



INSPIRING YOU TO LIVE A FANTASTIC LIFE

KERYGMA

NO. 305 VOL. 26

NOVEMBER 2015

**DEBT ISN'T MEANT
TO BE FOREVER**

**SOMETHING
BORROWED IS
SOMETHING DUE**

**THE
"ABUNDANCE
FORMULA"
HELPED AN
ACCOUNTANT
MANAGE HIS
BALANCE SHEET**

**A WIDOW'S MITE
EXPERIENCE**

**THERE IS LIFE
AFTER
DEBT**

YOU CAN RISE FROM IT!

ISSN 01170-7710



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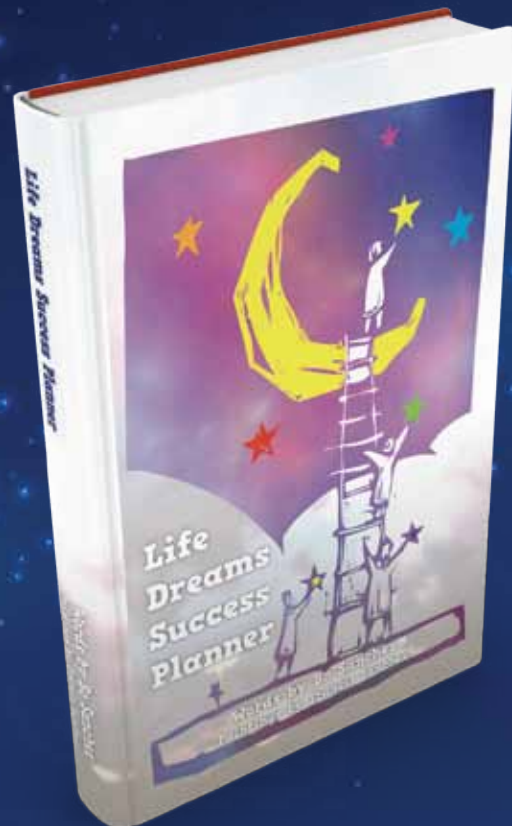
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- Weekly Inspiring Quotes and Life-Giving Truths from the Bible
- A Place to Write Your Action Steps and Keep Track of Your Priorities
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- Inspiring Paintings from Francis Sanchez
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- Plenty of Space to Make Your Life Dreams Come True

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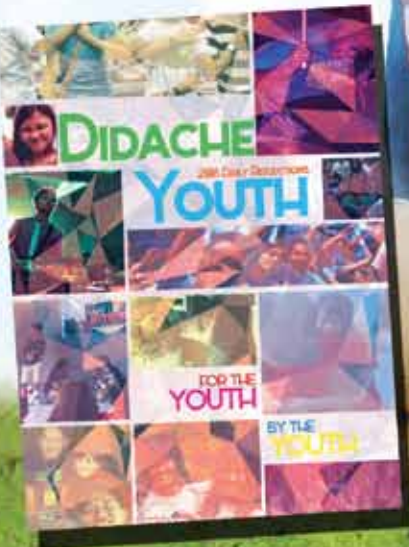


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My Father will love them and we will come to them and make our home with them. John 14:23

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OUR MISSION PARTNER IN BRINGING MORE SOULS
CLOSER TO GOD THIS YEAR?
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I have a couple of questions for you.

Can you imagine yourself taking a bath only once a month?

You'll freak out, right? But let's say there's a water shortage and a presidential decree was issued that showers can only be taken every 30 days — with a maximum of two gallons of water for each Filipino per bath. (Out of our ingrained hospitality, foreigners are allowed to use two and a half gallons.)

Entering into an air-conditioned room or bus will be a nightmare, as various toxic odors will hang so thickly in the air, it may coagulate into gel form.

Prayer meetings will prohibit the lifting of hands.

The basketball ring will be lowered to four feet.

And I presume that an accidental spark in a crowded elevator will be fatal, as the fumes of a sweating humanity will be flammable by that time.

Too gross for you? Let's change the topic.

What would it be like if you brushed your teeth only once a year?

Let's say some loony scientist discovered that the up and down motion of brushing teeth has a direct impact to the thinning of the ozone layer. (Who knows?) So brushing of teeth has been banned by legislative decree number 9002 — except on New Year's Eve. That is the only day you can brush your teeth.

Imagine how thick your mouth will feel by November.

Think with me. Let's say you're out on a romantic date in December. Not much kissing will take place, believe me. And as you look at your beautiful damsel, you notice a bit of green lettuce jutting between her teeth.

So you tell her, "I know what you had for lunch this morning."

"What, pray tell?" she teases you.

"Lettuce!" you grin.

She chuckles, "You're wrong! That's what I ate last March!"

Ah, these situations will be quite normal.

My message?

That you and I do more deranged things than bathing monthly and brushing teeth annually.

For example, *when we do not forgive others every day.*

Our bodies need regular washing because we get dirty every day. But so do our hearts. Because each day, people hurt us, offend us, forget us, snub us, step on us, reject us. But if we choose to forgive everyone every day, we cleanse our hearts. We wake up the next morning refreshed and pure and lovely.


Some people, however, will *not* wash themselves from the hurts of each day but rather accumulate them week after week, month after month, year after year. Perhaps in some annual Holy Week retreat, they decide to forgive all their enemies. Perhaps when someone close to them dies, they remember to cancel debts and live for something more noble — rather than collecting bitterness.

But without these rare events, they just become filthier each day.

Their spirits begin to smell.

And their stench becomes flammable.

For these people, hell begins now.

Do for your soul what you do for your body. 

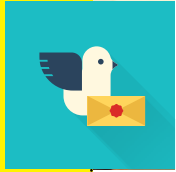
May your dreams come true,



**DO FOR
YOUR SOUL
WHAT YOU
DO FOR
YOUR BODY**



mailroom



It's my first time to read *Kerygma* magazine last month. I was uplifted automatically by its touching articles. They changed my perspective in life.

Thank you so much, Bo Sanchez, for sharing the gift of wisdom through *Kerygma*. It really inspires people, especially those who are burdened and in darkness.

I hope and pray that many more people out there can read your magazine so that they, too, may be guided holistically.

Rean D. Mijares
Aurora, Uson, Masbate

Kerygma is truly a life-changing magazine. Reading it when I was depressed after separating from my husband gave me the assurance that life is precious and that there is still so much to look forward to. Thus, I was able to spring back from my depression. God is great and He used your magazine to wake me up.

Thank you to all the staff who make this magazine such a blessing to many. Happy 25th anniversary, too!

Ella D.
Muntinlupa City

When I first attended The Feast at the PICC, I got a free copy of *Kerygma*. That day was extra meaningful for me. I was blessed not only by Bo Sanchez's talk — I even had a take-home magazine that I could relish for more inspiration and practical guidance in life.

Thank you, Shepherd's Voice and Bo Sanchez, for sharing with us God's love through your events and publications.

I am now a Bo (and *Kerygma*) fan!

Erik V.
Pasig City

I was waiting for my doctor to arrive and was leafing through the magazines in the reception area when I chanced upon your magazine. I believe it was a God-ordained moment because I was at that time in a dilemma whether to stay in the Catholic Church or join my siblings in the Born Again church that they have moved to.

Thank you, *Kerygma*, for affirming me in my decision to remain a Catholic.

Thank You, Lord, for speaking to me through *Kerygma*.

May God be praised!

Lorna Gutierrez
Pasig City

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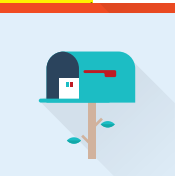
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By Rissa Singson Kawpeng

CHUNK IT DOWN!*How do you eat an elephant? One bite at a time.*

I'm not the most organized person on earth. More accurately, I'm not organized compared to maybe 80 percent of the people on this planet. Or maybe I'm just too hard on myself.

One of my first jobs was to be a secretary to our ministry head. I didn't know the first thing about filing. I sucked at it! So I dreaded every morning just anticipating what I had failed to do the day before.

Over two decades later, I'm a little better. I now have labeled folders in my filing cabinet and keep records of pertinent documents I may or may not find if I need them in the future. But my favorite filing system is still the trashcan. If I can throw it, I will.

But oftentimes, my papers just pile up on my desk until they grow into a mammoth mound and I'm forced to do the inevitable. And it'll take me hours to sort and file them.

I've recently learned a trick from a book entitled *Happier at Home* by Gretchen Rubin. It's ended my agony.

She said: Set aside 15 minutes a day to do the unpleasant or ginormous tasks. Whatever you finish in 15 minutes, leave it at that.

Don't feel like you were not able to accomplish anything. Believe in the power of slow but steady.

That book you've been dreaming of writing for years but haven't gotten past the first chapter? Yeah, it looks impossible to finish. But if you put aside 15 minutes daily to write something, before long you'll have one chapter completed. Then another. And another.

I know some authors who set aside two hours a day to complete their work.

But not everyone has a couple of hours to spare, especially if you have a full-time job. But 15 minutes? That's shorter than the time you spend to check your Facebook page.

It goes the same for all those other projects you've left hanging for months and years. Like cleaning up your garage. Or reading the entire Bible.

"A small daily task, if it be done really daily will beat the labors of a spasmodic Hercules," said British novelist Anthony Trollope.

Which brings me back to the power of small things. (Check out my article in last month's issue.)

Most of the dreams we aspire for in life can be whittled down to simple habits we can do on a daily basis. It was such an epiphany for me when I realized that. It was like a child knowing he would be able to solve trigonometry problems because he's learned to add, subtract, multiply and divide.


You want good health? You can get there by eating more fruits and vegetables every day and saying no to junk food. Replace them with fresh, green salads.

You want to increase your income or grow in your field of expertise? Learn something new. Find a good book on your

topic. Then read just one chapter a day.

I believe God works in this way too. He could have created the world in one mighty sweep but He didn't. He did it step by step. Day by day. One part at a time. He could have saved the world at one go, too. Instead, from as early as Genesis, He carried out a plan for our salvation that spanned eons to complete.

And He's not yet done. Not with you. Not with me. We're a work in progress.

