

Ang **Pera** na
Hindi **Bitin**



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How to manage your money so God will entrust you with more

Ang Pera na Hindi Bitin

*How to manage your money
so God will entrust you with more*



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ANG PERA NA HINDI BITIN:

How to manage your money so God will
entrust you with more

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O God, I beg two favors from You
before I die.

First, help me never to tell a lie.

Second, give me neither poverty nor
riches!

Give me just enough to satisfy my needs.

For if I grow rich, I may deny You and
say,

“Who is the LORD?”

And if I am too poor, I may steal and
thus

insult God’s holy name.

PROVERBS 30:7–9 (NLT)

Diyos ko, may hihilingin akong
dalawang bagay bago ako mamatay.

Huwag akong bayaang
maging sinungaling.

Huwag mo akong
payamanin o paghirapin.
Sapat na pagkain lamang
ang ibigay mo sa akin.

Baka kung managana ako ay masabi kong
hindi na kita kailangan.

Baka naman kung maghirap
ako'y matutong magnakaw at sa gayo'y
malapastangan kita.

KAWIKAAN 30:7-9 (MBB)

*This book is dedicated
to...*

Tingting, my wife, who reminds me through her faith that God always provides over and beyond what we can ever ask or dream of (Ephesians 3:20).

Joshua, my three-year-old son, who knows that man has to work to earn money but tells me this as I prepare to go to the office, “Dad, don’t work anymore. Play with me! We have enough food and toys already!”

Joby Soriano, my teacher, who taught that class on financial stewardship more than ten years ago. The principles you

shared changed my life.

Alex Castillo, my Ninong, who first said the phrase “hindi bitin” at an evangelism class I attended with my wife over 12 years ago and thus provided the seed of an idea and the title of *Ang Buhay na Hindi Bitin* and *Ang Pera na Hindi Bitin*.

. . . and to all of my friends, family and readers who bought enough copies of this book to make it National Book Store’s and OMF Bookshop’s #1 Best Seller for many weeks. I thank and praise God for all you!

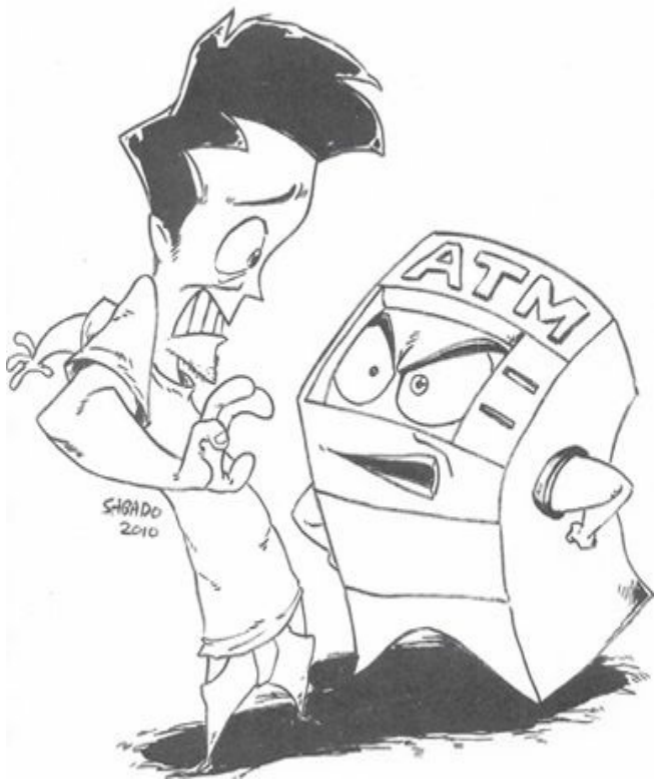
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Intro

“Hoy! Ang kapal ng mukha mo! Bakit ka nagwiwithdraw ng ₱500 eh wala pang ₱100 ang pondo mo?”

Kung pwede lang magsalita ang Automated Teller Machine every time someone tries to withdraw more money than he has in his bank account, ’yan siguro ang sasabihin nito.



SABADO
2010

Have you tried withdrawing sa ATM pero walang lumabas na cash dahil insufficient funds ang account mo? Nakakahiya, di ba? Lalo na pag may kasunod ka sa pila sa ATM at ang tagal-tagal mo, wala ka naman nawithdraw.

Sabi nga ng isang kaibigan kong Batangueño, “*Ala eh! Bakit ganoon? Ubos na ang suweldo ko, pero hindi pa ubos ang buwan!*”

Some people have become so desperate that instead of using the money they have to buy food, they would buy a lotto ticket. They hope na manalo sila para masolve ang lahat ng kanilang financial problems. May promise pa kay Lord na ibibigay nila sa Kanya ang kalahati ng premyo kung sila ay

mananalo.

But even if we win the lotto we can go back to being a pulubi. Tingnan mo ang mga news stories tungkol sa mga lotto winners dito sa Pilipinas at pati na sa America:

P80M LOTTO WINNER,

NAPUTULAN NG KURYENTE

A man who won over ₱ 80 million playing the lotto sweeps eventually lost most of it . His fortunes have fallen so low that the electricity in his “mansion” has been cut off, and his kitchen shelves are bare.¹

NO MORE CASH

Missourian Janite Lee won \$18 million in 1993. Lee was generous to a variety of causes, giving to politics, education and

the community. But eight years after winning, Lee filed for bankruptcy with only \$700 left in two bank accounts and no cash on hand.²

FLORIDA LOTTO WINNER WISHED HE HAD NEVER WON

Abraham Shakespeare, a truck driver's assistant, was constantly hounded for his \$30 million lotto winnings. Shakespeare's brother, Robert Brown, told *The Associated Press* that Shakespeare often wished he had never bought the winning ticket, quoting him as saying, "I'd have been better off broke." In April of 2009, Shakespeare was murdered and buried in the backyard of his friend.³

These lotto winners either mismanaged or spent all their money within only a

few years after winning and went back to being bankrupt and depressed. Hindi kasi marunong humawak ng pera para hindi ito maging bitin. Biro mo, millionaire pero walang pambayad ng kuryente!



Butas na bulsa?

Most of the time, clueless tayo kung saan pumunta ang laman ng wallet natin.

Nakakainis ano? Sabi nga ni prophet Haggai sa Old Testament: “You earn wages, only to put them in a purse with holes in it” (Haggai 1:6b).

Ganyan din ako noon. Nagtrabaho naman ako, pero laging bitin ang pera ko, parang butas ang bulsa ko. Since I didn't have enough money, I borrowed money hanggang nabaon ako sa utang. Pati sa tatay at nanay ko may utang ako. I borrowed ₱8,000 para sa mga long distance phone calls ko sa ex-girlfriend ko na taga-US (wala pa kasing Internet noon). Plus nawala ang inutang kong

capital para sa mga nalugi kong negosyo. May utang pa ako sa mga credit card companies para sa mga shopping, good time at kain sa labas. May utang din ako sa SSS, kasi nag-salary loan ako para mag-nvest sa stock market (na nalugi din). Haaay.

Naging tulala at balisa ako thinking about my future. *How will I be able to start my own family if I don't have enough money even for myself? Paano kaya ako mag-aasawa at bibili ng sariling bahay, kotse, at limpak-limpak na diaper para sa magiging anak ko?*

Sa pag-iisip ko kung paano kumita ng mas malaki (alam ko naman na hindi ako mananalo sa lotto), nag-start ako mag-negosyo. First, I became a part-time

entrepreneur. (Sarap pakinggan kasi ng “entrepreneur” di ba?) Umutang na naman ako sa tatay ko para magsimula, but in my first trading business na import-export I got cheated. In my second business, a T-shirt shop sa mall, hindi lang lugi, sobrang lugi! Nabaon ako sa utang even after my partner and I sold the business to pay our debts.

God cares about how we manage money

Ginamit ng Panginoon ang mga business failures at bankruptcy ko to teach me valuable lessons at magtiwala sa Kanya. Nabukas ang mga mata ko sa mga kasalanan ko: greed, discontent, laziness, fear and distrust. Nag-commit

ako kay Jesus Christ as Lord and Savior ng aking buhay—including my finances. Bilang isang bagong committed Christian, nagbasa ako ng Bible at nag-attend ng mga Bible studies at seminars. From these, I learned about “financial stewardship.” Ang ibig lang sabihin ng financial stewardship ay pinagkakatiwalaan—entrusted—lang tayo ng Panginoon to be stewards or managers of the money—big or small—that He has given us. God owns everything. Sabi ng Bible, “The earth is the LORD’S, and *everything* in it, the world, and all who live in it” (Psalm 24:1).

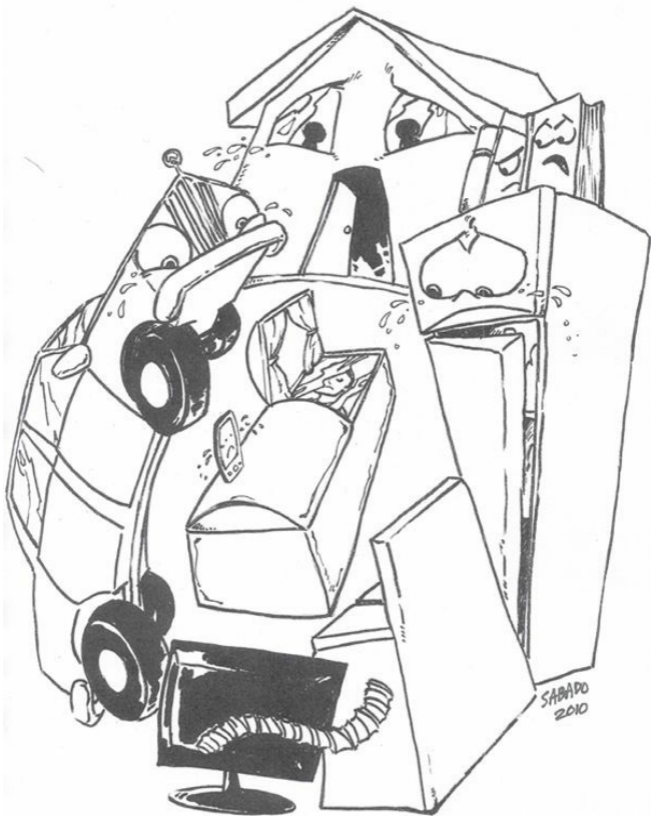
At the end of our life we can’t take anything with us. Pag binaon na tayo sa

lupa, iwan lahat 'yan! Cellphone, kotse, bahay at lupa, pera na nasa bulsa mo o bangko—hindi mo pwedeng dalhin pag namatay ka na. Sabi nga ni Job sa Bible nang nawala ang lahat sa kanya,

“Naked I came from my mother’s womb, and naked I will depart. The LORD gave and the LORD has taken away; may the name of the LORD be praised” (Job 1:21).

