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)

Dedicated to my Crown Financial Ministries
and
Community Economic Ventures, Inc. (CEVI) Family

Intro

"Hoy! Ang kapal ng mukha mo! Bakit ka nagwi-withdraw 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.

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!


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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. Nagtratrabaho 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-invest 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


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> 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).

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? 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 mapag-katiwalaan 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!

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[1] http://showbizandstyle.inquirer.net/entertainment/entertainment/view/20100129-250206/Cautionary-tales-keep-new-QTV-show-interesting-involving. January 29, 2010. (Accessed April 6, 2010).

[2] (http://articles.moneycentral.msn.com/SavingandDebt SaveMoney8lotteryWinnersWhoLostTheir Millions.aspx?page=all. (Accessed April 16, 2010).

[3] http://www. miamiherald. com/2010/02/03/ 1460304/friend-charged-with-hiding-florida.html. (Accessed April 6, 2010).