So don't take more than you can chew. Take that elephant one bite at a time, and before you know it, you've devoured the entire mammoth. 

Steady plodding brings prosperity; hasty speculation brings poverty. (Proverbs 21:5)

Email me at justbreatherissa@gmail.com or follow me on Facebook.

What to Expect:

It's the month of the year when we look forward to amazing learnings and miracles at the **Kerygma Conference 2015. Come home** to a haven of inspiration where every encounter leaves you something for your mind and your soul. It's **happening on November 19-22 at the SMX + MOA**. Tickets are going fast so log on to **kerygmaconference.com** or call **(+632)7259999** now!



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Trip to Coron, Palawan for 2

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Coffee session with Bro. Bo Sanchez



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ABOUT OUR COVER MODELS

On our cover are Benj and his wife, Fely Santiago, who both work as mentors at International Marketing Group (IMG) and the Truly Rich Club founded by Bo Sanchez. Although Benj and Fely are mechanical and industrial engineers respectively, and after practicing their profession for many years, they finally established their career and mission as financial educators. Their experience of rising from a seven-figure debt inspired them to go out of their way to promote financial literacy, savings and investments.

Benj serves as the Financial Mentoring Ministry head of The Feast Bay Area. Their children – Rjay, Chai, Rocky and Chiara – are also actively involved in the Light of Jesus Family and are successful in their own paths. The couple recognizes God's blessings in their family. Their life is a testimony that indeed, there is life after debt.



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Kerygma. A Greek word meaning "Proclamation of the Gospel." It is a Catholic inspirational magazine. It aims to be an evangelistic tool for all nations, providing Scriptural, practical and orthodox teachings to Catholics, particularly those in the Catholic Renewal, as an alternative to present-day magazines. It is also committed to fostering the renewal and unity of the whole Christian people. Philippine copyright Shepherd's Voice Publications, Inc. 2015. No part of this magazine may be reproduced without permission. Published monthly by Shepherd's Voice Publications, Inc., whose editorial and business offices are located at 60 Chicago St., Cubao, 1109 Quezon City. Tel.: (632) 725-9999, 411-7874, 725-1190, 470-4091 (Production Department). Fax: 727-5615. Email: editsvp@shepherdsvoice.com.ph. Website: www.kerygmabooks.com

daily pause with Pope Francis

1

"We are all sinners. Let us be transformed by God's mercy."

2

"Mary's life shows that God accomplishes great deeds through those who are the most humble."

3

"The encounter with Christ can completely change our life."

7

"Dear young friends, do not be afraid of marriage: Christ accompanies with His grace all spouses who remain united to Him."

8

"Christian witness is concrete: words without actions are empty."

9

"The one who helps the sick and needy touches the flesh of Christ, alive and present in our midst."

13

"That which gives us true freedom and true happiness is the compassionate love of Christ."

14

"Mary is full of grace. She is a sure refuge for us in times of temptation."

15

"Do we realize that something is wrong in a world where there are so many farmworkers without land, so many families without a home, so many laborers without rights, so many persons whose dignity is not respected?"

19

"Mary is a sign of hope for peoples suffering the birth pangs of justice."

20

"Human beings and nature must not be at the service of money."

21

"The future of humanity does not lie solely in the hands of great leaders, the great powers and the elites. It is fundamentally in the hands of peoples and in their ability to organize."

25

"Youth is a time of high ideals."

26

"Don't be afraid to give the best of yourselves. Don't look for easy solutions beforehand so as to avoid tiredness and struggle."

27

"Find comfort, too, in the power of prayer, in Jesus. Keep praying to Him daily."



4

“Let us allow the love of God to take deep root within us. In so doing, we will be able to give ourselves to others.”

5

“Hospitality in families is a crucial virtue today, especially in situations of great poverty.”

6

“The most powerful witness to marriage is the exemplary lives of Christian spouses.

10

“The Church is called to be ever more attentive and caring toward the weak.”

11

“When everything falls apart, only one thing sustains our hope: God loves us, He loves everyone!”

12

“Now is the time for a change in mindset and to stop pretending that our actions do not affect those who suffer from hunger.

16

“The globalization of hope, a hope which springs up from peoples and takes root among the poor, must replace the globalization of exclusion and indifference!”

17

“Time, my brothers and sisters, seems to be running out; we are not yet tearing one another apart, but we are tearing apart our common home.”

18

“You are sowers of change. May God grant you the courage, joy, perseverance and passion to continue sowing.”

22

“Putting bread on the table, putting a roof over the heads of one’s children, giving them health and an education, these are essential for human dignity.”

23

“When a people is unengaged and listless, passively accepting things as they are, it is a dead people.”

24

“God is always on the side of those who help to uplift and improve the lives of His children.”

28

“Even if you make mistakes, make amends, get up again and move forward – make progress with concrete steps.”

29

“Conflict exists: we have to embrace it, we have to try and resolve it as far as possible, but with the intention of achieving that unity which is not uniformity, but rather a unity in diversity.”

30

“Love your country, your fellow citizens and, above all, love the poor.”

GROW YOUR 13TH MONTH PAY

It's raining bonuses once again, and it's not unusual to see department stores, *tiangge* (bazaars), and gift shops packed with excited buyers. Mouth-watering food stalls, discounted theme park tickets and thrilling holiday adventures invite people to splurge their money without thinking twice. Before you know it, the year has come to an end, and so has your cash. So how should you spend your 13th month pay and other bonuses without experiencing deep regret later?

- 1. Clear your debts.** Aside from saving yourself from paying higher interest and stressful dues in the future, you also give yourself freedom. Isn't it liberating to welcome the new year without any debt?
- 2. Save and invest.** Build your emergency fund. It is an allowance just in case a major expense knocks on the door. Afterwards, you may invest your money (on stocks, mutual funds, or time deposits) and let your money work for you beginning this holiday. Who knows? With a wise investment, you can double your money come next Christmas season.
- 3. Be generous.** This is the best time to share your blessings humbly. No need to brag in social media about your good deeds. What matters is that you give to those who need your help the most. That is already a reward in itself.

Source: www.thewiseliving.com



HOW TO KEEP YOUR CREATIVE JUICES FLOWING

It happens. You wake up one day and find yourself drained of ideas and constructive thoughts. You feel like banging your head on the wall to finish your project, finalize your proposal or freshen up your line of thinking. Whether you are an artist or not, the need to come up with something new or something better comes your way. Here are a few tips on how to extract those creative juices without trying so hard:

- 1. All things new.** Read books and magazines about something that you have never been interested in before. Try another route on your way to school or work. Drop by different places such as parks, museums and even have a quick out-of-town trip if you can. These can refresh your tired mind and stimulate the creative side of your brain for new concepts.
- 2. Sleep it off.** Don't be so hard on yourself. Take a rest. Squeeze in a nap. Studies show that taking a nap allows your brain to recover from burnout and helps improve cognitive functions.
- 3. Let it out.** Ideas come up randomly – in the coffee shop, on the road and even in the comfort room – so record them as they come. Don't filter or edit. Just let the ideas rush towards your journal, smartphone, tissue, even on the back side of receipts or any possible medium you can write on. You can trim them down later when you organize your thoughts.

Source: www.success.com

Quick Health Tip:

Lentils belong to the legume family and are widely popular because of their rich fiber content. Lentils reduce cholesterol in the body and help manage blood-sugar disorders. Aside from these, lentils also contain other nutrients, including but not limited to protein, iron and potassium. Lentils are easy to cook and can be served in soups or salads.

Source: www.whfoods.com



POPE FRANCIS: ON CARE FOR OUR COMMON HOME

Living up to his namesake, Pope Francis writes an encyclical entitled “*Laudato Si*,” which focuses on climate change and humanity’s role in this phenomenon. Pope Francis carries the name of St. Francis, who is the patron saint of ecology.

In his encyclical, Pope Francis emphasizes the need for people to acknowledge that climate change is real and happening. “Climate change is a global problem with grave implications: environmental, social, economic, political and for the distribution of goods.”

Pope Francis enumerates several factors which affect climate change, such as pollution; a waste and throwaway culture; water issues; loss of biodiversity; decline in the quality of human life and the breakdown of society; global inequality; and a variety of opinions. According to studies, the recent global warming is brought about by a big amount of greenhouse gases concentration, largely a result of human deeds.

Not one to lose hope, the Bishop of Rome said, “Humanity is called to recognize the need for changes of lifestyle, production and consumption, in order to combat this warming or at least the human causes which produce or aggravate it... Humanity still has the ability to work together in building our common home.” He points out that caring for one another is a motivation to care for the earth. “A sense of deep communion with the rest of nature cannot be real if our hearts lack tenderness, compassion and concern for our fellow human beings... Concern for the environment, thus, needs to be joined to a sincere love for our fellow human beings and an unwavering commitment to resolving the problems of society.”

Source: <http://w2.vatican.va>

This is a prayer included by Pope Francis in his encyclical about climate change.

A Prayer for Our Earth

All-powerful God, You are present in the whole universe
and in the smallest of Your creatures.
You embrace with Your tenderness all that exists.
Pour out upon us the power of Your love,
that we may protect life and beauty.
Fill us with peace, that we may live
as brothers and sisters, harming no one.
O God of the poor,
help us to rescue the abandoned and forgotten of this earth,
so precious in Your eyes.
Bring healing to our lives,
that we may protect the world and not prey on it,

that we may sow beauty, not pollution and destruction.
Touch the hearts of those who look only for gain
at the expense of the poor and the earth.
Teach us to discover the worth of each thing,
to be filled with awe and contemplation,
to recognize that we are profoundly united
with every creature as we journey towards your infinite light.
We thank You for being with us each day.
Encourage us, we pray, in our struggle
for justice, love and peace.