Si Apostle Paul naman reminds us,

“Yet true godliness with contentment is itself great wealth. After all, we brought nothing with us when we came into the world, and we can’t take anything with us when we leave it” (1 Timothy 6:6–7, NLT).



SABADO
2010

Kaya habang tayo ay buhay, we are called to be good faithful managers, whether we are a student receiving an allowance or an executive receiving a large salary. Do you know the parable of the talents? (Kung hindi, basahin ang Matthew 25:14–30). In that parable, we are taught not just to keep the wealth that is given to us, but to multiply and grow it for God’s purposes. Kailangan pang lumago ang ating mga iniingatan! If we don’t grow it, then like the third servant in the parable who just buried his master’s money in the ground, we will be judged and called “worthless”—at kukunin pa sa atin ang ibinigay na biyaya. Aray!

“For everyone who has will be given more, and he will have an abundance. Whoever does not have, even what he has will be taken from him” (Matthew 25:29).

Ayon kay Jesus, ang dapat natin gayahin ay ang first at second servants sa parable. They took care of and grew the money which had been entrusted to them. Ang sabi ng master nila sa kanila,

“Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master’s happiness!” (Matthew 25:23).

God cares pala about how we manage the money and wealth that He blesses us with kasi kung hindi tayo marunong mag-

manage ng kahit maliit na suweldo or kita na biyaya Niya, how can He trust us with the real treasures in heaven?

Ang biyaya ng good stewardship

So when I realized that God is concerned with how I handle money, nagbasa ako ng mga librong magtuturo sa akin ng tamang pagma-manage ng pera. I read books, took notes, at talagang ini-apply ko ang mga natutunan ko sa buhay naming mag-asawa. Noon, nagstart kami sa hindi lang zero money, kundi negative kasi ang laki ng utang ko. Pero within one year—yes, isang taon lang—balik kami sa walang utang. Natuto kaming mag-save, magbigay, at mag-invest nang wasto. Talagang totoo pala ang promises

ni Lord tungkol sa wastong pag-aalaga ng pera!

Sabi ng Bible, “The blessing of the LORD brings wealth, and he adds no trouble to it” (Proverbs 10:22).

Kodigo para sa mga bitin ang pera

No matter what is our situation, the Lord has given us all that we need. Kaya lang, kapag hindi tayo good stewards of what the Lord gives us, He will take it away until we prove trustworthy with the money, talent, time, and opportunities that remain with us.

Please read this book if you want a kodigo or basic guide on how to manage money. So that you can provide for yourself and your family (and even leave

an inheritance for your children) while avoiding financial traps, like debts and scams. Don't read this book if you just want to be super rich. Sabi ni Paul,

“People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction” (1 Timothy 6:9).

Kung mayroon tayong sapat na pagkain at damit, dapat kuntento na tayo, ayon kay Paul (1 Timothy 6:8).

Ang problema, kahit pambili ng pagkain at damit ay wala. Ang hirap nang laging bitin ang pera, di ba?



SABADO
2010

Maraming hindi pwedeng gawin. Para kang isang bilanggo, walang options or choices. You always feel nervous pag may nagkasakit sa pamilya or when tuition fees are due, and bills and credit card statements arrive. Hindi ka makatulong sa ibang tao o kamag-anak na nangangailangan.

Mahirap pag laging walang pera at maraming utang—laging pera lang ang iniisip natin. At lagi na lang tayo hinahabol ng mga pinagkakautangan natin.

In this book, gusto kong i-share sa inyo—lalo na sa mga taong baon sa utang—ang mga plano at sagot ni Lord sa Biblia, ang Kanyang Salita, para sa

mga problemang financial.

My prayer

This book is not about making a lot of money. Rather, it is a short summary of the biblical principles on money that I have learned and applied. My prayer is that when you apply these principles in your life, you will have enough to be content.

At the risk of sounding like a prosperity preacher, I will say na hindi plano ni Lord na ang Kanyang mga anak ay mabaon sa utang at laging bitin sa pera at pag-asa.

“For I know the plans I have for you,” declares the LORD, “plans to prosper you and not to harm you, plans to give you a hope

and a future” (Jeremiah 29:11).

Usapang pera sa Biblia

Nagulat ako when I learned that money is the second most talked-about topic in the Bible. The Bible has 500 verses on prayer, 500 verses on faith, but over 2,000 verses on money and possessions. Bakit kaya? Siguro, God uses money to teach us to trust Him and to test and develop our character. Sabi nga ng Bible, if we cannot be trusted with worldly wealth (money), how can we be trusted with true wealth (eternal life in heaven)? Tinamaan ako nang mabasa ko ang sinabi ni Jesus sa Bible:

“Ang mapagkakatiwalaan sa maliit na bagay ay mapagkakatiwalaan din sa malaking bagay;

ang magdaraya sa maliit na bagay ay magdaraya rin sa malaking bagay. Kaya kung hindi kayo mapagkatiwalaan sa mga kayamanan ng sanlibutang ito, sino ang magtitiwala sa inyo ng tunay na kayamanan? At kung hindi kayo mapagkakatiwalaan sa kayamanan ng iba, sino ang magbibigay sa inyo ng talagang para sa inyo?” (Lucas 16:10–12, MBB).

Ha? Ganito pala ‘yun!

I discovered that the more I chased money and made it my first priority, the more money escaped from me and caused me more worry. But when I made trusting and serving God and obeying His Word my first priority, God took care of things.

Sabi ni Jesus,

“No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money. Therefore I tell you, do not worry about your life, what you will eat or drink; or about your body, what you will wear. Is not life more important than food, and the body more important than clothes? . . . So do not worry, saying, ‘What shall we eat?’ or ‘What shall we drink?’ or ‘What shall we wear?’ For the pagans run after all these things, and your heavenly Father knows that you need them. But seek first his kingdom and his righteousness, and all these things will be given to you as well” (Matthew 6:24–25, 31–33).

Bakit ko ba isinulat ang book na ito?

Isang araw, bumili ako ng libro ni Larry Gamboa, a book about financial

independence called *Think Rich, Pinoy*. Nang nakapila ako sa cashier para bayaran ang ₱180 na presyo ng libro, ngumiti sa akin ang bagger at sinabi, “Boss, pahiram na lang pagkatapos mo ha?”

Nabigla ako. Sabi ko sa kanya, “Bakit hindi ka nalang bumili ng sarili mong kopya?” Natawa siya na parang nahihiya and said, “Eh . . . mahal kasi eh.”

“*Eh kaya ka pala mahirap! Ayaw mong mag-invest sa libro,*” naisip ko. Hindi siya willing na maglabas ng kahit na ₱180 para maging financially literate. Ang yabang ko ano? Paano nga naman kung gipit talaga ’yung tao? Naging judgmental ako. Later on, naisip ko, *What if walang-wala talaga siya?*

What if the ₱180 was too big an investment because it meant choosing between taking the bus or walking two hours to get home? Or between giving or not giving his child an allowance the next day?

Kaya I decided to write a short book na hindi mahal for those who want to learn the basic principles about money. Kaya heto na ang libro na hawak mo, *Ang Pera na Hindi Bitin*.

Umpisa na tayo. Game na!

strategy 1

Save

Man: God, how long is eternity to you?

God: Eternity is only one second to me.

Man: God, how much is one million bucks to you?

God: That's nothing to me.

Man: Please, God, give me one million bucks.

God: Sure, in a second.⁴

Mag-ipon

Para makaipon ng iyong unang milyon,

kailangan mong mag-umpisa sa pag-iipon ng piso-piso. Huwag mong isipin na maliit ang piso para ipunin. Kahit mga barya na nasa tabi-tabi lang, ipunin!
Develop the habit of saving.

Mag-ipon, hindi lang paminsan-minsan kundi tuwing sasahod ka o tatanggap ng profit sharing sa iyong negosyo. Be super aggressive and disciplined in saving.

Nag-start ako sa pag-iipon ng at least 10% of my salary, tapos naging 15%, and then 20% and then up to 50%. So kung ang suweldo mo ay ₱10,000 a month, start saving ₱1,000 every month. Kung ₱20,000 a month, eh di ₱2,000 a month ang i-save mo or even bigger. Discipline at pagtitiis ang kailangan.

Para alam mo kung saan napupunta ang iyong pera, gumawa ka ng savings and spending diary. List down in a notebook ang lahat ng iyong natatanggap na pera, at lahat na lumalabas. Do it daily. Mga ten minutes a day lang ito. You become more conscious about your spending pag may budget diary ka. Then at the end of the month, look at your expenses carefully. Tingnan mo kung saan ka pwedeng magcut-down ng gastos. By listing down where you spent your money, you'll be encouraged to save and think of ways to increase your income.

Kung wala kang disiplina (gaya ko) or time (gaya ko), I found out that there is an easier way to save and set aside money.

