jesus comes back.

Because of this, I did not plant trees or improve the pasture of our farm during the first four years of our operations. A pastor told me then that I would just be wasting energy and resources, kasi if Jesus returns soon, no one will benefit from my work. So, why even try?

My outlook on life changed when I understood the meaning of Genesis 1:28. Since this is the first commandment God gave to man, I made it my life purpose to fill the earth so that I may someday enjoy its fruits. If Jesus comes back tomorrow, I hope He will tell me, "Well done, good and faithful servant!" But if He does not, I hope I can build up enough raw materials which my children can use to create wealth in the future. Hopefully, these will provide for their needs and make them a blessing to others.

While I am expectantly waiting for Jesus to return, I do not live for that event. Instead, I live for the promise He gave me in Matthew 28:20, where He said that He will be with me always until the end of the age. I am here on earth because I believe this is where He wants me to be (see John 17:15-17). He entrusted me with talents so that I can create wealth and use it for His purpose—to bring Him glory and attract people to Him.

WEALTH MEANS STRENGTH AND RESOURCES

Today, wealth is synonymous to money and material possessions. But in the Old Testament, wealth refers to physical strength (ability to work), an army, land, and natural resources. Strength is an important component of making wealth because it represents our ability to convert raw materials, like iron and copper, to something valuable. This is why money cannot beget money because someone has to work in order to grow it.

But before we can make wealth, we must remember that strength, land, and natural resources come from the Lord, so they belong to Him (Psalm 50:10-12). This means He gave us *wealth* so that we may create more wealth. Why? In Genesis 12:3, God promised to bless Abraham and his descendants so that they can in turn be a blessing to the world. This is the reason why God gave us wealth—to be a blessing.

How then, should we use the wealth we create? First, we should use it to provide for our needs so that we will never beg nor become a burden to anyone. Next, we should bless the poor so that they will know that there is a God who loves them. Lastly, we should use our business to show the world that God's ways will always be better than what it offers. When all these happen, God will give us the chance to disciple others and at the same time, glorify Him. As we do all these, we should take heart because God will bless the faithful but curse the wicked (those who do not use what they were given).

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 itinaon 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.

HUWAG MONG BILISAN!

I was told that the late President Manuel L. Quezon once told his driver, "Boy, boy, boy, huwag mong bilisan, kasi nagmamadali tayo!" At first glance, you would think that he was contradicting himself. But if you ponder on what he said, it made a lot of sense. Kasi pag masyadong binilisan ng kanyang driver, baka sila maaksidente or baka magkamali sila ng liko. Pag nangyari 'yun, mas lalo lang silang hindi makakarating sa gusto nilang puntahan. And then, they would have to spend more time and resources just trying to get back on track.

Have you ever made a wrong decision in the past? Do you remember when that happened? Di ba it was when you were rushing through the decision? Sabi mo sa sarili mo, "Dapat bilisan ko para di masayang ang panahon." O kaya someone was telling you, "If you do not grab that opportunity now, you will lose it to someone else." But have you ever grabbed an opportunity only to regret it a lot, kasi naloko ka and nawalan ka ng pera in the process? Ako, many times! Sadly, I cannot remember any decision I made noong nagmamadali ako, that went well. Ikaw ba, meron?

But why are we trying to rush through life ba? Why do we need to be in a hurry? Why do we see time as our enemy? And why do we feel it is our obligation to find a way to shortcut the process of getting there or becoming rich? Ironically, this desire has made many of us waste valuable time and lose the limited resources we have.

When I wrote the book *Creating Wealth and Managing Finances*, I wanted to show people that there is a sure way of becoming rich. However, it contradicts many of the things the world has been teaching us. In Jeremiah 6:16 (NASB), the Lord said, "Stand by the ways and see and ask for the ANCIENT PATH, where the good way is, and walk in it; then you will find a resting place for your souls..." (emphasis mine). The Bible says that there is a path that is good for us, and which will give us rest. To "rest" here means to have peace in the midst of trouble. I said in the book that as fruits come out only in the proper season, so will riches come to you in the proper time. If you force a plant to bear fruit early, you will kill it. In the same way, if you force yourself to become rich right away and at all costs, you will only end up burnt out and depressed. Believe me, I took that route when I was in Hewlett Packard (HP)!