Source: <http://w2.vatican.va>



Saints-at-a-Glance

St. Albert the Great

Born and Died: 1193, Lauingen, Germany - 1280, Cologne, Germany

Feast Day: November 15

Albertus Magnus, O.P., known as St. Albert the Great, was a friar and bishop. He is one of the most intellectual persons in the Church. It was said that he joined the Dominican Order after an encounter with the Blessed Virgin Mary. He was the first German Dominican who studied Master of Theology under Gueric of Saint Quentin. St. Thomas Aquinas, who became a Doctor of the Church, studied under Albertus. Aside from his deep knowledge of Catholic doctrines, Albertus is also considered one of the greatest national scientists because of his expertise in biology, chemistry, metaphysics, astronomy and mathematics. He is one of the 36 Doctors of the Catholic Church.

Source: www.catholic.org



BRINGING JESUS TO MILLIONS OF HOMES

By Marjorie Duterte

Leilani used to live in Singapore with her husband and three kids. One day, they decided to come home. One of the things in this full-time mom's list was to visit The Feast. They did. But then it became a challenge to bring her kids to the Bay Area. Fortunately, she learned about *Kerygma TV*, aired at 8 a.m. on IBC 13 every Sunday. Leilani could now continue hearing God's Word through Bo Sanchez even at home.

"*Kerygma TV* is a blessing. It has touched our family life. It is our weekly spiritual nourishment. It encourages us to take a leap of faith and it teaches us to dream big," Leilani shared.

Ariel used to buy *Kerygma* magazine at Don Bosco, Makati. One day, he chanced upon *Kerygma TV*. He was inspired by Bo Sanchez's teachings on relationships and finances.

"But the most important thing that I've learned from *Kerygma TV* is to bring my family to a deeper relationship with God," he said. "I tell my children that my mission is not the amount of money or education that I'll leave behind but to bring them closer to God. That is the ultimate gift that I could give them — a relationship with God."

For Jen, who's single, *Kerygma TV* touched her life in unexpected ways.

"I heard about the program through my uncle and auntie. It was a surprise to me that my mom also watches *Kerygma TV* regularly. It has blessed my life because I feel that whenever I listen to Bo on TV, the message is very personal to me. It feels very intimate, even though he's just on TV," she shared. "Even though I receive a lot of love from other people, I find it hard to receive God's love for me or to understand the concept of Jesus Christ's love for me."

She added, "I feel it's really God's love that is going to satisfy our deepest desire and need to be loved. *Kerygma TV* made me realize that all I need to be happy is God's love for me."

These are just some of the lives touched by *Kerygma TV*. There are many more people waiting to hear the good news of God's unfailing love. This is the reason *Kerygma TV* was created.

Countless of lives are being blessed by our weekly TV show, also aired on ANC and in many other cable channels across the Philippines and around the world.

But if you only knew its crazy “behind the scenes” story!

Every day, we pray hard for the needed funds to pay for airtime to keep our programs — *KerygmaTV*, *Gabay sa Biblia* on Radio Veritas, and the Internet show *Preacher in Blue Jeans* — up and running.


We spend P30 million each year to cover the expensive airtime, production costs and manpower needed to air these life-giving shows so that they could continue ministering to many spiritually hungry people all over the world.

How in the world do we do it? We have a secret weapon — YOU! It’s the selfless and loving people like you who provide the fuel for God’s love to reach the ends of the earth. Help us to continue reaching out to millions of lives by being our *Kerygma TV* partner.

Bo Sanchez explained, “I want teenagers to get to know God. I want Filipinos abroad to feel God’s love even if they are thousands of miles away from their families. I want that *lola* who wakes up at 5 o’clock in the morning to get inspired by our radio program. I want God’s love to be experienced by those who are hurrying off to work with short video clips through the Internet. If this has blessed you, imagine what it can do to the millions of families and households everywhere.”

We hope you will consider becoming a *Kerygma TV* partner and support this amazing ministry of changing lives. When you give, you will also receive materials that will nourish you in all aspects of your life. With your help, we can share God’s love to as many people as possible.

On behalf of the many families you will bless by your generous giving, we would like to thank you in advance for being our partner in inspiring millions of lives, in bringing more people closer to God and for allowing Him to use you as His channel of blessings to those who need Him the most.

If you would like to be a *Kerygma TV* partner, visit <http://kerygmatvpartners.com> today for more information on how you can bring Jesus to more homes. 



Kerygma TV airs on Sundays:

- IBC 13: 8:00 AM - 9:00 AM
- ANC: 7:00 AM - 7:30 AM

GABAY SA
BIBLIYA SA
RADYO



PREACHER
IN BLUE JEANS



MOTHER CONSUELO BARCELÓ y PAGÉS

FOUNDRESS OF THE AUGUSTINIAN SISTERS OF OUR LADY OF CONSOLATION

Joaquina Mercedes Barceló y Pagés was born in Sarria, Barcelona, Spain on July 24, 1857. In early 1883, she entered the "Beaterio de Mantelatas de San Agustin" in Barcelona as a Postulant and joined the first group of Spanish Sisters, among whom was her sister – Mother Rita who left for the Mandaluyong Orphanage (Asilo de Mandaloya) and arrived in Manila on April 6, 1883. They responded to the invitation of the Spanish Augustinians to take care of children orphaned by cholera epidemic in 1882.



On December 26, 1884, Joaquina Barceló was the first peninsular woman, that is, a lady born in Spain, who professed her vows as a Beata in the Philippines and was named Sor Consuelo.

The Philippine Revolution of 1896 and the Spanish-American war of 1898 led to the separation of Mother Rita and Mother Consuelo from their Filipino Sisters. They were bound by obedience to return to Spain on March 13, 1899.

Upon petition of the Filipino Sisters and of their Spiritual Director, Mother Consuelo sought permission from Bishop of Barcelona to return to the Philippines for she was then the Superior of the Beaterio de Barcelona. She returned to Manila on July 1904, after the death of Mo. Rita.

It was in the First General Chapter in 1915 that she was elected Superior General and in every succeeding General Chapter elections every six years for four terms.

Mother Consuelo's 25 years of firm and gentle leadership concretized her love of God and love of neighbors. Her outstanding virtues of Faith, Hope, Charity and her sense of Human Justice manifested itself among the poor for whom she had special affection.

Mother Consuelo was mortified even in her last days of pain and suffering. She quietly celebrated her 83rd birthday on July 24, 1940. She died on August 4, 1940, having been called home by God to her eternal reward for having served Him in the Philippines for 56 years in religious life.

On December 20, 2012, the Holy Father Pope Benedict elevated the Cause of Beatification of Mother Consuelo from "Servant of God" to "VENERABLE".

We invite everyone to pray this Prayer for Beatification of Mother Consuelo:

"God of love and compassion, you endowed Mother Consuelo with great love and zeal for your honor and glory. We commend to you her life and example of love of God and neighbor. With faith and trust in your gracious providence, we pray for her beatification so that she may continue to inspire us in seeking your will and living a holy life.

God of mercy, we also humbly present to you our need, united with the confirmation of the holiness of life of Mother Consuelo. (Mention your intention.) In gratitude for your boundless blessings, we praise and thank You, our God, Father, Son and Holy Spirit. Amen."

We encourage those who had been healed/cured of their disease/illness to write about it: from the time of the first treatment of the disease; till the continuous healing either by your family or by a doctor; till the present time when the disease/illness had been healed. Please share with us this story/incident and address to:

Chairman, Beatification Commission
La Consolacion Convent, 273 Santolan Road, San Juan City 1500
Metro Manila, Philippines
Email: asolcsec@yahoo.com
Tel. Nos. 0063-02- 725-2727 to 28; 726-59-71; 726-59-71
Fax +63-02-721-5445



BEATIFICATION TEAM, Augustinian Sisters of Our Lady of Consolation

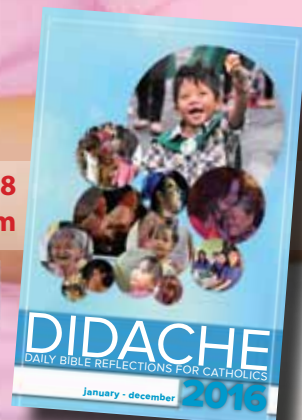
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HOW DO I EXPLAIN TO MY SON THAT MY HUSBAND ISN'T HIS FATHER?

I have an eight-year-old son out of wedlock from my first boyfriend. We broke up months after I gave birth.

Several years later, another guy courted me and we got married. We have a daughter who is now three years old. The similarities in our features cannot be denied, unlike my son who looks a lot like his father. He is already wondering why he doesn't look like anyone in the family. Admittedly, we are a bit unfair in the way we treat him. My friends say that my husband and I are obviously playing favorites. I can't help it.

How do I deal with the situation?

Mrs. Torn

Dear Mrs. Torn,

I commend you for wanting to improve your home situation. The whole situation is really not about your son; it is about you. Saying that you are “a bit unfair” on how you treat him denotes that you choose not to treat him fairly considering his past.

Are you over your past? If you say yes, then feel free in your heart to forgive the father of your son and unconditionally accept your child, despite his looks. Work on your ability and maturity to explain lovingly to your son how his father is different from your other child's. Make him see that it is not his fault that you and his father broke up. Do not let him suffer the consequences of your broken past.

Accepting also means not comparing him with his sister or treating him in a way that would make him feel that he is less of a child than the other. This may cause insecurities and feelings of rejection. These are life-long issues that might have detrimental repercussion when he becomes a teenager. You, as the parent, have the primary role of filling in his sense of worth and importance.

Work on yourself while you work on your relationship with your son. Employ your husband and daughter's help as you are part of one family. If you do not build your relationship now, you might have bigger concerns later on. It would be easier to build him up if he knows that he is truly loved and accepted. Remember, that is an unconditional role we have as parents.

One with you in parenting,
Ichel



Michele S. Alignay is a registered guidance counselor and is currently taking up her Ph.D. in Family Studies at Miriam College. For 12 years, she worked as a guidance counselor handling grade school children for premier exclusive schools. Today, she is an associate counselor at the Love Institute and also holds consultancy and counseling work for schools on guidance and child-parenting programs. Michele is happily married and a fulfilled mom to two growing children.



HOW CAN I HONOR MY MOM?

The Bible says, "Honor your father and your mother." But I have a hard time following that and I feel so bad about myself.