The “Automatic Millionaire” Savings System

One day, I was at a bookstore and I saw the book *The Automatic Millionaire* by David Bach. Excited akong nagbasa nang 30 minutes habang nakatayo! Nakuha ko kaagad ang mga best practices ng mga automatic millionaire sa America. Makapal ang libro, pero simple lang ang prinsipyo: Keep on *automatically* saving a portion of your salary or income every month.

Paano? I followed the advice in the book. Tinawagan ko ang bank manager kung saan dinideposit ang aking salary at kita sa iba't ibang negosyo naming mag-asawa. Nakiusap ako sa bank manager, “Please *automatically* get 50% of the

amount in my current account and put it in a separate special savings time deposit account, *at the end of every month.*” Pumayag ang bank manager at sinabi, “Sige, bigyan mo lang kami ng sulat with your instructions para may record kami ng request mo.”

Here’s a copy of the letter that I wrote:

To: (Name of bank manager)
(Name of bank)
(Branch and complete address)

Via (Fax number. You may fax this
Fax letter or personally deliver it to
the bank)

From: (Your name)

Date:

Re: Automatic Transfer of Funds from (put here your account name and account number where you receive your salary or dividends) to Special Savings Time Deposit Account (put here the account name and account number of your new special savings account).

With regard to our conversation earlier, please automatically transfer the amount of (put here the amount or percentage of your salary or bank balance that you want to be taken from your account. You can start at 10% or up to even 50% or more, depende sa iyong kakayahan or budget) from my (state again the account details where your salary or profit shares/dividends are deposited) every 30th of the month (or whatever time you decide on).

Please make this special savings

transfer arrangement effective (indicate the month and year).

Thank you and God bless,
(Your name and signature)

To do this, first, you will have to open a new special savings account at your bank (parang time deposit lang ito). Just deposit the minimum amount needed to open this account. Ask for the best interest rates available to be applied to your account. Maraming bangko na ang pumapayag gawin ito. Kung ayaw o pinahihirapan ka ng bangko mo, eh di lumipat ka ng bangko!

Amazing savings

Hindi mo na magagastos ang natitirang pera na nasa original account mo.

Pipilitin mong magsurvive sa natitirang 50% or 90% ng suweldo o income mo.

And then the money that you set aside automatically will grow—kahit little by little.

Sabi ni Haring Solomon,

“Tingnan mo yaong langgam, ikaw taong ubod tamad, pamumuhay niya’y masdan mo at nang ikaw ay mamulat. Kahit siya’y walang punong sa kanila’y nag-uutos, walang tagapamahala o taga-masid na sinusunod, ngunit nag-iimbak ng pagkain sa tag-araw, kailanga’y *iniipon* kung panahon ng anihan” (Kawikaan 6:6–8, MBB).

Ang pag-iipon nang pakonti-konti na

parang langgam will work even for high school or college students receiving an allowance or nagtatrabaho nang part-time sa mga fast food restaurants. Let's say you save ₱750 every month by having it automatically transferred or deposited to your special savings account na nagbibigay ng at least 7.5% interest per annum (or per year). After three years you will have grown your ₱750 a month to ₱30,000 in savings. Parang maliit na halaga pero pwede nang pambili ng LCD TV. Hmmm. . . . Oops! Huwag muna. Huwag patayin ang manok na nangingitlog para sa 'yo. Just wait. Keep on automatically depositing ₱750 per month into this special savings account and after five years this will

become ₱54,000. After ten years it will grow to ₱132,000. At kung tuloy-tuloy ng 20 years, this will more than double to ₱400,000!

Pero wait lang, don't cash out or withdraw the money kahit tempting. Keep on depositing ₱750 a month to this account for another ten years and. . . .
heto na. You have ₱1 million!

Milyonaryo ka na! Lumalaki ang pera mo dahil sa “compounding” ng interest na binibigay ng bangko. Maniwala ka, lalaki ang pera na inipon mo kung kada buwan, mag-iipon ka at hindi mo babawasan ang pondong ito.

To save ₱750 a month, all you have to do is skip the more than ₱100 you spend a week at Starbucks for coffee and

pastries. Ang ibang estudyante kung tumigil lang sa kakalaro ng online games sa internet cafés, makaka-ipon din ng ganitong halaga.

For your special savings account, it's best to set up an account na hindi ATM so you won't be tempted to withdraw from it. Please lang, don't keep your money under your bed mattress or in an empty biscuit can, baka manakaw or mawala lang. Hindi pa kikita ng interest. You will be like the third servant in the parable of the talents who was called "wicked" because he just buried the one talent entrusted to him. (One talent, which each of the three servants were entrusted with, equals to about \$1 million today.)

To get a list of local banks that give higher interest rates, visit PinoyMoneyTalk.com or subscribe to *MoneySense* magazine. To calculate a different savings plan—for example, ang kaya mo ay ₱500 a month lang or kung gusto mo ng mas mataas gaya ng ₱1,000 a month—you can also use the savings goal calculator at www.youngmoney.com/savings-goals-calculator/.

Ang galing 'no? Sabi nga ng genius na si Albert Einstein, “The most powerful force in the universe is compound interest.”⁵



Biro mo, ₱750 a month lang ang iniipon mo, magiging milyonaro ka na? You may think, “*Ang tagal naman, 30 years bago maging one million! Maghihintay na lang ako manalo sa lotto.*” Kung ganyan ang iisipin mo, hindi ka na makakapag-umpisa na mag-ipon. I know people who have worked for more than 30 years, pero up to now, wala pa rin naiipon.

Heto, I came up with my own proverb: “Ang tao na ipon ng ipon, pera niya’y ’di lilipad na parang ibon!”

Why save?

When I started working and was earning ₱1,000 a month from my writing sidelines, I saved ₱100 (or 10% of ₱

1,000). I had to discipline myself and do this mano-mano. In other words, pupunta pa ako ng bangko para mag-deposit ng sinave ko for the month. Kahit coins na piso-piso iniipon ko sa alkansya at dinedeposit sa bangko every week. Malapit lang ang bangko sa office ko, kaya every week ko ginagawa hanggang sa naging habit ko na ang magsave.

Whether you do it the automatic way or the mano-mano way, what's important is that *you save*. Ang tawag ng mga financial writers sa principle na ito ay "Pay Yourself First." Bago ka magbayad sa sinehan, restaurant, internet café, Meralco, Globe, Smart, credit card companies at iba pa, "bayaran" mo muna ang sarili mo by saving money.

Although the Bible has many verses on money, wala itong masyadong sinasabi tungkol sa pag-iipon ng pera. But what is clear is that the purpose of saving money is not to accumulate it. Ang purpose ng pag-iipon is so that we may become generous and able to support ourselves and our family (and even our extended family who may need help).

Sabi ni Solomon: “Good people leave an inheritance to their grandchildren, but the sinner’s wealth passes to the godly” (Proverbs 13:22, NLT).

Binibigyan din tayo ng pera para ang pinag-ipunan natin ay magiging source of income hanggang sa ating pagtanda. Para hindi tayo magiging pampabigat sa mga

anak or kamag-anak natin. The financial experts that I have listened to recommend the 20-20 savings retirement formula: Save 20% of your income 20 years before you retire.

If you habitually and automatically “pay yourself first,” you will eventually have excess funds. But your savings are not just for you. Sabi ni Larry Burkett in his book, *Your Finances in Changing Times*, “There is only one reason that God supplies a surplus of wealth to a Christian—so that he will have enough to provide for the needs of others. Because true wealth comes with the gift of giving, God promises His blessings to all who freely give and promises His curse on those who hoard, steal, covet or

idolize.” Tingnan mo ang order ni Moses sa mga Israelites sa Deuteronomy 24:19 (NLT):

“When you are harvesting your crops and forget to bring in a bundle of grain from your field, don’t go back to get it. Leave it for the foreigners, orphans, and widows. Then the LORD your God will bless you in all you do.”

Nakaka-tempt mag-ipon ng kayamanan para sa sarili lamang kaya nagbabala si Jesus sa atin about accumulating money for ourselves:

“Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where

moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also” (Matthew 6:19–21).

Sinabi rin Niya, “And what do you benefit if you gain the whole world but lose your own soul?” (Mark 8:36, NLT).

Ang daming revelations about money sa Bible ano? When I became a Bible-reading Christian, nadiscover ko na before you “pay yourself first” you should first “pay” or honor the Lord by giving Him the “first fruits” or a portion of your earnings. This is the second strategy which we shall discuss.

strategy 2

Give

Millionaire: (sumisigaw) HALOS
LAHAT NG AKING KITA
BINIBIGAY KO SA AKING
CHARITY!

Reporter: Wow Sir! Ang laki-laki
naman ng inyong puso!

Millionaire: HE HE, TALAGANG
GANYAN ANG MGA GAYA
KO . . .

(Pakindat-kindat)
Reporter: Ang galing. Hindi naman po
ba nagagalit si Misis na
binibigay ninyo lahat ng pera

ninyo?

Millionaire: (tumuturo sa kanyang misis)

Ah, eh bakit naman

magagalit si Charity sa akin?

Sandali lang. Why are we talking about giving away money eh kakasabi lang natin na we have to save? So what is this giving strategy about?

Giving back to God and honoring Him is a hard thing to do if you haven't heard about or don't believe in God's promises in the Bible. In one Sunday service, as a new Christian, I learned about these promises. The pastors at the church that I attend, Christ's Commission Fellowship (CCF), seldom preach about tithing (and CCF does not pass offering

bags during the services). Pero one Sunday, Pastor Peter Tan-Chi taught about tithing and giving. He said that tithing is the voluntary giving of 10% of your income to the Lord through a church that you attend or are blessed by. Pero as your heart of giving grows, you will learn that tithing or giving back to God is not limited to 10% only (more on that later.)

That Sunday, I discovered that giving to the Lord is a matter of faith. Parang God wants to see if we believe in Him and His promises. Sabi Niya, “Sige, subukan ninyo Ako!” In principle, the Bible says that we should not put the Lord to the test. Pero sa Malachi 3:10, dito lang nagbigay ng exception ang

Panginoon.