So, my advice to you is, huwag mong bilisan, kasi sayang ang panahon. Pag nagmadali ka, baka magkamali ka ng liko o maaksidente ka pa. When this happens, you will not only hurt yourself, but you will also waste time and resources. Instead, seek to understand the ancient path because the Creator established it so that, "you will be like a tree firmly planted by streams of water, which yields its fruit in its season... and in whatever you do you will prosper" (see Psalm 1:3).

CAN MONEY REALLY WORK FOR YOU?

I often hear experts say, "Let money work for you" because "money begets money". But for the past few years, I get disturbed whenever I hear these statements.

Can money really work for you? Does it have the ability to create wealth? Can money beget more money, when it is just a piece of paper that does not have any capacity to reproduce itself?

I have said in this group, again and again, that money is an inanimate object and therefore has no life of its own. It only grows in the hands of a prudent person. But in the hands of a fool, money will not grow, much less be useful.

Marvin Geramo has been growing his money through his stocks. Marvin is the one who is growing his money and not the money growing itself. Randell Tiongson always says that money is just a tool to achieve our goals, and money itself should not be our goal! Behind the money that grows is a prudent person with a good understanding of how to produce money and with an excellent character to protect his gains. He does this by saving and investing his money wisely.

Because of this, I suggest that we should not pray to have enough money that will work for us. Instead, we should pray how to work wisely so that we can use the money we have to make more money, thus, securing our future.

WHY DO MOST FILIPINOS FAIL IN BUSINESS?

I believe the reason why most Filipinos fail in business is the same reason why many of them are always in need. It is because we have the mentality of an *ubuser* and not of a multiplier! Inuubos natin lagi ang anumang meron tayo.

In a recent Farm for Profit training, I asked the farmers why they are in farming. Most of them said, "Para kumita, para may panggastos." When I asked the same question in my business training, I got the same answer pero may dagdag. The participants said they are in business to earn for their needs and wants, and hopefully para yumaman. Masama ba ang pananaw na ito? Hindi naman! Kaso lang, hindi tayo yayaman with this mentality.

I always relate the ways of the plant to the way a business should be run. Do you know that the plant works to make food so that it can make more food, and not to produce fruits? It uses the food it produces at one stage to grow and bring itself to the next. It does not work for its fruits because fruits will naturally come out if the plant is able to go through the stages of its growth properly. If you force a plant to bear fruits early before the proper season, it will die prematurely.

We must take on this same attitude to succeed in business. We must take the cash we earn and use it to make more cash so that we can fund our growth. The money we earn should not be spent on the things we want but should be used to grow the business. Pag ginastos natin ang kinita natin, wala tayong magagamit na pampalaki ng negosyo. At pag hindi tayo nag-ingat, puwede pang maubos ang puhunan natin. Eh, paano naman ang pangangailangan natin? In the early stage, the businessman should simplify his needs and delay his gratification so that he can save enough to make his business healthy. But in order to do this, he must focus his energy on developing the right values.

Unfortunately, this is not how most Filipinos manage their lives. One day, I asked my daughter how her friends can afford to travel. Sabi sa akin ni Denise, "Kasi, Papa, naka-budget na ang travel and other expenses nila." So, I asked, "Ano ang natitira sa kanila?" Sagot niya, "Sapat lang. The reason they work hard is so that they can sustain their lifestyle." Nalungkot ako kasi I want her friends sana to have a good future, but I know that this will not happen if they approach their work and their businesses in this manner.