I am 30 years old and have been providing for our family since I graduated college. I've been giving a monthly budget for the house but I don't know where it goes. My father also gives what he can from his work, yet every end of the month, we still find our bills unpaid.

Whenever we ask our mom, she just cries and accuses us that we always blame or judge her. I already talked to her calmly, but she still doesn't say anything. We discovered from our aunt that she has debts from a cooperative.

How can I honor and show my love for her? Honestly, I am frustrated with the situation. Hope you can help.

Andrea

Dear Andrea,

I understand your frustration and your question very well. You have done what you could do. You have done what many daughters might not have done. You have tried to support your parents, you have talked "calmly" about the problem with your mom. In other words, you have honored your mom as much as you could. It is very sad that she does not see your sacrifices and selflessness.

Maybe now the time has come that she has to learn a lesson in order not to allow herself to be spoiled by your kindness. Try to withhold your financial support for a while, telling your parents that they have to learn to use their money carefully, to live within a certain budget. It might be a bit late for them to learn what they should have learned when they were young.

Don't worry – God will not be angry at you. He is also strict with us sometimes when we abuse His goodness. It's only for our best – as your action will hopefully be for the best of your parents. Pray for them fervently, especially your mom, that they see and understand their wrong attitude and change.

With my prayers for you and your parents,

Fr. Rudy



When Fr. Rudy Horst came to the Philippines in 1984, he was first assigned to the Immaculate Conception Parish in Cubao. It was where he came in contact with the still young Light of Jesus Family. In 1990, he moved to Christ the King Mission Seminary, where he now serves as head spiritual director of the seminarians and teaches Religious Education. He also teaches Holy Scriptures at the Maryhill School of Theology and the Divine Word School of Theology in Tagaytay.



A Young Man's Manual to a Successful Life



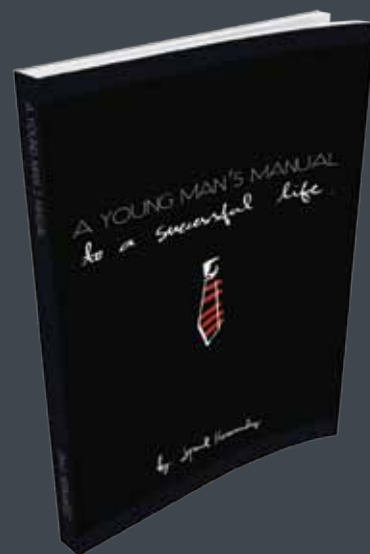
This is the book for the everyday guy.
For the guy who has a hangover.
For the guy who is currently high.
For the guy who just watched pornography.
For the guy who can't commit to relationships.
For the guy who is angry at life.

This book is for the everyday guy who needs to remember his real worth as a man.

A Young Man's Manual to a Successful Life shares the principles and tools needed by men to become who God designed them to be.

In straightforward man-talk, with real-life stories from the author's experiences, this book helps young men find their way to greatness.

Learn about what great men do and what mistakes to avoid to help you become a better man. Discover the habits of real men, how men need other men, and the importance of mentors. It's a manual every young man should have in his backpack.



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Feast testimonies

Members of Feast Greenhills (FGH)

share how taking part in the weekly Feast changed their lives.

Cody Rabe Cavestany

My husband, Lester, was invited by a college friend to attend The Feast and he asked me to try it. I did and we both kept coming back for more.

Before joining The Feast, we rarely went to church. We only heard Mass during special occasions. There was a time when we attended Mass only when the going got tough. Prayer groups turned me off. I found it weird when people call each other brother or sister.

But at The Feast Greenhills, I found a sense of belongingness and encouragement. I felt connected in the truest sense of the word. The Feast made me feel more complete. I also noticed that I became more gentle and compassionate, not easily angered.

I learned about the stories, struggles, pains, victory and faith journey of other people and couples in our Light Group. All these made me feel normal and blessed. The Feast inspired me to be more like Jesus every day.

The Feast brought us all back to prayer. We, even my four-year-old son, learned to pray together and valued it even more. The Feast brought us closer to God.



Lexter and Cody found their spiritual home in Feast Greenhills.

Come Home to Feast Greenhills

Text by Marjorie Duterte



Paul now serves passionately at FGH along with his wife and daughter.

Paul Bacani

I was in search of a Catholic community and was amazed when I discovered The Feast. We first attended FGH in March 2014. By April, I made a decision to serve in the music ministry. I became part of this family since then.

I was raised by my parents to be God-fearing. As a choir member back then, I can say that I was rooted in my faith but my personal relationship with Jesus wasn't that deep.

When I got married and had a family of my own, I became busy at work. I got consumed by the rat race. I rarely heard Mass, which eventually made me feel like it was a burden in my schedule. I would rather rest on Sundays.

I had been unchurched for so long and I thought it was going to be my life from then on. It even came to the point where my wife and daughter got used to attending Mass without me. Everything was falling into place in my career and it seemed like I could rely on my own. But deep within, I felt lost.

I found hope in The Feast. I drew strength from wounded healers. I rediscovered my lost faith in God. In

spite of my brokenness, God still held my hand and accepted me through this place. It's where you can be vulnerable and be healed.

Tabo Vivar

I am a regular churchgoer. I believe that Jesus Christ is real but I didn't get the chance to know Him more. I never opened the Bible. Since I was living on my own for several years, I had complete control over my life. I used to drink at least three times a week, but the emptiness inside me made me go to church every Sunday. I was looking for more.

While I was in Leyte and Samar, my wife stayed in Manila. In the course of our long-distance relationship, Alica started serving at The Feast. When I was reassigned in Manila, she convinced me to attend. I have been a member since 2012.

The Feast made the Catholic faith exciting and cool. I felt welcomed and I made many friends in the community. They are helping me grow in my faith.

I like the practical applications of our faith that I learn from the talks at The Feast. I am involved. I have a stake in making disciples for Jesus. It has given me an abundance perspective. True enough, blessings came in when I started attending The Feast. <



Tabo and Alica lead people to Jesus as the head of the Discipleship Ministry of FGH.

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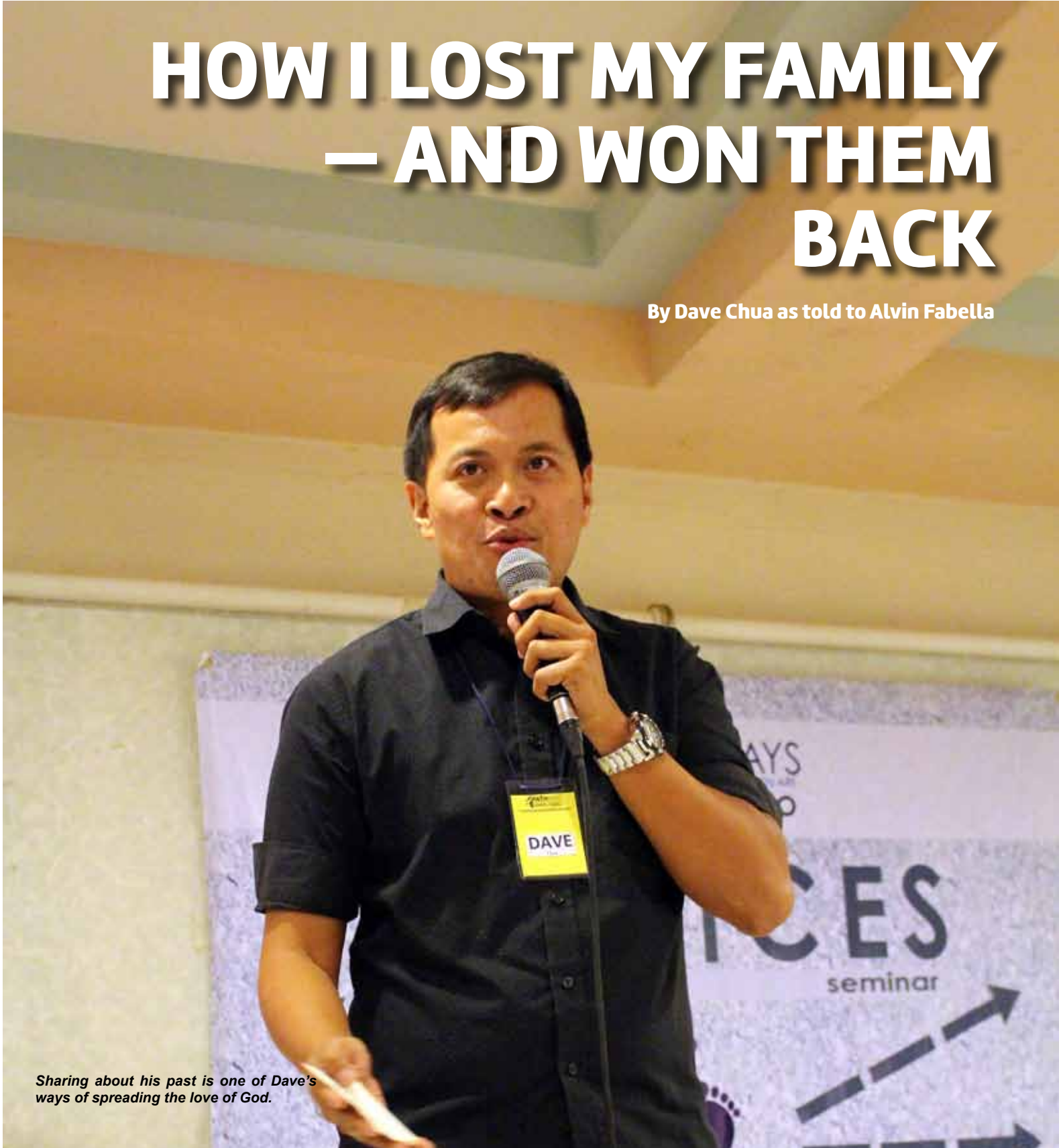
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HOW I LOST MY FAMILY — AND WON THEM BACK

By Dave Chua as told to Alvin Fabella



Sharing about his past is one of Dave's ways of spreading the love of God.

it Happened

"Pare, eto sasabihin mo kay Jackie – naghanap at bumili tayo ng alak sa malayo kasi sarado na ang mga tindahan doon sa subdivision. OK?"