Sabi ni Lord through the prophet Malachi:

“ ‘Bring to the storehouse a full tenth of what you earn so there will be food in my house. Test me in this,’ says the Lord All-Powerful. I will open the windows of heaven for you and pour out all the blessings you need” (Malachi 3:10, *The Every Day Bible Version*).

Siksik, Liglig at Umaapaw

Wow! Nagulat ako. Nasa Bible pala ang promise na 'yan! Naging excited ako sa promise ng ating Panginoon kaya sinubukan ko. When my wife, Tingting, and I started tithing and then giving even more than 10% to other ministries

outside of the church, sobrang biyaya ang ibinigay ni Lord. Totoo ang promise Niya sa Malachi 3:10. Nag-pour out nga ang Kanyang blessings. Kung anuman ang ibinigay namin, it came back to us later times ten! Gaya ng sinabi Niya sa Luke 6:38 (ASDP),

“Magbigay kayo at kayo’y bibigyan. Hustong takal, siksik, liglig, at umaapaw ang ibibigay sa inyo. Sapagkat ang panukat na ginamit sa iba ay siya ring panukat na gagamitin sa inyo.”

Marami ang nagbibigay ng testimony tungkol sa pagtupad ng Panginoon sa Kanyang promises tungkol sa giving. I am amazed and encouraged by the stories which my friends share with me

about the blessings of tithing. Ang sabi ng Bible, sa Deuteronomy 15:10,

“Give generously to him and do so without a grudging heart; then because of this the LORD your God will bless you in all your work and in everything you put your hand to.”

Again, I am not preaching the prosperity gospel—the belief that once you accept Christ and become a Christian and start giving to the church, you will become prosperous—hindi ’yan ang aking message.

My message is that at one point in your Christian life you will start wanting to tithe and giving more than your tithe. Because of this joy and desire that God places in your heart, you will not even

count monetary returns anymore. The reward you grow to value will be the joy of giving itself. You give out of gratefulness to the Lord. You give because you *love* God. Gustong-gusto ko ang lyrics ng kanta na “One Day” ni Reuben Morgan,

“So blessed I can’t contain it
So much, I’ve got to give it away
Your love taught me to live now
You are more than enough for me.”

You give not because you are expecting a reward or want a bigger return on your investment. When you reach this point in your Christian life, many times, you will find yourself just giving and even forgetting about what you gave. Then

later on, the Lord blesses that decision with more money so that you, in turn, can bless more people more frequently.

Sabi ni Apostle Paul sa mga
Corinthians:

“Tandaan ninyo ito: ang nagtatanim ng kakaunti ay aani ng kakaunti, at ang nagtatanim naman ng marami ay aani ng marami. Ang bawat isa’y dapat magbigay ayon sa sariling pasya, *maluwag sa loob at di napipilitan lamang*, sapagkat iniibig ng Diyos ang kusang nagbibigay nang may kagalakan. Pasaaganain niya kayo sa lahat ng bagay para lalo kayong makatulong sa marami. Sa gayo’y dadami ang magpapasalamat sa Diyos dahil sa inyong tulong na dadalhin.” (2 Corinto 9:6–7, MBB, emphasis mine).

This point is very important, so I will repeat the verse in English.

“Remember this: Whoever sows sparingly, will also reap sparingly, and whoever sows generously will also reap generously. Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. You will be made rich in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God” (2 Corinthians 9:6–7, 11).

One of my “mentors” (hindi lang niya alam) is the late financial counsellor Larry Burkett. Simple lang ang interpretation niya sa 2 Corinthians 9:11. He said, “Why does God provide an

accumulation of wealth? So His people can exercise the spiritual gift of giving.”

When you start tithing, you will discover the joy of giving. Magiging madali na magbigay sa mga may kailangan ng tulong pinansyal. You'll be able to give to relatives who need help, sa mga mahihirap, sa mga church workers, sa mga foundation at charities na humihingi ng tulong. Giving is also a sign that God's love is in you. Kasi sabi ni Apostle John:

“If anyone has material possessions and sees his brother in need but has no pity on him, how can the love of God be in him?” (1 John 3:17).

Sa Proverbs 19:17 sinabi: “He who is

kind to the poor lends to the LORD, and he will reward him for what he has done.”

Give to the Lord, give and help the poor. Giving opens your heart. When you give, your heart will become a generous heart. May magandang promise si Lord: “A generous man will prosper; he who refreshes others will himself be refreshed” (Proverbs 11:25). So kung gusto mong marefresh, be generous!

Before we leave this strategy, remember that you need to have a “storehouse” to receive God’s blessings. Kaya set up that savings account now to receive the blessings that are to come.

strategy 3

Get Out of Debt and Stop Borrowing

Dad: Let me teach you an important lesson about money.

Son: Okay, Dad.

When you want to borrow money,

Dad: borrow from your negative, pessimistic friends!

Son: Why is that, Dad?

Because pessimists never expect

Dad: you to pay them back!

When I was in school, ayokong-ayoko na inuutangan ako. Iniiwasan ko ang mga gustong humiram ng pera. Kasi 'yung mga umuutang sa akin, nagkakaroon ng amnesia at hindi ako nababayaran. Pero nang napilitan ako to lend money, hinabol at kinulit ko ang mga umutang sa akin. When I lost money from my bankrupt business ventures, ako naman ang hinabol ng collectors ng suppliers and credit card companies.

Then I learned from the book *Freedom From Debt* by Larry Crabb that I should talk to those I owe money to and tell them that I intend to pay them back.

Talking to your creditors will give them peace of mind (and get them off your back), especially if you give them a written plan where you promise to set aside 10%, 20% or 30% of your monthly income or salary to pay off your debts. Nakakagulat because many of them will agree to the plan. For them it is better to receive a little every month from you kaysa kulit sila nang kulit at tawag nang tawag sa bahay at office mo para singilin ka. Show them how much you will pay them and for how long.

The important thing is, tumigil ka na sa kakautang. (Unless you borrow money at a much lower interest to pay off a loan with excessively high interest. But before you do that, consult a financial

counselor first.)

Are you addicted to using your credit cards? Then do “plastic surgery”! Cut your “plastic”—your credit cards—into half if you can’t control your spending. Okay lang gumamit ng credit cards, basta disiplinado ka at nababayaran mo *nang buo* ang utang mo pagdating ng monthly billing.



Pero kung hindi, i-cut mo na! Naku, maniwala ka. Luging-lugi ka if you end up borrowing and advancing cash from the credit card companies. Ang taas ng interest! Si Geli⁶, isang kaibigan, nagumpisa sa utang na ₱10,000 sa kanyang credit card. Every month, minimum amount due lang ang kanyang binabayaran. Umutang pa siya until her debt reached ₱100,000. Pero minimum amount due pa rin every month ang kanyang binabayaran at gamit pa rin siya nang gamit ng credit card hanggang sa naging ₱1.3 million ang kanyang utang! Para mabayaran ang utang, nagtrabaho si Geli sa ibang bansa bilang yaya sa isang mayaman na pamilya. After four years,

nabayaran niya ang kanyang utang, pero hindi naman siya makauwi sa kanyang mga anak.

Mahirap ang mabaon sa utang. Sabi ni King Solomon: “The rich rules over the poor, and the borrower becomes the lender’s slave” (Proverbs 22:7, NASB).

Have a steady income before getting a housing loan

When I was newly married, I wanted to provide a new house for my bride so we looked for houses in the middle-class subdivisions south of Manila.

This was in 1996 when one could buy a house for ₱1.5 million. The broker showed us houses for ₱3 million, but not having much money, we settled on a

house that was only ₱1.25 million. My plan was to borrow money from my parents for the down payment and from a bank to pay the remaining balance.

I had already paid an earnest money of ₱25,000 to the owner because I was confident that my parents will lend me money. Pero nagulat ako nang sinabi ng Mommy ko na hindi raw nila kami papautangin. Ayaw daw nilang makita kaming mag-asawa na parang mga alipin at hindi magkandaugaga para lang mabayaran ang utang. Aray! Masakit pero totoo. Nakita ng parents ko na hindi pa kami handa.

When I was thinking about this situation, nabasa ko sa Bible, “Finish your outdoor work and get your fields

ready; after that, build your house” (Proverbs 24:27). Kaya nagdesisyon kami na hindi muna kami bibili o magpapatayo ng bahay until our business was more stable (or sabi nga ng Bible, our “fields ready”).

Naging blessing in disguise nga ang pagtangga ng parents ko sa amin. Looking back, we would have been pressured in our young careers to pay off the debt and would have been stuck with a bad property anyway.

Do not cosign loans! Huwag managot sa utang ng iba

It is also possible to be in debt even if you were not the one who borrowed the money. Paano? If you were foolish

enough to cosign and guarantee the loan of a friend. Iyan ang nangyari sa kaibigan kong mayaman. She cosigned the ₱18 million loan of her boyfriend. The guy later flew to the US to escape the debt. Because she had cosigned the loan papers, the bank found it easier to chase her to pay the loans. And this she had to do for the next ten years of her life! Ang saklap talaga. Ang hirap kasi humindi sa isang kaibigan, di ba? Pero sabi ni King Solomon,

“Huwag kang mangangako para sa utang ng iba, ni gumarantiya para sa kanya. Kapag hindi ka nakabayad, hindi ba’t kukunin pati ang higaan mo?” (Kawikaan 22:26–27, MBB).

Huwag umutang para magpa-impress

Tawang-tawa ako sa sinabi ng actor and humorist na si Will Rogers: “Too many people spend money they haven’t earned, to buy things they don’t want, to impress people they don’t like.”

Totoo di ba? Kaya huwag nang umutang at magsalary advance para lang makabili ng mga gamit na hindi mo naman kailangan para lang ma-impress ang mga taong hindi mo naman gusto! Minsan nagkakautang din tayo dahil gusto natin ilibre ang mga kamag-anak o kaibigan natin. O kung niyaya tayo ng mga officemates natin na kumain sa Jollibee o magkape sa Starbucks pero wala naman tayong pera, huwag na lang tayo sumama.