Sana all Filipinos will never be in need, and sana they will not fail in business anymore. But we need to change our mindset toward the money we earn. We must shift from being an *ubuser* to a multiplier and see money as a tool to be able to make more money. If we do this, in the proper season we will produce profit and become fruitful.

WHY SAVE, WHEN GOD CAN PROVIDE FOR ME?

Randell Tiongson shared an article he wrote for the Inquirer in answer to this question: "I have heard from other believers that I shouldn't be concerned with saving because I should depend on the Lord for provisions by faith. Are they wrong?" I asked Randell for permission to react and so I would like to add my opinion here.

To have faith is to trust the Lord, to be dependent on Him. But it also means to obey the Lord, to live according to the commandments He gave. The latter is the part of faith that most people take for granted.

I believe the first commandment God gave man is found in Genesis 1:28 when He told him to be "fruitful." And in order for man to do this, God planted a garden and told him to cultivate and keep it. The reason why he needed to cultivate the garden is because if he does not, it will become barren and empty. While to *cultivate and keep* can be interpreted in other ways, I have learned that this also means to *work and save* so that someday we may produce abundance. We should work in order to multiply what we have and also continually save so that someday we will produce *fruits*.

Joseph would not have been able to save Egypt from seven years of famine if he did not save 1/5 of their produce during the seven years of abundance. In the same way, the ant will not be able to survive this long if they do not work and save during the summer so that when rainy days come, they have plenty of food in store. They are so wise that even Solomon tells us in Proverbs to go and learn from them. In addition, do you know that a plant will never become fruitful if it does not save? It saves the food it produces on a daily basis so that over time, it can produce fruits.

Some people say that in order to become rich, a person must invest. But I say, "What will you invest if you do not save? But more importantly, how can you save if you do not first work?" Sad to say, most Christians do not understand the importance of working and saving. In fact, some believe that work was part of the curse God gave to man as a consequence of Adam's sin, and as the question above implies, they see savings as a lack of faith toward Him. But the truth is, to work and to save are acts of faith because these require our obedience.

I hope people like Randell and his friends will continue to educate Filipino Christians about the right way of looking at money from a biblical perspective. I am not a financial expert, but I am a businessman who has seen the power of how work and savings have changed people's lives and made them fruitful.

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 *ubuser* 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.

IS POVERTY A BLESSING FROM THE LORD?

(This is an answer to a question from Cla Hilario)

Dear Cla, let me answer some of your questions about the poor. Particularly this query: "Aren't the poor those people whose only wealth is the Lord since the world deprived them of material riches and glory?" But I have these counterquestions: If the Lord is the wealth of the poor, why then are they still poor? Does the Lord rejoice in seeing them remain poor? You said that the world deprived them of material riches. But again, let me ask, who owns the world ba? Psalm 24:1 (NASB) says, "The earth is the Lord's, and all it contains, the world, and those who dwell in it."

Did Jesus want the poor to remain poor when He said in Luke 6:20 (ESV), "Blessed are you who are poor, for yours is the kingdom of God." I don't believe so! Because in John 10:10, Jesus even said that He came to give abundant life to everyone who follows Him! According to Matthew 1:21, Jesus came to save us from our sins. I believe He preached the gospel to the poor so that He can save them not only from their sins, but also from their destitute situation.

Matthew 6:33 says that if we seek God's kingdom by being righteous, He will add all things to us today. But righteousness is not measured by what you know but by how you live out what you know. As Doc Alvin Ang said, according to the parable of the talents, God has entrusted everyone with resources and abilities. If He finds you faithfully using and growing the things He entrusted to you, He will reward you by giving you more opportunities. But if you are lazy and unfaithful, He will take even the little that you have. Therefore, when a poor person decides to work, and work well, God will send him opportunities that will save him from his poverty. But if he does not, no opportunities will come his way. If the poor says that he knows the Lord and follows His ways, his situation is sure to improve because that is what Jesus wants for Him.