It was the dawn of Sunday, October 6, 2013, when I said those words to my friend, a drinking buddy and a fellow drug-user. I checked my phone as I left the place and noticed that I accidentally dialed my wife Jackie's number. The phone call was still active. She must have overheard the lie that I just told my friend. She now knows the secret life that I had been keeping from her all these years! I ran as fast as I could to talk to her. I wanted to apologize, hoping that she would still accept me as her husband.

My Christian Life

I was raised in a traditional Catholic family in Manila. My father owned a shoe store while my mother worked as a government employee. I had my primary and secondary education in a Catholic school that was exclusive for boys. I attended retreats and other activities that supported my faith, yet I did not have a personal relationship with Jesus. I attended Mass occasionally and prayed when I needed something. That was my definition of Christianity as I continued with my studies and started working.

In 2005, a co-worker invited me to a Christian Life Seminar conducted by a prayer group called Pathways. The prayer meeting was in Greenhills. I was still single then and working as a salesman for a popular car brand. My co-worker and friend Rob "Toto" Beato also invited my other co-workers. But most of them did not attend the succeeding talks anymore. I was surprised to find myself completing the seminar. I still recall how the other "brothers" in Pathways prayed over me at the closing talk. I believe that this was a turning point in my relationship with Jesus.

The Blessings of a New Life

My outlook in life changed after I completed the program. I became more focused, inspired and motivated in my personal life and career. I felt so fulfilled with my rejuvenated relationship with Jesus. Unexpected blessings came.

I got promoted at work. I was assigned to handle the large fleet of a major food and beverage company. This was the dream role of any car salesman. My career continued to rise in the succeeding years. I received recognitions and awards from the company for my excellent work performance. I also experienced an overflow of financial blessings for my achievements.

I also met my future wife, Jackie, in the major account that I handled. We sealed our relationship with God's blessing in 2008 when we decided to get married. However, one of the early challenges we faced was the difficulty of having our first child. I continued to trust in God's timing, so instead of worrying I invited my wife to join me at the Pathways prayer meeting held at Christ the King in E. Rodriguez Avenue, Quezon City. Then by God's grace, Jackie got pregnant a couple of days after attending the prayer meeting! We were blessed with our first son, Daniel Jacob, in February 2009.



Living a Secret, Double Life

I felt that I was on top of the world. I had fame, success, a comfortable life and a complete family. But with all these blessings, my spiritual life started to take a backseat. I forgot my responsibilities and duties at Pathways. I drifted away from Jesus and disconnected all areas of my life with Him. I took control of my life. I became an alcoholic, took illegal drugs, got hooked on gambling and spent a lot of money in the casinos.

Then came the bad news of my mother's stage 4 lung cancer. Her sickness did not serve as a wake-up call for me to change for the better. I even used her sickness to get money from others so I can support my drinking, illegal drugs and gambling. My wife had to borrow a large amount of money from her employer to pay off my debts. She was not aware that the huge debt was due to my gambling and addiction. My family life and career spiraled downward. I also lost my job in the midst of my financial problems. Things looked bleak but this was only the beginning.

My mother succumbed to cancer in 2012. Jackie and I started to attend Pathways again and we took the CHOICES (a Christian Life Seminar) as a couple. This was the same seminar I took in 2005. However, after a couple

The family that he almost lost — his wife, Jackie, and kids, Jarvis, 1, and Daniel, 6.



of months, I was back to drinking and use of illegal drugs. I was only concerned about my personal vices and did not even consider the health condition of Jackie who had an angioplasty.

I was living a double life. I projected the image of a regular guy with no major problems. I regularly attended Pathways and participated in the group discussions. But the next day, I would be back to my drug and alcohol addiction.

Nobody had a clue about my dark side, not even Jackie. I lived that secret life for several months until that fateful day of October 6, 2013 when I was about to leave our pot session and told my friend, "*Pare, eto sasabihin mo kay Jackie. Naghanap at bumili tayo ng alak sa malayo kasi sarado na ang mga tindahan doon sa subdivision. OK?*"

I checked my phone as I stepped out of the place when I noticed that I had accidentally dialed Jackie's number as I talked to my friend. The phone call was still on so she must have overheard what I had just said.

I rushed back home. I saw Jackie by the stairwell. She was packed and ready to leave with our four-year-old son. I tried my best to apologize and convince her to stay, but she had already made up her mind.

She left the house with our son. I felt alone and desperate. I was also worried about Jackie's health because of her recent heart procedure. A stressful event is bad for her health. I called two of my "brothers" at Pathways to ask for help. They both told me to pray, rest

it Happened

and give Jackie the space she needed. They promised to help me in whatever way they could.

Receiving God's Love Through Others

The succeeding hours were the darkest in my whole life. I survived it through prayer, reading the Book of Psalms, and looking at the pictures of my wife and son.

I also received encouraging words from my brothers at Pathways, relatives and close friends. One of the messages that woke me up came from our household help who said, "*Kuya, magbago ka na kasi sayang ka, matalino at mabuting tao ka. Sana matuto ka na. Kawawa naman si ate at si Dane.*" (Please change. You're an intelligent and good person. I hope you will learn your lesson. I pity your wife and son, Dane.)


I could not help but cry after I heard her words. I felt sorry and realized the impact of what I did. I hurt Jackie, our son, close friends and, most especially, God. I prayed harder and asked for His forgiveness.

I did not expect my prayers to be answered so quickly. Two days later, I heard the doorbell ring and I was surprised to see Jackie at the door. She told me she had been praying the past days and was moved by God to give me another chance as long as I submit myself to a rehabilitation program. I gladly took her offer and promised to change my ways.

A sister from Pathways helped me undergo an outpatient rehabilitation program called 12-Step Recovery. I took the program seriously because I was determined to change for the better. I knew that I could not do this by myself so I asked God to help me in my rehabilitation. I believed that His power could fully restore me. I made a decision to surrender my will and my life to God. And He has been faithful as He helped me complete the program.

I questioned God during those difficult times — why those things were happening. But I also felt the power of prayers and the love of my prayer group during that period. I realized that God was present even at the lowest point of my life. He never left me and allowed me to go through this trial so that I may grow in my love for Him. He also made me feel His love through the brothers and sisters of Pathways.

I have been living a clean and sober life for almost two years now. On August 21, 2014, God blessed us with another son. I also run my own business now.

My life is now more meaningful, filled with joy and confidence in God. I am overflowing with His love and I am always willing to help and inspire others, especially by sharing about my experience to those who are still suffering from any form of addiction. 

The God of all grace who called you to his eternal glory through Christ will himself restore, confirm, strengthen and establish you after you have suffered a little. To him be dominion forever. Amen. (1 Peter 5:10)

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THERE IS LIFE AFTER DEBT



By Bo Sanchez

I know a lot of people who want to get rich in a flash. They have their plans set: invest in stocks, put up a business and become wealthier each day. Every day, they wake up counting the interest that their investments are earning, checking on how much their businesses are expanding. Their eyes are set on millions of profit.

There's nothing wrong with that. In fact, I encourage

entrepreneurship and investments. I look forward to the day that Filipinos acknowledge the goodness in financial literacy and the beauty in proper handling of one's finances.

But to get to the grandness of prosperity, there's one basic but usually neglected thing that you have to do first.

Be Debt-Free

Get rid of your debts.

I can enumerate ways on how to save, invest and grow your money. But before you start a savings account, pay off all your debts as soon as you can with the money that you save.

You may say, "But Bo, can I just pay my debts once I am already gaining big?"

My answer? No.

Why? Because you are paying more interest on your loans than earning interest from your savings!

Yes, your time deposits can give up to 8 percent of monthly interest. But the interest on your housing loans can climb up to 18 percent and credit card loans can go up to 24 percent a year and more. So put your savings into paying your debts.

I'll say it again: Save as much as you can from your current expenses and pour it all in your debts. This is the best way to embark on your journey to financial freedom.

Don't wait for big things before you start.



Start Small

In other words, catch the small fish before the big fish.

I know of a man whom everyone calls Mr. Billionaire. Not because he's a billionaire. But because he always talks about the billion peso deals he's making.

One day, he told me, "Bo, I'm talking with some Japanese billionaires. They're selling a prime property of 200 hectares for a *malunggay* factory." Wow.

On another day, he tells me, "I'm brokering a deal with the Koreans. They want to invest 100 billion to start a herbal

company." Amazing.

On another day, he told me, "I'm talking with the people of Ramon Ang of San Miguel for a possible power plant in Mindanao."

They're very impressive projects. And after each conversation, he'll always tell me, "Brother Bo, once this deal is finished, I'll donate 25 million to your ministry."

But sadly, I've been talking to the guy for 16 years, and




not a single deal has been done.

In the meantime, his friends tell me, "Brother Bo, can you pray for our pal? He's always broke. He's renting a rundown apartment and he can't even pay for it."

What's wrong with him? He's not starting small. He's trying to catch big fish before small fish.

Financial freedom begins the moment you step out of the bondage of debts.

I pray that this issue will give you insights and inspiration.

Be debt-free. And march towards the land of real abundance. 



special section

**FROM
DEBT
TO
LIFE**
DEBT ISN'T
MEANT TO BE
FOREVER



ave you ever wondered why a gigantic elephant can be held by a rope around its leg that's tied to a flimsy stick dug in the ground?

Here's the secret: While the elephant was still a baby, its owner would tie it with the rope. With much pain and a lot of frustration, the elephant tried to pull away but couldn't.

After a lot of pain and frustration, it learned that it was impossible to get away and break the rope. Years later, even if the elephant was now a huge beast, weighing six tons, it doesn't pull away. *Why? Because the rope is tied to the mind, not to the body.*

Friend, have you been blaming that thin piece of rope tying you to your mess, your failure, your problem?