Manood na lang ng DVDs sa bahay imbes na magsine. Maglakad imbes na magtaxi (kung malapit lang naman). These examples lead me to the next strategy para hindi maging bitin ang pera natin.

strategy 4

Live Simply

Nasa Jollibee ang isang Lolo at ang kanyang asawa. Nag-order sila ng isang regular Yum burger, isang fries at isang softdrink. Pag-upo nila, hinati ni Lolo ang burger sa dalawa at ibinigay ang kalahati sa kanyang asawa. Isa-isa rin niyang binilang ang fries at hinati sa kanilang mag-asawa.

Nakita ng isang binata ang mag-asawa. Naawa siya kaya't sinabi niya, "Lolo, pwede ko ba kayong ibili ng isa pang burger at fries?"

“Salamat, hijo,” sabi ni Lolo, “pero 50 years na kaming mag-asawa ng aking mahal at nagsi-share kami sa lahat.”

Bumalik sa kanyang upuan ang binata, habang kinain ni Lolo ang kanyang kalahating burger.

Pinanood siya ng kanyang asawa. Hindi nakatiis ang binata nang makita niya ito, kaya pinuntahan niya muli ang mag-asawa at sinabi, “Lolo, gusto ko talagang ibili kayo ng isa pang burger at fries.”

“Salamat na lang, hijo,” sabi ng Lolo, “pero 50 years na kaming mag-asawa ng aking mahal at nagsi-share kami sa lahat.”

Bumalik sa kanyang mesa ang binata. Nakita niya uli na ang Lolo ay kumakain ng fries habang pinapanood lang siya ng kanyang asawa.

Hindi na talaga makatiis ang binata kaya binalikan ang mag-asawa at sinabi, “Lolo, naaawa po ako sa inyong dalawa. Hayaan n’yo na akong ibili kayo ng isa pang burger at fries!”

“Salamat na lang, hijo,” sabi ng Lolo, “pero 50 years na kaming mag-asawa ng aking mahal at nagsi-share kami sa lahat.”

“Opo sinabi n’yo na po sa akin ‘yan!” sabi ng binata na naiinis na rin, “Pero bakit po kayo naghihintayan para kumain?”

Matamis na tinitigan ng Lolo ang kanyang asawa at sinabi, “Kailangan naming maghalili kumain, kasi nagsi-share kami sa lahat—pati sa pustiso.”⁷

The couple in this joke is just like me

and my wife, my “Swato” (Sway-to, ’yan ang tawag ko sa asawa ko. Shortcut ko for “Sweet Potato”), hati kami sa food pag kumain. My wife Tingting knows how to live simply. May lahi siyang Cebuana kaya super tipid. When we were newlyweds, we ate mostly canned tuna or sardines sa bahay instead of going out para mag-good time. When we did eat out, sa mga affordable restaurants lang kami like Tapa King or Chicken Bacolod. We sometimes shared the ulam and rice and never ordered softdrinks and juice kasi drinks ang nagpapalaki sa restaurant bill. (Tapos puro asukal lang naman, at hindi healthy.)

Naging habit na namin na hindi mag-

order ng drinks pag kumakain kami sa labas. Mas healthy pa ang tubig kaysa sa softdrinks, basta ang tubig ng restaurant ay filtered. My Swato would tell me, “Honey, hati na lang tayo sa isang tapsilog” or “Dong, share tayo sa two-piece chicken.” Kaya tipid din kami sa damit at hindi na kailangan pumunta sa Slimmer’s World para magpapayat—lagi kaming share sa pagkain kaya hindi kami tumataba!

Pagdating sa damit, ang asawa ko ay ayaw bumili pag hindi “Sale” ang tindahan. Pag nagsha-shopping siya, kahit buong araw siya nawala, isang shopping bag lang ang uwi niya. Kahit kaya naman bilhin, ayaw niya kung masyadong mahal. Naghahanap siya ng

damit na mukhang mahal at branded pero mura. Hindi rin kami mahilig sa mga magagarang relo at jewelry. Wala ring hilig ang misis ko sa mga mamahalin na bag gaya ng Louis Vuitton at “Birkin” na gawa ng Hermes na nagkakahalaga ng \$7,000–\$15,000! Sabi nga ng Swato ko, “Kung ako ang may dala ng kalahating milyon na handbag, eh baka maihi ako sa nerbyos!”

Hindi rin kami bumibili ng magagarang kotse. Frankly, we can now afford to buy but we would rather invest the money in something that will appreciate in value instead of a car na nagdi-depreciate ang value as soon as you drive it off the lot. Bihira lang ang kotse na tumataas ang presyo pagkatapos

bilhin.

Second-hand cars lang ang binibili naming mag-asawa. Years ago, we bought a second-hand Toyota Revo from a friend who migrated abroad. She sold the Revo to us for a good price and this had been our service vehicle for many years bago kami bumili ng bagong sasakyan.

Sabi sa librong *The Millionaire Next Door* by Thomas J. Stanley and William D. Danko, America's millionaires live simple lives. *Forbes* magazine reports that Warren Buffet, who is worth \$47 billion, drives a pick-up truck and lives in the same house that he has lived in for the past 50 years. Carlos Slim, the 70-year-old Mexican billionaire (he's

richer than Bill Gates), lives in the same house that he bought 40 years ago. Si Ingvar Kamprade, the founder and owner of the Swedish furniture company IKEA, still rides the bus and flies economy class.⁸

Pati nga si Henry Sy, the frugal founder of SM and the Philippines' richest man, namamalengke pa rin at tumatawad pa sa mga suki. A millionaire friend of mine, Bob (I will not use his real name, kasi gusto niya anonymous siya), still lives in the same small house with his wife and kids, drives an inexpensive car (although he can afford to buy a BMW or Volvo) and gives more than 50% of his income to fund ministries and charities. Ang sabi niya,

“Being content—ito ang tunay na kayamanan.” Ang mga totoong mayaman ay hindi mga pasikat! What’s important is not how much you make, but how much you save. It is much easier to save money if you live a simple life. And the important thing when you start earning is not to let your possessions possess you.

Separate your spending from your emotions

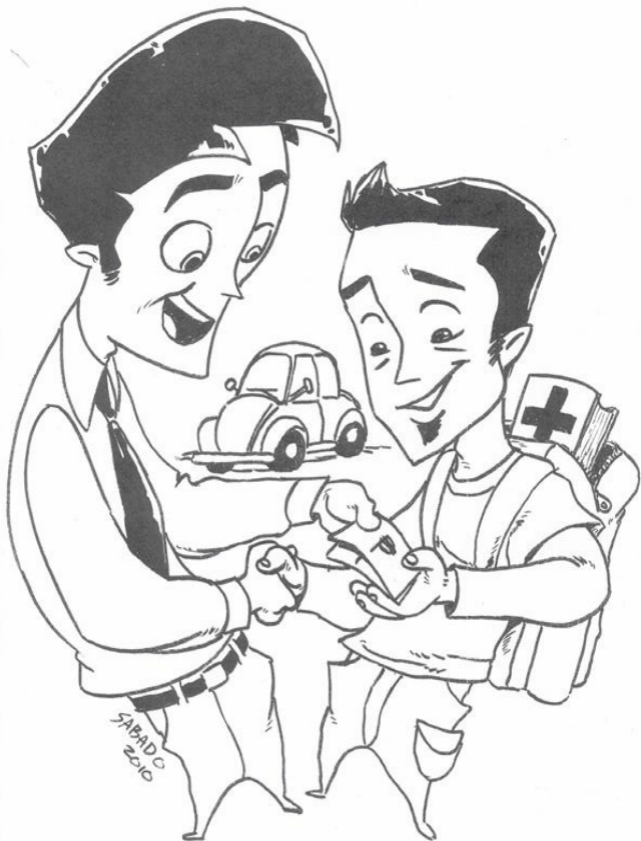
Emotions play a big part in our decisions regarding money. Halimbawa, nakantyanan ka ng mga officemates mo na manlibre ng merienda. Wala kang pera pero nanlibre ka pa rin dahil ayaw mong matawag na kuripot. Or depressed ka kaya gusto mong mag-good time—

manood ng sine, or mag-escape sa Tagaytay—kahit wala sa budget. Meron nga akong kaibigan na umuwi na may bagong kotse pero hindi nagpaalam sa asawa. Wala lang daw. Trip at nasa mood lang daw siya. Pero wala naman silang pera. Inutang lang ang kotse. Kailangan talaga ng disiplina na hindi magdecide sa mga isyung pera kapag emosyonal, pagod or stressed out.

It's easy to get carried away by our emotions and say, “Bahala na” when shopping. But learn how to separate your spending from your emotions and you'll be better off.

“Pray before you pay”: Our miracle Mitsubishi

When our Revo was being used more often for our business (for transporting materials, books and our staff to events), we decided to buy a new car for our family's use.



Nagkaroon na rin kami ng anak at lagi nang nasisira ang Revo. Bibili na sana kami ng brand-new Nissan Livina na nagkakahalaga ng ₱1 million. But I remembered a principle that Larry Burkett shared. Sabi niya, “Pray before you pay.” So I prayed to God, “Lord, can You show us another car na parang brand-new that will serve our family? Like the Nissan that I like pero mas mura. Please show us a very good deal where we can save money.”

Two hours after saying that prayer, my friend Myki texted me about an SUV that was on sale on www.sulit.com.ph. It was a Mitsubishi Fusion that had been driven for only 150 kilometers and was

being sold with an almost ₱250,000 discount. It was a secondhand car na parang bago kasi napanalunan ng owner sa raffle ng Mercury Drug Store. I texted the number of the seller and met with him early the next morning. I inspected and test drove the car with my driver and then arranged to meet the seller again right before lunch (bago dumating ang mga ibang prospective buyers) to make the payment. At the end of the day, nakabili kami ng almost brand-new car—at dinagdagan pa ang discount. So we saved more than ₱300,000!