If we decide to love the poor by constantly giving them money and food, I believe we will only make them poorer. We will make them believe that it is the responsibility of the rich to feed them. This will encourage them to be lazy and as a result, they will continue to live in poverty. If we love the poor and really want to help them, we should show them how to follow and obey Jesus so that He can add all good things to them today.

RICHES VERSUS WEALTH

There are two words the Bible uses to measure abundance: one is riches and the other is wealth. The word *rich* in Hebrew is *kabed*, which means severe and large. The riches of a person then were determined by his money or the amount or value of the properties he possessed. On the other hand, the word *wealth* in Hebrew is *chayil*, and it means physical strength and noble character.

As I studied the idea of riches and wealth, I realize that physical strength and noble character are more important than money, and even knowledge. And yet, in today's system, the latter are the things people focus on because they believe that knowledge and money will assure them of a stable future. But I believe that knowledge and money are useless unless you have the strength to apply what you know and the noble character to make decisions for the good of all. Do you know that there is another word to explain the meaning of *kabed* in Hebrew? *Kabed* means a burden. I believe this can mean that the more money and properties you have, the more burden you have to carry. Money and possessions can be an encumbrance to those who do not know how to use them well.

Because of these, I am learning that in order to create wealth, we must develop physical strength and noble character first, because these can acquire knowledge and riches. But knowledge and riches can never buy physical strength and noble character.

WHAT MAKES ONE PERSON POOR AND ANOTHER RICH?

Supposing we become poor, can we blame anyone for it? Can we blame the government for not creating enough opportunities for everybody? Can we blame our parents for not sending us to a better school? Or should we blame God instead, for bringing us into this world with very little?

Do you know that many of the truly rich people in the world were once poor? Henry Sy, John Gokongwei, Jack Ma, Steve Jobs, just to name a few. What do they have that most of us do not? Why did they not remain poor, while many others have surrendered to a state of poverty?

I do not know these people very well. While I have read bits and pieces about their lives, I do not know what makes them special. But for a long time, I have been asking the Lord, "Why is one man poor and another man rich?" Is it because of the education they've gained, the money they have, or the environment they grew up in? But some of the people I mentioned above did not have these. So, what makes one man poor and another man rich?

Some verses from the book of Proverbs say that the diligent will rule, and the hard worker will become rich, but the one who is negligent and lazy will remain poor (see Proverbs 10:4, 12:24). On the other hand, Proverbs 22:2 (NASB) says, "The rich and the poor have a common bond, the Lord is the maker of them all." So, did God favor one over the other? I believe not, because Deuteronomy 8:18 is saying that in general, it is God who gives the power to make wealth. The one who uses and develops this power will never become poor, but the one who does not will never become rich.

Supposing we become poor, can we blame anyone for it? If you ask me, I will say no. Whatever situation we may be in today is the result of the choices we continue to make. As the Filipino saying goes, "Walang tamad na mayaman. Walang masipag na mahirap." God gave us the power to create the wealth we want to have, but at the same time, He gave us the free will to decide who we want to be.

BEFORE YOU CAN SAVE AND INVEST, BE WILLING TO WORK!

A few weeks back, Marvin Germo said something I like. He said, "Save and budget first, before you invest!" I couldn't agree more. However, as I pondered on what he said, I realized that there is a more fundamental issue that is preventing people from investing or growing their money. I believe, before one can save and budget, he or she must first be willing to work hard so that he can produce the money that he can save and budget.

Sabi sa akin ni Randell Tiongson, the millennials today are willing to quit their jobs even if they do not yet have other employment opportunities. They would rather stay home and wait until something better comes along. This was unlike our time daw (which was decades ago, hehehe). Pero feeling ko pareho lang noon. Kasi if we were better then, why were there also very little investors during our time? Why did people back then didn't save as well? And why was the penetration of insurance as weak as it is today? My belief is that it was because people also did not have anything to save and budget kasi many of them would also rather sit and wait than go out and work.