You're not helpless. You can change your life. You can change your spiritual life. Family life. Even your financial life.

Here are some ways to help you out.

1. Set Your Goals

One day, my friend Pam was talking about her aging mother and her two daughters. She said, "Bo, we're torn between loving my mother and loving my kids."

Her mother was 63 years old and very sickly. Since her father died, her mother was living with Pam for the last two years.

"Bo, we're not rich. But last month, we spent more than P12,000 for my mother's medicines. Again! I wish my two brothers and other sister would take care of her, too," she said, her voice trembling. "My husband doesn't complain, but I'm sure he doesn't like it. We have two daughters and we sometimes can't buy them things for school because of Mom. Yesterday, my daughter asked me again if I could buy her a computer – but I told her, 'Sorry, we can't,'" she paused to breathe, fighting back her tears, "because grandma needs our money."

"Have you asked your brothers and sister to help out?" I asked.

"We fight about it a lot. Over the phone. Emails. I tell them to let mother stay in their homes. That it's their turn. But they tell me they can't afford it either."

"I see."

"Bo, the sad thing is that Mom feels it. She knows we don't like her at home."

"Why do you say that?"

"I just know. Perhaps she overheard us fighting. Sometimes, she talks about dying so that we won't be burdened anymore."

What If We Can Go Back in Time?

What if this 63-year-old grandmother envisioned a better goal for the future when she was in her twenties, thirties, or even forties? The situation would have been totally different.

Dramatically different.

Because she and her husband could have saved every month 20 percent of their income and invested it in the stock market, mutual funds and other investments.

By age 63, she would have had P10 million.

She'd be living comfortably in her own simple house. She'd be paying for her own medicines and doctors' fees. With her own money, she'd have hired a full-time caregiver and house helper.

Every weekend, her children and grandchildren would visit. The grandkids would love going there because there's always delicious food prepared for them.

During those visits, her four children would "fight" for grandma to stay in their home. "Mommy, you always stay with my sister," the younger sister would say, "why don't you also stay in my house?"

Once a year, grandma pays for a big family vacation for all her children and grandkids. Last year, they went to Vigan. This year, they'll go to Batanes.

Thanks to Grandma, everyone looks forward to this big break.

Friends, if you aim for nothing, you'll get there.

Let me ask you, 10, 20 or 30 years from now, how do you see yourself? A financially dependent person who lives on regret, or a happy retiree enjoying the best of life, relationships, reaping your hardship's rewards?

Set your goals. Write them down. Make a vision board. Display it where you will always see it. Visualize the image of your dream years ahead.

And slowly, but consistently, head towards the future that you want.

How? Proceed to the next step.

2. Set Your Budget

In handling your finances, it is best to create a budget. Budgeting allows you to monitor where your hard-earned income goes. It helps you control your money, not the other way around. It takes a lot of discipline to follow your budget, but stick to it.

Being financially free is more about one's habit and attitude towards money than what he is actually earning. It's all about fixing your gaze on your goal. Every time you itch to spend out of budget for a craving, a gadget or a shopping spree, remember your goal and ask yourself, "Will this expense bring me closer to my desired future?"

If you don't plan how you'll spend your money, you'll also end up in the same place financially – you'll have nothing at the end of the day.

First of all, track your spending. For the next 30 days, before leaving for work, tuck into your pocket a little notebook where you can jot down expenses every time you purchase something. Each new day should have its own page. Tedious? Don't worry – you'll get the hang of it after a while, it'll be like second nature. Anyway, it's just for 30 days. (Extend it to 60 days if you want more information about your spending.)

You're doing this because you want to *know* where your money goes. This diagnosis will give you the wisdom where to cut back and do some "surgery."

At the end of 30 days, pull out your tiny notebook and make a spreadsheet. (You can also use your computer for this.) Create categories: food, house maintenance, medical, clothing, tuition, etc. Pencil down your expenses and voila! You now have a "spending record."

If you do this for about two months, you can create a "spending plan" or budget – based on your diagnosis.

One guy who made a spending record for the first time was shocked to realize he could save P3,500 each month if he gave up his after-office-hours snack before returning home.

"I deserve this because I work so hard," he reasoned – until he summed up the *yearly* savings if he went straight home to his wife and let her feed him from their kitchen. That's a whopping P42,000!

If you want to get out of debt, take charge of your spending. Discipline plays a vital role in saving, paying off your credits, and investing your money.

I repeat – control your money, don't let it control you. Commit to your budget. Refrain from spending more than what you are earning. Prioritize your tithes, debts, necessities, and emergency fund. Put your money on the right places.

Which brings me to the last point.

3. Set Yourself Free

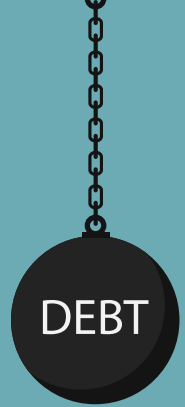
The Bible says, "The borrower is the slave of the lender" (Proverbs 22:7).

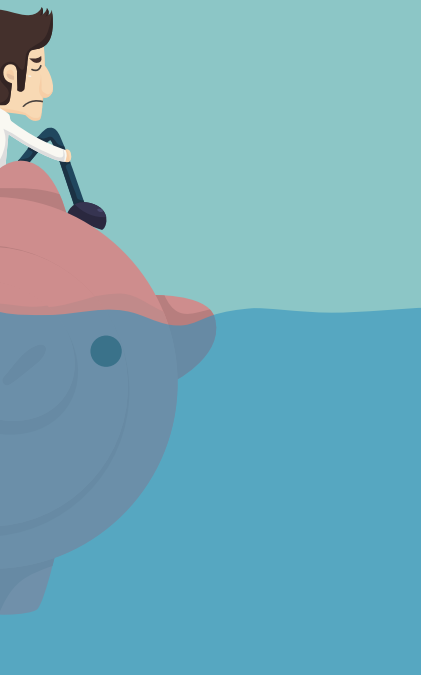
That's true. And in my observation, indebtedness imprisons people in many other ways.

First, it denies you of peace of mind. When you have debts, you're stressed. I have a friend who panics every time the phone rings. Why? Because creditors are haunting her. She couldn't even enjoy going out for fear that someone whom she has borrowed money from might see her. She feels incapable. Small. Ashamed. Being indebted is not just a financial bondage; evidently, it also causes mental and emotional disturbance.

And second, it gets you trapped in the poverty mindset. Remember the elephant? You think you'll never get out of it. You think you're stuck. You think that your money will never be enough to cover all your expenses plus the growing interest of your debts. And so, instead of being grateful for what you have, you become anxious of what you lack. You become afraid to give. You hold on to *your* possessions. You even neglect giving back to God what is due to Him – your tithe, your love offering.

Friends, it's all in the attitude. Don't hide from your creditors. Face them and be honest about your situation. Keep paying them regularly – regardless of how much or





how little the amount you are able to give is. The point is, you are making it clear to them that you are not running away. Save yourself from further psychological torture. Call them up and tell them you're working on your finances.

Remember, everything we have is not ours. We are simply stewards of God. Grant R. Jeffrey, a Canadian motivational speaker and also a certified Chartered Life underwriter, wrote, "Our gift of 10 percent demonstrates our awareness that the Lord actually owns 100 percent of what we have." When we acknowledge that our possessions are actually God's, then it becomes easier to appreciate the blessings and give back to Him out of gratitude. Scripture tells us, "Honor the Lord with your wealth, with the firstfruits of all your crops; then your barns will be filled to overflowing, and your vats will brim over with new wine" (Proverbs 3:9-10).

Have an attitude of gratitude. It opens your eyes to see that faith and hope can do wonders.

Let me end with a beautiful true-to-life story.

When Marion Luna Brem was 30 years old, she was diagnosed to have cervical and breast cancer. She had her cervix removed. Then her breasts. And then the chemotherapy.

Even with the chemo, doctors gave her only two to five years to live.

That wasn't all. She had other problems.

First, while taking her chemo, her marriage ended. Cancer had taken its toll not only on her body but also on her marriage. Her husband divorced her.

Second, she was in a financial hole. She owed \$500,000 in medical bills.

Third, she had no job. She was a housewife most of her life. How could she now feed her two boys?

One day, she was having a really bad day with the chemo. She was mostly on her knees, kneeling on her bathroom tiles, hugging the toilet bowl. She was vomiting the entire day. She felt absolutely awful.

Meanwhile, she could hear her two kids making a lot of noise in the kitchen. Then she smelled something burning.

Her two kids entered the bathroom, holding a pan of macaroni and cheese. "Don't worry Mom," the oldest said, "only the bottom is burned. We can still eat the top part."

Right at that moment, something clicked in Marion's heart. She knew that dying wasn't an option. She grabbed a powerful belief in her heart. She believed she must not die. She cannot! And she pulled herself from the floor.

That was a defining moment for her.

Though still weak, she put a cheap wig (because she was bald) and a prosthesis on her bra, and went out to apply for a job.

She knocked on a car dealership and applied to sell cars. She literally begged for a job, explaining her situation to the man.

She couldn't even enter the dealership. She was told to go away.

After two weeks, and after 16 rejections, she was inside her car, crying. She was losing hope.

But she held on to her belief.

This wasn't the end of her story. She wasn't going to end it this way!

She got out and tried one more time.

And that was when she changed her strategy. "I won't tell them that I need a job," she said, "I'll tell them that they need me!"

She knocked on the door of one more car dealership and said, "I can do something for your company. I can sell your cars!" – and she was accepted on the spot.

Once upon a time, a doctor gave her only two to five years to live.

Today, she's strong and healthy – 25 years later!

Once upon a time, she was not only penniless, she was buried in a mountain of debt.

Today, Marion has built a business empire with revenues of \$45 million a year. And a part of this empire is her very own car dealership.

Nothing Is Impossible!

Marion was a 30-year-old jobless housewife, stricken with cancer, divorced by her husband – and in debt. Yet today, she's a multimillionaire running many companies.

Friend, there is hope for you.

You don't have to suffer from financial struggles.

Bounce back from debt to life.