So forget about impressing people with brand-new things. Go for the almost new and save a lot of money. (In my case, the Lord led me to give the money

that we had saved to a missionaries' training foundation. Ayos lang! That's the purpose of excess money di ba? Nakabless pa sa iba ang pagbili namin ng kotse.)

The same thing goes for cellphones, appliances, books and even beds. Pray before you pay! When my Swato and I were newlyweds, we slept on the floor. May mattress naman kami pero we wanted to buy a bed. At that time, the beds that we canvassed cost from ₱30,000 to ₱60,000. We were about to buy a ₱35,000-bed, so again, we prayed. Ayun, may nagregalo ng kama sa amin! Our Ninong Emil and Ninang Lulu from Cagayan de Oro who at that time owned a furniture shop, shipped a bed to

us!

Keep on living simply to control your spending

Later on in life, especially if you are hardworking and investing in your education and upgrading your skills, you will be making more money. Perhaps the money will come from a new business or from a promotion that will give you an increase in your salary. When you receive more money, don't get tempted to increase your spending as well. Kahit noong panahon ng Old Testament sinasabi na ito:

“As goods increase, so do those who consume them. And what benefit are they to the owner except to feast his eyes on them?”

(Ecclesiastes 5:11).

Many people, myself included, have fallen into the trap of increasing their purchases (new cellphone, laptop, PS3) and expenses (expensive restaurants, vacations, country club memberships) as their income increases. Then they find out that even if their income has increased their savings did not increase. The only thing that increased was their credit card debt. Ecclesiastes 5:11 says,

“Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income. This too is meaningless.”

Remember, it is not just how much you

make but how much you save by being frugal o matipid. One of the main lessons in the best-selling book, *The Millionaire Next Door* is that “being frugal is the cornerstone of wealth-building.”

The opposite of being frugal is being a gastador. Huwag tularan ang dating boxing champion na ito.

The champion gastador

In 2005, the lawyer of former heavyweight boxing champion Mike Tyson declared that Tyson’s “debts far exceeded his assets.” In other words, baon sa utang ang milyonaryong boksingero. Paano nangyari ’yun? Tyson, who became the youngest heavyweight boxing champion in history at the age of

20, earned more than \$300 million during his boxing career. Teka lang, pahingi nga ng calculator—~~₱~~13.5 *billion* ’yan ah! Paano mo magagastos lahat ’yan? Well, ayun nga, it doesn’t matter how much you make if you spend everything! Champion gastador din si Tyson. The boxer spent more than \$300,000 on limousine rides alone! And Tyson “employed as many as 200 people, including bodyguards, chauffeurs, chefs, and gardeners.”

His spending also included:

\$4.5 million on cars and motorcycles

\$3.4 million on clothes and jewelry

\$7.8 million on “personal expenses”

\$140,000 on two white Bengal tigers

and \$125,000 yearly salary for their trainer

\$2 million on a bathtub for his first wife, actress Robin Givens

\$410,000 on a birthday party

\$230,000 on cellphones and pagers from 1995 to 1997

By 2005, before he turned 40, Tyson was \$38 million in debt. The moral of the story is not to say “Tsk, Tsk!” at Mike Tyson (o sige na nga, isang “Tsk!” na lang) but to remember that there is always the temptation to spend more than you earn.

Huwag magpadala sa peer pressure o mainggit sa mga kapitbahay o kaibigan na may malalaking bahay or mamahaling

gamit.

The Bible says,

“Keep your lives free from the love of money and be content with what you have because God has said, ‘Never will I leave you, never will I forsake you’” (Hebrews 13:5, NASB).

strategy 5

Magsipag, Mag- negosyo

Pangarap kong kumita ng ₱

Toto: 250,000 monthly gaya ng Daddy ko!

Juvy: Wow! Ganyan kalaki ang kinikita ng Daddy mo?

Toto: Hindi! ‘Yan din ang pangarap niya!⁹

Libre ang mangarap. Pero kung gusto mong matupad ang pangarap mo na

kumita ng mas malaki, kailangan na magsipag ka.

Tama ang sinabi ni King Solomon, the richest king who had ever lived, “Lazy people are soon poor; hard workers get rich” (Proverbs 10:4, NLT). Sipag at tiyaga. Kung babasahin mo ang mga stories of successful people, lahat sila ay masisipag dahil positive ang mga attitudes nila at enjoy sila sa trabaho nila.

Ngayon, kung masipag ka naman pero kulang ang suweldo na tinatanggap mo for the amount and quality of work you are doing, talk to your boss. Ask for a salary adjustment.

On the other hand, if you feel that you

are underworked or could do more for the company, kausapin mo ang boss mo at humingi ka ng mga karagdagang trabaho. God willing, mapapansin ka at mabibigyan ka ng salary increase. If not, at least you will have developed the important mind-set and habit of always working harder and going the extra mile.

Remember the biblical principle, “Ask and you shall receive” (Matthew 7:7). Sabi rin sa Bible, “You do not have because you do not ask God” (James 4:2). Huwag mahiyang humingi kung nasa tamang lagay ka naman. This was my experience in my previous jobs. Every time I asked for an increase, my bosses gave it to me because I worked hard and produced the results needed.

Also, inquire about the incentive programs at work and make sure that you qualify. Always give excellent work and the money and rewards will follow (if not at your current job then siguradong may darating na job offer na mas maganda). Sabi ng Bible, what you sow, you reap (Galatians 6:7). Kung ano ang iyong itinanim, iyan din ang iyong aanihin.

Maging Enterprising!

Iyan ang motto ng “Go Negosyo” movement na sinimulan nila Joey Concepcion (www.GoNegosyo.net). “Enterprising” means having the mindset to start a business. Go Negosyo believes that entrepreneurship will help

Filipinos get out of poverty.

If you want to become an entrepreneur, magsimula ka ng maliit na sideline. Ang daming pwedeng gawin. For example, pag-aralan kung paano kikita sa Internet. Pwede kang mag-set up ng mga online shopping sites tulad ng mga Pinoy na based dito sa Pilipinas na sina Monching Romano (Divisoria.com) at Rianna Trinidad ng FunkyFeet (proudmamastore.multiply.com). O kumita sa mga advertisements sa blog mo tulad ni Anton Diaz, dating manager sa isang multi-national company na naging full-time blogger; at si Carl Ocab, isang high school student na kumikita ng more than ₱ 80,000 a month sa kanyang website. Read more

examples from the Go Negosyo book series available at bookstores nationwide.

Sabi nga ng Bible,

“All hard work brings a profit, but mere talk leads only to poverty” (Proverbs 14:23).

“But remember the LORD your God, for it is he who gives you the ability to produce wealth, and so confirms his covenant” (Deuteronomy 8:18).

Matutong magbenta

Mag-inquire sa Direct Selling

Association of the Philippines (DSAP)

and look at the products of the different

members gaya ng Avon, Amway, Sara

Lee, Symmetry, Easy Phamax, at

Tupperware. Kung ano ang produktong

gaganahan kang ibenta, subukan mo na magcommit ng isang taon para ibenta. Pwede kang kumita ng ₱ 2,500 or ₱ 25,000 or even ₱250,000 a month.

My wife and I also tried direct selling. Naka-ilang companies na rin kami, pero after three or four attempts, nag-succeed din kami. We experienced earning five- to six-figure commissions or tinatawag na “royalty” income for the past twelve years. Tiyaga at hard work lang sa umpisa, walang short cut eh. (To avoid pyramid scams that pose as direct selling companies, check if the company you are joining is a member of the DSAP).

You can make money management and your business a family affair. Train and

teach your spouse and children or your other family members how to make, invest, save and give money.

Mapalad ako kasi ang aking asawa, si Tingting, ay masipag at hindi takot sa trabaho. When she was in high school, she sold Triumph bras para madagdagan ang kanyang allowance. When she was working as an administrative assistant in a five-star hotel, she sold Hungarian sausages sa mga officemates niya. Nagbenta rin siya ng pre-need plans, pumasok sa advertising and sales, at nagtayo ng sariling home-based business na nag-o-offer ng corporate gifts at promo items. Ngayon, she is my partner in our different businesses.

This is what the Bible says about

“The Wife of Noble Character,” ang asawang masipag at enterprising:

Mahirap makakita ng mabuting asawa,
10 higit sa mamahaling alahas ang kanyang halaga.

Pinaglilingkuran niya ang asawa habang
12 sila’y nabubuhay, pawang kabutihan ang ginagawa at di kasamaan.

Wala siyang tigil sa paggawa, hindi na
13 halos nagpapahinga, humahabi ng kanyang telang lino at saka ng lana.

Tulad ng isang barkong tigib ng kalakal,
14 siya ay nag-uuwi ng pagkain mula sa malayong lugar.

Bago pa sumikat ang araw ay inihahanda
15 na ang pagkain ng buo niyang sambahayan, pati na ang mga gawain ng mga katulong sa bahay.

Mataman niyang tinitingnan ang bukid

16 bago siya magbayad, ang kanyang
naiimpok ay ipinagpapatanim ng ubas.

Gayunma'y naiingatan ang kamay at
17 katawan upang matupad ang lahat ng
tungkulin niya araw-araw. (Kawikaan
31:10, 12-17, MBB)

A warning about being a workaholic

Pero don't overdo things. Huwag kang
overtime nang overtime; make sure na
kilala ka pa rin ng pamilya mo. Umuwi
ka to enjoy your spouse and your
children. Sabi ni King Solomon,

“Huwag mong guluhin ang isip mo sa
pagpapayaman; pag-aralan mong umiwas
doon. Pagkat madaling mawala ang
kayamanan, ito'y simbilis ng agila sa paglipad
sa kalawakan” (Kawikaan 23:4–5, MBB).