Many Filipinos quit working for many reasons: it's either they didn't like their job, or their boss, or the pay, or their environment, etc. A case in point was a boy who attended our leadership training many years ago. He was able to attend our two-month version because he had nothing else to do since he had not found work after he graduated two years back. He told me that the reason why he was unable to find work was that the opportunities that came his way did not match his credentials. Because he was a business management graduate, he expected to be hired as a manager, but the job offers, he got were only for clerical positions.

If only he had accepted the clerical work that was offered to him early on, then he would have already gained experience, developed his abilities, saved some money, and probably even got promoted to become a manager. But for two years, he decided not to work because the offers he got did not match his credentials. What were his credentials? His college diploma! Please do not let your children and the people you love take this route. Teach them to love hard work because Proverbs 10:4 (NLT) says, "Lazy people are soon poor; hard workers get rich"

AGE LIKE WINE, NOT LIKE MILK

The other day I asked my wife, "Bakit karamihan ng mga sumikat na tao, hindi tumanda nang mabuti?" Many of them fell into immorality, others got addicted to drugs, some got consumed by power, etc. Is it a curse to be rich and successful? I heard a young boy tell his pastor once, "If riches will make a person sin, then I would rather live a simple and unassuming life." But I said, "If you do that you will not be able to live out your full potential!" I told him that becoming rich and successful is not wrong as long as you understand why God wants you to be one.

In Genesis 1:28, God tells us to become fruitful. Like a plant, we can be fruitful. Do you know that plants do not benefit from their fruits? Their fruits rot away if no one takes them, and rotting fruits will invite pest and disease to the plant if no one removes them. If we follow this logic, then this means that when we become rich, we should use our excess to bless others. If we do not, our excess will invite problems and tempt us to sin.

Although there are some who failed, there are others who age very well as they become more and more successful. I can think of Warren Buffet and Bill Gates, who themselves have become good friends. As they continue to grow richer, they invest their excess in endeavors that improve the lives of others and seek solutions to the ills of this world. Because the goals they set to achieve are much bigger than their present resources, they continue to work so that they can produce more than enough for themselves. As they do this, they use their excess to bless others, and in the process, they live fruitful lives.

Should God make you rich and successful, do not forget the reason why He made you so. Therefore, strive to be a faithful steward of His riches by using them to bless the world. This way you will age like wine—and not like milk.

BE A MULTIPLIER, NOT AN *UBUSER*!

I was bothered by the concern Dr. Alvin Ang raised about the fact that while the stock market has achieved a new milestone, only a few have benefited from it. Less than 1% of Filipinos use this instrument and the ones who use them are already rich. In response, Randell said that the Insurance Commission is encouraging more people to start investing if they have P500 to spare.

Why don't more people invest even if it is now easier for them to do so? Is it because we have a poor's man mentality? I do not think so. Instead, I believe the reason is that most people do not have any amount to *spare*. Most Filipinos would say na kulang pa ang kinikita nila sa mga pangangailangan nila, maski na lumaki na ang suweldo nila. But is this true, kulang ba talaga?

I noticed that people spend their money on things that do not have any returns or value. A lot of them still smoke, drink often, buy cellphones they do not need, have coffee in Starbucks, etc. I call these kinds of spending as "leakages" because the money is released and is lost. And the problem with leakages is that they rob people of the opportunity to grow what they have.

But why are we this way? I believe it is because the Filipinos have been conditioned to consume, not multiply. When God created man, He told him to be fruitful by multiplying what he has. But the first question most people ask when they have money is, "How do I spend this?", when they should instead be asking, "How do I multiply this?"

I know a lot of efforts have been poured into teaching people how to manage their money, but unless we change the fundamental mindset of the Filipino, from being a consumer to a multiplier, only the rich will continue to take advantage of instruments like the stock market. This is because the rich have already multiplied what they have and have enough to spare.