God's provision is forever. Hardship is not. 

Email me at bosanchez@kerygmfamily.com.



Judd now enjoys the rewards of discipline and hard work.

Rising from indebtedness, Judd currently works as a chief financial officer.

THE BALANCE SHEET OF MY LIFE FROM DROWNING IN DEBT TO SWIMMING IN BLESSINGS

By Judd Balayan as told to Osy Erica

It's another day at work. I could have chosen to work from home, but today's a long day and I'd rather be at the office to focus. I slowly turn the knob to open the door to my office on the 16th floor of a building in McKinley Hill, Taguig. I scan to see framed photos of my wife, Paz, and children – Psalmantha, Paulijah and Piero – resting on the table. I approach the window and breathe in the view of the corporate world this side of the metro.

I turn around, and at the desk are documents waiting to be signed. I settle on my chair, pick up my favorite pen, begin flipping through each document. After a few minutes and several nods, I sign my approval where my name is printed: *Judd Balayan, Group Chief Financial Officer.*

As I look at the title I had earned through the years, flashes of my childhood come to me, and I can't help but be grateful. One might think that I've had it easy in life. But no, you will soon find out that on the way to where I am now, I struggled to manage the most important balance sheet there is: the balance sheet of my life.

Deductions

The balance sheet of my life began with a lot of deductions. At 12 years old, our household of eight kids was torn apart. My dad's appliance distributorship business closed down, and my parents had no choice but to let me and my siblings stay with relatives in different provinces so we could continue our studies. The pain of separation left a mark and made me promise to myself that I would never allow this to happen to my future children.

Paz also had her share of deductions in life. She and her four siblings were very young when their father left them for another woman. Their mom was a housewife who sold anything to have something for their daily needs. At times when they'd go hungry, she and her siblings went out to the streets to find coins on the road just so they could buy a piece of bread.

For Paz and me to finish college, we had to apply for scholarships and maintain them. We didn't have enough money going to school, but somehow we pulled through. And even with the ordeal we faced with our families and our finances, we never resented God. As students, we were active in many Catholic religious organizations and activities. We clung tighter to Him..

Paz and I shared the same fate but walked different paths, until our paths crossed and love emerged.

Liabilities

I believe love is the most important thing, but we also need wealth to supply our needs, raise our kids well, and fulfill our many big dreams. Wealth is what Paz and I lacked.

We had to postpone our scheduled wedding for five more years because we were both breadwinners. I was shouldering the school fees of my younger siblings and the medical expenses of my parents. Paz was sending her elder sisters to college and paying for the business debts of her mom.

We finally got married, but our financial condition worsened during the first year of our marriage. It only got worse when we had our two kids to provide for. In an attempt to continue helping our respective families while living a comfortable life for us and our children, we got even more buried in debt. We had debts with the Social Security System, Pag-ibig, various cooperatives, other people and credit cards. We misused our credit cards to help others, to pay for our needs and, worse, for our whims and wants. We got tempted to splurge on zero-percent purchases, deferred payments and pay-later schemes even though our incomes couldn't afford them. We lived from paycheck to paycheck and didn't know how to manage our money well.

All this despite the fact that Paz and I both graduated *cum laude* in Accounting and had Master's degrees in Business Administration. At an early age, we were already senior finance managers in big corporations. But what we did to ensure the financial success of the companies we worked for, we failed to apply in our own financial life. Our credentials didn't guarantee us an automatic pathway to wealth. Thus, we remained poor.

It was then that I remembered the promise I made to myself when I was young – a promise Paz and I know deeply: We don't want our children to grow up poor and deprived. I had to pull up my sleeves and take a good look at my finances.

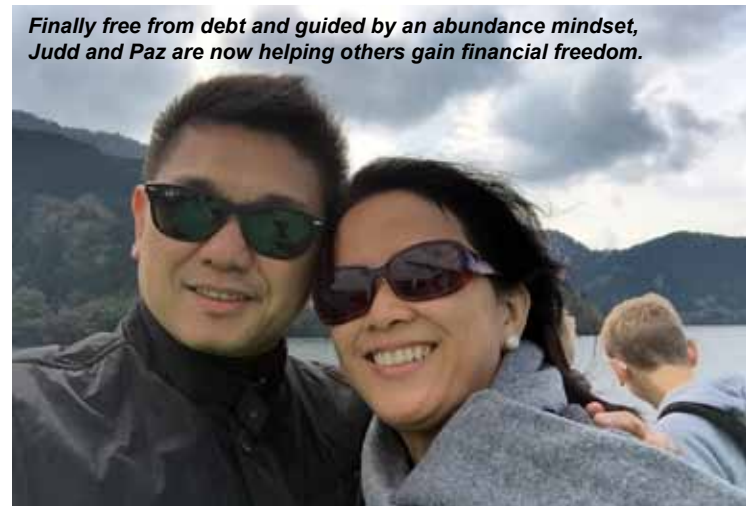
Managing the Balance Sheet

I analyzed our financial situation and realized that the accounting we learned in school is different from the accounting of the “truly rich.” By following the “abundance formula” in Bo Sanchez's book with the same title, we were slowly on our way to becoming wealthy. *The Abundance Formula* taught us to:

Put God first. Sometime in 2005, I heard a talk at The Feast about giving and tithing. I told myself that the moment I get rich and the moment I pay off all my debts, I would tithe. But the speaker challenged us to try to outdo God's generosity by tithing even if we lacked money. Not really knowing where and how to start, Paz and I accepted the challenge. We sold all our unnecessary stuff, stopped borrowing, said goodbye to our credit cards, and followed a strict plan on how to pay our debts in full. We simplified our life and began tithing. In two years, we had zero debt. Tithing, though, was not a magic formula that led us to financial abundance; it was what triggered us to adopt the abundance mentality we needed to turn our life around. It brought us closer to God.

Learn and evolve. We began attending various financial seminars organized by Bo, which increased our financial literacy. We became good entrepreneurs. We are now adequately insured. We have savings and investments for our emergency needs and retirement. We have passive income from our real estate investments and businesses, and, thanks to the Truly Rich Club of Bo, from stock investments.

Be clear with your goals. We take our dream boards seriously. This is where we put pictures or drawings of what we want to achieve in life. They feed our hunger to give more, love more and grow in all areas of our life – spiritually, financially, relationally, emotionally and physically – so we can achieve those dreams.




Finally free from debt and guided by an abundance mindset, Judd and Paz are now helping others gain financial freedom.

Get guidance from mentors. Getting guidance from the right people contributed to our success. We have mentors for our businesses, stock investments, public speaking engagements and spiritual life.

Total Net Worth

Everything is totally different now. We are living an abundant life. Thanks to God's love and grace, we went from drowning in debt to swimming in blessings. We now have the right mindset, the right attitude and the right strategy in handling our finances. We now firmly believe that God wants to bless us, that we have what it takes to be rich, and that we just need to embrace and follow the Money Strategy of the Rich: $Income - Tithes \text{ and Investments} = Expenses$.

The wealth we have now has given us freedom and security. But more than that, it is helping us build God's Kingdom, to share our blessings with the poor, and to lend a hand to those who struggle toward becoming financially stable and abundant. We can now help others manage the balance sheet of their lives. 

special section



By Eleanore Teo

SOMETHING BORROWED IS SOMETHING DUE

THE IMPORTANCE OF BEING FREE FROM DEBT

When I was 10 years old, I was self-diagnosed with a major addiction. It wasn't illegal or dangerous, although it was certainly unhealthy, but I couldn't shake off the craving no matter how hard I tried.

I was completely addicted to barbecue-flavored French fries.

It came to a point that I wanted - no, I *needed* - to eat at least two bags a day, one during recess and another before heading home from school. The problem was that, ironically, my addiction was eating up my lunch money faster than I could save it. So I did what any other oblivious child would do. I turned to the classmate next to me and I asked if she could lend me some cash to buy French fries. And my kind, and also quite oblivious, classmate would generously hand over some bills and coins to finance my hunger. In that instance, the concept of borrowing money from anyone willing to help out suddenly seemed so easy and harmless.

My parents, for their part, were horrified when I unknowingly confessed to what I had been up to. My dad looked me in the eye to show how serious he was and said,

"Don't ever ask money from anyone. If you need money, come to us, but don't ever borrow from anywhere else again."

In all my innocence, I was confused at why it was such a big deal. "Don't get mad. I'll pay them back with my allowance next week."

"And then how are you going to buy your French fries?"

I hadn't thought about that. A wide smile suddenly spread across my face. "I know! I'll ask for more money from you."

"Wrong." My mom shook her head. "You will have to stop eating your fries until you repay all your friends and you can save enough to buy your snacks again."

"But you just said that if I needed more money then I could come to you!"

"You only think that you need it but you don't. You can survive without your fries for a week. What you do need to do is to pay back your friends. That's more important than anything else."



So the next morning, right before work, we stepped on the scale. He balked at the result. "It's because I'm wearing clothes. My belt is heavy and I have stuff in my pockets. That number isn't accurate. Let's try again later."

In a way, acknowledging the heaviness of our debt is similar to admitting to ourselves that we weigh more than what we hoped. What we don't realize is that we need to see that real number to know what we're up against. We cannot fight an opponent efficiently without sizing them up first, and it is certainly fatal to underestimate it. But when you overestimate the strength of

My early experience with borrowing money taught me a lot about the consequences of my actions. Repaying back any form of personal debt was a value that my parents highly encouraged us to adopt. They also counseled us at a very young age about the importance of avoiding it altogether and perhaps that could be the reason why my first experience with debt was also my last.

The struggle to avoid becoming burdened with bills and outstanding payments is a true concern for a vast majority of individuals in this world. Many find their debts compounding quickly because they are unaware of the real dangers of borrowing money without thinking about how to repay it in the near future. In order to become free from financial liabilities, it has to be more than about cash. It has to be about molding the right habits and establishing a reasonable lifestyle well within our means.

It begins with awareness.