At huwag din naman maging tamad!

Masarap talaga matulog, pero heto ang sabi ni Haring Solomon tungkol sa mga takaw-tulog:

“Do not love sleep or you will grow poor; stay awake and you will have food to spare” (Proverbs 20:13).

Last bilin: When going into business or even a sideline, make sure that you are doing business by the book. Do not cut corners. Treat your employees like family, pay the right taxes, pay your suppliers on time, don't cheat anyone. Do things the right way and you'll be blessed.

“Dishonest money dwindles away, but he who gathers money little by little makes it grow”

(Proverbs 13:11).

“Mas mabuting piliin ang malinis na pangalan
kaysa pilak at ginto o anumang kayamanan”
(Kawikaan 22:1, MBB).



strategy 6

Mag-invest

A man told his friend, “I’m responsible for making my business partner a millionaire.”

“Well what was he before he partnered with you?” the friend asked.

“A billionaire.”

May kilala ka bang nag-invest sa mga scams, este, schemes that promise 5% interest per month? Hindi per year ha. Ang mga bangko kasi 5% per annum or

per year lang ang interest. Too good to be true di ba? Five percent per month is 60% interest in one year! An “investment company” called Multitel lured many people—rich and poor—to invest with them with the promise of at least 5% interest per month. At aba, ibibigay pa nila ang iyong interest in advance! Hello?!

Payo nga ng stock investor at philanthropist na si John Templeton, “Before you invest, investigate.”¹⁰ Marami ang nalokong mag-invest sa Multitel. Kasama na ako dyan but after I investigated and prayed about it, I withdrew my investment and told my friends to do the same. But for many of my friends who didn’t listen, it was too

late. Nawala ang mga life savings nila (some had to sell their homes) when Multitel folded up after being investigated by the Securities and Exchange Commission. There are many heartbreaking stories of people victimised by these scams. The lesson is “If it’s too good to be true, it probably is!” Don’t let greed or the desire for fast money cloud your judgement.

“People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs” (1 Timothy 6:9–10).

Tingnan mo ang mga news headlines.
Marami pa rin ang naloloko, pati mga celebrities:

**NBI WARNS OF MORE PYRAMID
SCHEMES**

Philippine Daily Inquirer, February 23, 2008

**SHOWBIZ CELEBS INVESTED IN
FRANCSWISS SCAM**

Philippine Daily Inquirer, July 11, 2007

**FORMER PBA CAGER ADMITS LOSING
MONEY TO FRANCSWISS**

Inquirer.net. July 18, 2007

**BOGUS 'SM' ONLINE FIRM LURES
INVESTORS**

Saan tayo pwedeng mag-invest?

Here are some suggestions:

1. Real Estate

Invest in properties which you can rent to others like apartments and foreclosed properties (mga real estate properties na bumalik sa pag-aari ng mga bangko dahil hindi nabayaran ng mga umutang). You don't need a lot of capital to do this. The assistant of my wife bought a property in her province for just ₱ 50,000.

To learn more about investing in real estate in the Philippines (at para maiwasan ang mga common mistakes real estate investors make), you can attend Larry Gamboa's ThinkRich Pinoy

Seminars. For more information visit www.thinkrichpinoymanila.blogspot.com

2. Mutual Funds

Companies like Sunlife Financial, First Metro, and Ayala Life Assurance offer investment packages where you can invest ₱ 5,000 to ₱ 10,000 for starters. They allow you to invest every month, parang savings account din. In 2009, money invested at the start of the year got a return of up to 40%! In the Internet, visit PinoyMoneyTalk.com or RandellTiongson.com for the latest tips and news on the best mutual funds and other investment programs to consider. Subscribe to the magazine *MoneySense* para malaman kung saan maganda mag-

invest. You can also attend the seminars organized or promoted by *MoneySense* and the Registered Financial Planners Institute (RFPI) to get more knowledge on smart investing.

3. Stock Market

Buying stocks in the stock market involves buying a share or shares of a public company, like Ayala Corporation or San Miguel Corporation, and then selling the shares after some time, when the price increases. Kaya lang, the risk is that anyone who invests might lose money if the stock or shares of the company they invested in goes down. If you are willing to take the risk though, you can invest in what is called “Blue

Chip” stocks (shares of big and stable companies like Ayala Corporation, San Miguel Corporation, Jollibee, etc.) whose value generally appreciates over many years.

Before, you could only invest in these companies if you had a stockbroker. Now you can invest online through stock market brokerage firms like Citisec. You will need ₱25,000 to open an account and start trading. Sabi ng aking kaibigan na si Randy, who has invested in stocks through Citisec, “If you are a disciplined investor, at nag-iinvest ka regularly ng ₱5,000 a month for the next 20 years in Blue Chip stocks or shares, after 20 years, your shares should be worth ₱20 million pesos.

Citisec (www.citiseconline.com.ph) offers free seminars on how to invest in the stock market.

4. Small business, franchise or direct selling distributorship

Read Mark So's article "How to Make Extra Money with Zero Capital" in his blog markso.wordpress.com.

Si Mark ay ang batang may-ari ng BusinessMaker Academy. Basahin ang article niya para malaman kung paano kumita kahit walang capital—utak lang!

You can start your own direct selling distribution business with companies like Avon, Amway, Fuller Life (dating Tupperware), Symmetry Direct, Reliv, Herbalife, Fern C, Easy Pha-max, and

Human Nature. Maliit lang ang capital at pwede kang kumita ng extra (₱1,500 to ₱5,000 a month) or malaki (₱25,000 up to ₱250,000 a month and even more), depende sa abilidad at sipag mo.

May sinulat akong libro, *S4—Success Secrets of the Sales Superstars*, published by the Direct Selling Association of the Philippines—it features fourteen of the most successful direct selling entrepreneurs in the Philippines. They all shared the secrets of their success with me, at isinulat ko ang mga kuwento nila para maging inspirasyon ng ibang Filipino. Nakasubok na rin kami ng Swato ko na magdirect selling fifteen years ago. Hanggang ngayon mayroon pa rin kaming

kita na parang full-time suweldo ng manager kahit part-time lang ang oras na trinabaho namin noon.

You can also start your own small business even if you don't have the capital. You can go to microfinance institutions such as the Center for Community Transformation (CCT) and World Vision's Community Economic Ventures, Inc. (CEVI) na nagpapautang sa mga housewives at small entrepreneurs.

Maraming books, online resources at events gaya ng mga seminars ng Go Negosyo that you can check. Another good resource is the Colayco Foundation's One Wealthy Nation (www.OneWealthyNation.com). Do your

research—the suggestions I mentioned are just a start. The important thing is not to get fooled into investing in scams.

Finally, this brings us to a different kind of investment that will enrich not just your pocket but your life!

Educate Yourself

A man said to his wife just before he died, “Now listen. When I die, I want you to take all my money and put it in the casket with me. I want to take my money to the afterlife with me.”

When he died she did what she had promised, came with the money box and put it in the casket. Then the undertakers locked the casket down and rolled it away. So her friend said, “Girl, I know you weren’t fool enough to put all that money in there with your husband!”

She said, “Listen, I’m an educated and ethical person. I can’t go back on my

word. I promised him that I was going to put that money in that casket with him.”

“You mean to tell me you really put that money in the casket with him!?”

“I sure did,” said the wife. “I wrote him a check.”

“Paano ako makakaahon sa kahirapan?” tanong ni Mercy¹¹ sa kanyang mga amo. “Mag-invest ka sa edukasyon mo at ng mga anak mo,” payo nila.

After they gave her this advice, she decided to invest her year-end bonus in—a DVD player. Para daw makapanood sila ng mga latest na pelikula. Ha? Eh nagrereklamo nga ang asawa ni Mercy na tuyo lang daw ang kinakain ng mga anak nila. May sakit pa ang mister kaya

lang ayaw naman pumunta sa doktor dahil wala daw silang pera (pero may pera siya pambili ng alak at sigarilyo). Nag-alok ang mga boss ni Mercy ng scholarship para sa kanyang anak pero tinanggihan niya.

Haaay buhay! OK lang to buy a DVD player or something that our family will enjoy together, but not at the expense of our family's health or future. Invest in education and developing the intelligence and wisdom of your family. Sabi nila na pag nag-invest ka sa magandang real estate property ay pwede kang kumita ng magandang return of investment. But there are many more people who earn by investing in a different kind of property. Ang tawag

dito ay intellectual property or intellectual capital. That's your brain!

Sabi ni Chinkee Tan sa kanyang libro, *For Richer & for Poorer*, "Rich people educate themselves more than they entertain themselves. Poor people entertain themselves more than they educate themselves."

Invest in increasing your intellectual capital. Ang iyong intellectual capital ay ang iyong talino. Kahit malugi ang ibang mga investments or negosyo mo, pag nag-invest ka sa sarili mong utak at potential, walang lugi ito. Ang problema, karamihan ay inuubos ang pera sa cellphone load kaysa sa libro o seminar kung saan matututunan ang isang bagong skill o information. Keep on

reading good educational materials para lumawak ang iyong nalalaman. Hindi mawawalan ng trabaho or opportunity ang isang wais na tao.

Look for scholarships and educational exchange programs for yourself or your children. Maghanap ka din ng mga study tours at little or no cost. When I was in college, lagi ako nagbabasa ng mga announcements sa bulletin board ng aming eskuwelahan. Dream ko kasi mag-aral sa ibang bansa, kaya lang ayokong umasa sa family ko kaya naghanap ako ng scholarships from foreign governments. Dahil dito, nakapag-aral ako as a college exchange student sa Japan at sa US. Naging Youth Ambassador din ako sa isang Japan-

ASEAN study-travel experience called Ship for SouthEast Asian Youth Program noong 1985. When my father was young, naghanap din siya ng mga scholarships, kaya nakapag-aral siya bilang isang scholar sa sikat na post-graduate program sa Northwestern University sa Chicago, USA.

What would you ask for?

This is an amazing story in 2 Chronicles 1:7–12 (NLT):

“That night God appeared to Solomon and said, ‘What do you want? Ask, and I will give it to you!’

Solomon replied to God, ‘You showed faithful love to David, my father, and now you have made me king in his place. O LORD

God, please continue to keep your promise to David my father, for you have made me king over a people as numerous as the dust of the earth! Give me the wisdom and knowledge to lead them properly, for who could possibly govern this great people of yours?’

God said to Solomon, ‘Because your greatest desire is to help your people, and you did not ask for wealth, riches, fame, or even the death of your enemies or a long life, but rather you asked for wisdom and knowledge to properly govern my people—I will certainly give you the wisdom and knowledge you requested. But I will also give you wealth, riches, and fame such as no other king has had before you or will ever have in the future!’”

Since I read Solomon’s brave request, I always try to remember to pray to God

for wisdom. (Kung ako si Solomon, sa totoo lang, hihingi ako ng kung anu-anong bagay). Pinagdarasal n'yo ba na bigyan kayo ng wisdom ng Panginoon? May magandang promise sa Bible: “If any of you lacks wisdom, he should ask God, who gives generously to all without finding fault, and it will be given to him” (James 1:5).

Sabi ni Haring Solomon, na naging pinakamayaman na hari even after he asked God to bless him with wisdom,

“Trust in the LORD with all your heart and lean not on your own understanding; in all your ways acknowledge him, and he will make your paths straight” (Proverbs 3:5–6).

Summary

Before we end, let's review the seven strategies we discussed.

Pitong Paraan Para Di Mabitin ang Pera

1. **Save.** Gamitin ang “Automatic Millionaire” savings system.
2. **Give.** Honor the Lord and give back with a joyful heart. Be generous to your family and to the poor.
3. **Get out of debt and stop borrowing.** Tama na ang utang, salary advances at

over-spending.

4. **Live simply.** Be frugal. Keep your expenses less than your income.
5. **Magsipag , Mag-negosyo.** Maging enterprising o mag-umpisa ng sideline o negosyo.
6. **Mag-invest.** But “investigate before you invest” para hindi maloko sa mga scams.
7. **Educate yourself.** Mag-aral and pray for wisdom. Magbasa ng mga libro at mag-attend ng mga seminars para madagdagan ang iyong knowledge at skills.

Mag-umpisa na!

What you are going to do after you've read this book is going to be both easy

and hard. Applying all the principles and strategies that you just learned will be easy once they become a habit. The hardest step to do is to get started. Takot tayo na mag-umpisa dahil ayaw natin maniwala na pwede pala na hindi bitin ang ating pera. Kaya mag-umpisa na! Don't join the majority of Filipinos who are "broke or will die broke," ayon sa isang officer ng Bank of the Philippine Islands (BPI). Paliwanag ng BPI officer sa isang *MoneySense* seminar, 90% daw ng mga Pinoy ngayon ay may mga utang at mamamatay na bitin ang pera.

Of course, having more or even just enough money will not necessarily make us happier. Proven na 'yan. At the end of the day, it will be the quality of our

relationships—not the quantity of our money—that will define our happiness, joy and contentment. Ang pinaka-importanteng relationship that will determine our contentment is our relationship with the Lord Jesus Christ. When we have this relationship with Jesus, then we can say what the Apostle Paul said:

“I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want. I can do everything through him who gives me strength” (Philippians 4:12–13).

So let's be strong in the Lord and continue trusting Him. Just remember

this promise: “And my God will meet all your needs according to His riches in glory in Christ Jesus” (Philippians 4:19). Sa Tagalog,

“At buhat sa hindi mauubos na kayamanan ng Diyos, ibibigay niya ang lahat ng inyong kailangan sa pamamagitan ni Cristo Jesus. Purihin ang ating Diyos at Ama magpakailanman! Amen” (Filipos 4:19–20, MBB).

Sana nakatulong ang librong ito sa iyo. Pagpalain ka ng Diyos and may He give you wisdom and provision every step of the way.

P.S .

Noong 1994, a friend and I tried the concert promotion business. We booked what we thought was a surefire hit concert artist. Akala namin siguradong kikita kami ng limpak-limpak na pera. Pero ang nangyari, nawala ang lahat ng aming capital at nabaon pa kami sa utang. Naisip ko na hindi ko babayaran ang aking mga utang kasi napakabigat sa dibdib at bulsa. Halos hindi na ako makahinga sa kakaisip ng aking problema. Isang gabi, natulog ako na balisa. Paggising ko, I cried out, “God,

if you are real, please take away this heavy load from my chest. Hindi ko kaya ito!”

Kaagad-agad, parang may kamay na nagtanggal ng barbell sa dibdib ko. Natulala ako! And then tamang-tama, kumatok ang aking ex-girlfriend (ngayon asawa ko na) sa pinto. Sabi niya lalabas muna siya.

“Where are you going?” tanong ko.

“To a Bible study,” ang sagot ni Tingting.

“Sasama ako!” sabi ko. (Milagro!)

During the Bible study, a miracle happened to me. Every time I opened the Bible, God talked to me! Well, okay, I didn't actually hear God's voice, pero God talked to me by answering every

question and problem that was bugging me that night. Whenever I opened a page in the Bible, parang lumilipad ang mga verses sa mukha ko. Isa sa mga verses na sumagot sa tanong ko kung babayaran ko ba ang mga utang ko o tatakasan ko na lang was this verse in the Apostle Paul's letter to the Romans: "*Let no debt remain outstanding, except the continuing debt to love one another*, for he who loves his fellowman has fulfilled the law" (Romans 13:8, emphasis mine).

Swak! Bull's eye! Tinamaan ako. The Lord convicted me to pay all of my debts. And so I did, kahit pakonti-konti. I wrote letters to my creditors telling them that I would pay them little by little every month. Eventually, I did and my

creditors were, by God's grace, accommodating.

But what was even more earthshaking for me at the Bible study was learning that someone had already paid for my debts as a sinner. *All my debts have been paid for.* That same person also paid for your sins as well.

“For the wages of sin is death, *but the gift of God is eternal life in Christ Jesus our Lord*” (Romans 6:23, TNIV, emphasis mine).

God treats everyone alike. He accepts people only because they have faith in Jesus Christ.

“All of us have sinned and fallen short of God's glory. But God treats us much better than we deserve, and because of Christ Jesus,

he freely accepts us and sets us free from our sins” (Romans 3:22–24, CEV).

Wow! Ang sabi ng Bible sa akin—ako dapat ang magbabayad para sa mga kasalanan ko. Na ang kabayaran ng aking mga kasalanan ay ang kamatayan na walang hanggan. Impiyerno. Aray! Hindi ito biro ah. But God has given me a gift. Jesus already paid for my sins at the Cross. Bayad na! My sins and the whole world’s sins ay napako na sa krus. Ang kailangan na lang natin gawin is to believe and accept the free gift of God: eternal life through faith in Christ.

Sobrang galing ng discovery na ito. I wrote this book para ma-realize ng mga kapwa kong Pinoy na pwede palang makamit “Ang Pera na Hindi Bitin.”

Pero ang mas importante ay makamit natin ay “Ang Buhay na Hindi Bitin.” Unlike money and wealth which does not come for free and which you have to work for, God’s plan for man’s salvation is *free*. Here’s how:

“If you confess with your mouth that Jesus is Lord and believe in your heart that God raised him from the dead, you will be saved. For it is by believing in your heart that you are made right with God, and it is by confessing with your mouth that you are saved” (Romans 10:9–10, NLT).

Halika, magdasal tayo.

“Dear Lord, Salamat! I learned a lot about how to be a faithful manager of Your money which You entrust to me

or will entrust to me. Salamat, Lord, na meron pa akong pag-asa para maging good provider para sa aking pamilya. Ngayon na natuto na akong mag-save, magbigay, mabuhay ng simple, magsipag, mag-invest, at mag-aral para umasenso at maging isang faithful steward, sana Lord, You will bless my plans and my actions.

“Pero, mas mahalaga Lord God, I pray that You will now enter my life as my Lord and Savior. I know that all the material possessions that I have in this life do not compare to being with You in heaven at the end of my life.

“Salamat Lord Jesus sa Iyong pagmamahal. Amen!”

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11. not her real name

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Dagdagan ang Iyong Babasahin

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Other Resources that Can Help You

Crown Financial Ministries

www.crown.org

Citisec

www.citiseconline.com.ph

Entrepreneur Philippines Magazine

www.entrepreneur.com.ph

GoNegosyo

www.gonegosyo.net

MoneySense Magazine

www.moneysense.com.ph

One Wealthy Nation

www.OneWealthyNation.com

Pinoy Money Talk

www.pinoyoneytalk.com

RandellTiongson.com

Salt and Light Ventures Inc.

www.saltandlight.ph

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www.thinkrichpinoy.com

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About the Author



ARDY ROBERTO is an award-winning entrepreneur and the author of the OMF Literature bestseller, *Ang Buhay Na Hindi Bitin*. He also wrote, *The Heart of Healing* in which he shares the miraculous healing of his wife Tingting from lupus. Ardy is co-author of *S4-Success Secrets of the Sales Superstars*. He also co-writes the weekly column, “MarketingRx,” in the Friday Business section of *The Philippine Daily Inquirer* with his father, Dr. Ned Roberto. A compilation of these columns was published by Inquirer Books in 2008, titled: *The Best of MarketingRx for Entrepreneurs*. Ardy is currently writing a book on being an entrepreneur to be published by OMF Literature Inc.

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Ardy is husband to his “Swato,” Margot “Tingting” Pelaez Linsangan. He is “Papa Daddy” to son Joshua, brother to Sharon, Elaine, and Cherry and only son to Ned and Corrie.

Ardy would love to get feedback from you: Please email him through ardy.roberto@gmail.com or visit his website: www.ardyroberto.org

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