In an effort to lose weight a few months ago, I told my husband that we both had to step on the weighing scale to find out how heavy we were. That number is usually the one most people are afraid to see and if we didn't face it, we would never find the ambition to shed the pounds. "OK. But not tonight. We're always heavier at night. By tomorrow morning, we should be lighter because we would have lost all the water weight overnight," he answered.

your adversary, you will most likely beat it down faster than you expected, and before you know it, you will emerge victorious. This is because you are mentally and physically ready from the training and the hard work you put into the battle, thinking that the threat is bigger than it really is.

So crunch your numbers and calculate either how much debt you owe or how much debt you are preparing to incur, then bravely face that figure. Do not make excuses as to how much less it should be. A bigger number in your mind versus reality simply means that you'll have extra cash leftover after repaying your debts and no one can complain about that. Once you're aware of how big your debt really is, that is the only time you can start taking the necessary steps to eliminate it from your life.

Face your number – then prioritize it.

After conquering your denial, the next phase to becoming free from debt is to take your number seriously and to make it a priority. The more you are committed to paying it, the faster you will be able to get it done. But the longer you push back the deadline, the longer it will also take to pay it all back. The danger of a longer timeframe is that it has more allowance to compound and increase over time, due to interest or the temptation to borrow additional funds.

For example, our two family drivers both asked to borrow P20,000 for their own personal reasons. They both had different repayment schemes, however. Driver A suggested that he would pay it back in full after he had saved enough money, but he couldn't say exactly when. Driver B, on the contrary, asked to have P1,000 deducted from his salary every week to slowly but steadily shave off his debt. Within four to five months, Driver B had completely repaid everything that he owed while,

six months later, Driver A still hadn't repaid back a centavo and struggled to save the money to do so.

That is the difference between prioritizing your debt and putting it off until the last minute. Remember that the longer you take action to pay back your debt, the greater the chance of forgetting your number. So make your debt a primary concern and aim to solve it as soon as possible.

Adjust and avoid.

I was so inspired by Driver B that I had to ask him how he managed to make ends meet given that a significant chunk of his salary was being taken away each week. I knew that he used his income mainly to provide for his family's daily needs, to pay off his home and his daughter's tuition. He told me that they simply cut down on costs in whatever way they could. Instead of commuting to work every morning, he started walking since our house wasn't too far away from his. All it meant was that he would wake up an extra hour early to get to work on time. His daughter, who was attending her last year in college, stopped bringing lunch money to school and instead brought packed meals from home. Then to bring in additional income, he and his wife started doing odd jobs at the wet market during the weekends and it helped to cover their expenses.


That was perhaps the greatest piece of advice that I had ever heard about dealing with debt. In his mind, it was as simple as adjusting his lifestyle and working overtime. He merely asked himself two questions: "Do I really need this?" and "What more can I do?" Do you need that cup of overpriced coffee? Do you need to take advantage of that "piso (peso) fare sale"? Do you really need to eat a pack of barbecue French fries twice a day? When

you incur personal debt, that is already a warning sign that you are indulging in something that you cannot afford, so a change in lifestyle is necessary. And then think about it: What more can you do? Working harder is what leads to a better financial situation and that is a fact. Using your skills to find other means of making money is substantial to overcoming the burden of debt. You cannot borrow extra money and then assume that you do not need to do extra work. Roll up your sleeves and explore all options. In the case of Driver B, he continued his part-time work at the wet market even after he had repaid his loan and was bringing extra funds home every week on top of his usual salary. He now has more financial breathing room than ever.

So adjust by finding a way to reduce your expenses and increase your income. This will not only help lessen your debt, it will also help you to avoid compounding it.

Know that your personal debt is about more than just yourself.

There are many reasons why debt should be repaid but none more significant than considering those who are affected apart from the borrower. We rarely think about the level of generosity and kindness it takes for the lender to actually extend monetary support to others. The truth is, people can always say "no" when you ask them for help. But when someone chooses to say "yes" and lend what they can, it shows how much they care about you. These are individuals who value your relationship enough to offer assistance when they see you suffering. The last thing you would want to do is to abuse the goodness of family and friends who trust you enough to repay them when time permits.

Sometimes, debt is unavoidable (like during emergencies and unexpected illness). During these times, having people around you who are compassionate with your situation is a blessing. Gratitude and appreciation should be motivation enough for you to give back what you owe. Let's heed St. Paul's advice in Romans 13:8, "Let no debt remain outstanding, except the continuing debt to love one another, for whoever loves others has fulfilled the law." 



Anywhere we go, we are surrounded by products on sale, buy-now-pay-later schemes and discounted travel packages. No doubt, they are enticing! We give in, justifying that it's just "for now."

Benjamin Franklin advised, "Beware of little expenses. A small leak will sink a great ship."

True enough, before we know it, we are already out of cash, or have maxed out our (or our friend's) credit cards.

So how do we keep ourselves debt-free? Some of our readers shared their personal and practical tips to save money and avoid being indebted.



SMALL STEPS TOWARDS A DEBT-FREE LIFE



"I pay all my bills on time and in full. I only buy things as long as I have cash. I also have expense tracker app on my phone to make sure I won't go over the budget."

Dolly Dela Cruz
Licensed broker and VP for Documentation & Legal
RMDC Realty

"I prepare my own *baon* for school. I buy only the things I need and use recycled materials for my school materials to save money. I also recycled my papers from college and use it for Med school."

Jan Kelvin Magracia
Medicine Student



“As a newbie in my field, I heard complaints about our salary. For me, it’s not how much you earn but how much you save. We have to live below our means.

“I fight the urge not to be swayed by my co-workers’ idea about getting a loan. Yes, it’s tempting, but I think hard if it’s worth it. If it’s just a waste of money or will not bring me any good, then I don’t buy it.

“We have to think wisely on how to spend our hard-earned money. Stick to your budget always. But in case you really need to spend for something and borrow money, talk to your creditor when you can pay him. If not in full, then you can do it on installment. Do it with love and honesty. Most importantly, remember to honor your promise.”

Debbie M. Mirasol
Public School Teacher



“It’s not about being debt-free that brings you success. It is about being responsible in paying your debts when they are due. Not all successful people are debt-free. They are successful because they manage their debts and use it as leverage.”

Marvin de Leon
Law Student



“In my situation, I only buy things that can generate more income, e.g., art materials, tickets to art fairs, dates with customers to earn goodwill.

“It requires discernment whether the things that I will buy will have future economic benefit.”


Ma. Jessamine E. Matias, CPA
Artist/Entrepreneur

“My tips for becoming debt-free:

- Budget your hard-earned income before spending. Always put in mind to save first before computing your budget for the month.
- Keep track of your credit card.
- Pay off credit card on time to avoid paying interest.
- Do not spend beyond your budget. Buy only what you need.
- Learn how to manage your expenses to maintain your lifestyle without having debt.

Sweden Morgado
Accountant



How about you? What can you do to break free from the cycle of debt? Your small steps today can go a long way. It’s never too late to turn your life around. 

IT'S TIME TO **COME HOME.**



I love coming home.

There is no feeling like it in the world. Not that I don't like going out of the house. I do. I love adventure. I love going to mountaintops and beaches. I love traveling to various parts of the world to preach and serve God's people.

But there's nothing like that amazing feeling of being at home.

I just love walking through the door of my home. And sinking into my worn-out couch. And propping up my feet on the table (and seeing my lovely wife from at me—because I might topple her vase).

And drinking my favorite buko juice from my own glass.

And getting a hug from the two most handsome boys in the universe.

Ahhh...

Yes, there's nothing like being at home.

My friend, this is what happens when you join KerygmaConference2015: Coming Home.

I want you to come home!

First of all, I want you to come home to God. Let Him embrace you. Let Him bless you, anoint you, heal you, love you on those special 4 days we'll be together at the Conference.

Second, I want you to come home to your spiritual family. We're your family. And we're proud and happy to call you our family, too. The Conference will be God's big family to you.

Join me for 4-Days of incredible miracles. November 19 to 22 at MOA Arena and SMX. I promise you, it's going to be an outrageous, out-of-this-world event whose impact will remain with you forever.

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See you at our Homecoming.

May your dreams come true,

Bo Sanchez



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Getting kids, especially the younger ones, to become responsible can be a difficult thing to achieve. The first-born kids are usually able to handle responsibilities well but may end up doing too much. The middle children may get some of the responsibility, and the youngest ones sometimes end up not being responsible at all because they are hardly given any responsibilities. This is usually what happens in most Filipino families.

Here's a little trick I used with my kids when they were younger.

I have three kids and I would tell the eldest to take care of the second born, and then I would tell the second-born to take care of the youngest, and then I would tell the youngest to take care of the eldest. Even if it was quite impossible for the youngest to take care of the eldest (they have a five-year age gap), it instilled in them the idea that they are responsible for someone, and that they all have their fair share of responsibility.

Try this out with your kids: During summer, assign age-appropriate household chores to your kids. This will teach them responsibility over the family's possessions. Have them help out with washing the dishes, setting the table, washing the car, shining shoes and changing the toilet paper rolls in the bathroom. Include watering the plants, wiping dry plates and utensils, etc.

The myth that the eldest child is the only responsible one can be changed by instilling a few ideas and rules in the household. Although at a certain age the youngest cannot still do things that the eldest is doing, instill in his/her mind that he/she has some age-appropriate responsibilities too.

Share responsibilities among children. Don't just let one kid handle everything. Having one child receive the brunt of responsibilities can bring about burnout and resentment from the youngster. Make sure everyone has that sense of responsibility that they will need when they are adults. **K**

Allan and Maribel are much sought-after speakers and resource persons in workshops, radio and television programs on parenting, marriage and family. Allan and Maribel help prepare couples for marriage through the Discovery Weekend. They have co-authored two relationship books, Thinking of Marriage and Teen Crush. Allan and Maribel have been happily married (more often than not!) for 31 years and are happy parents to Rafael, 29, David, 27, and Angelica, 22. Occasionally, their children join them in talks as added resource persons. To contact them, email maribelandallandionisio@gmail.com or call AMD Love Consultants for Families and Couples (formerly the Love Institute) at (02) 436-4143.

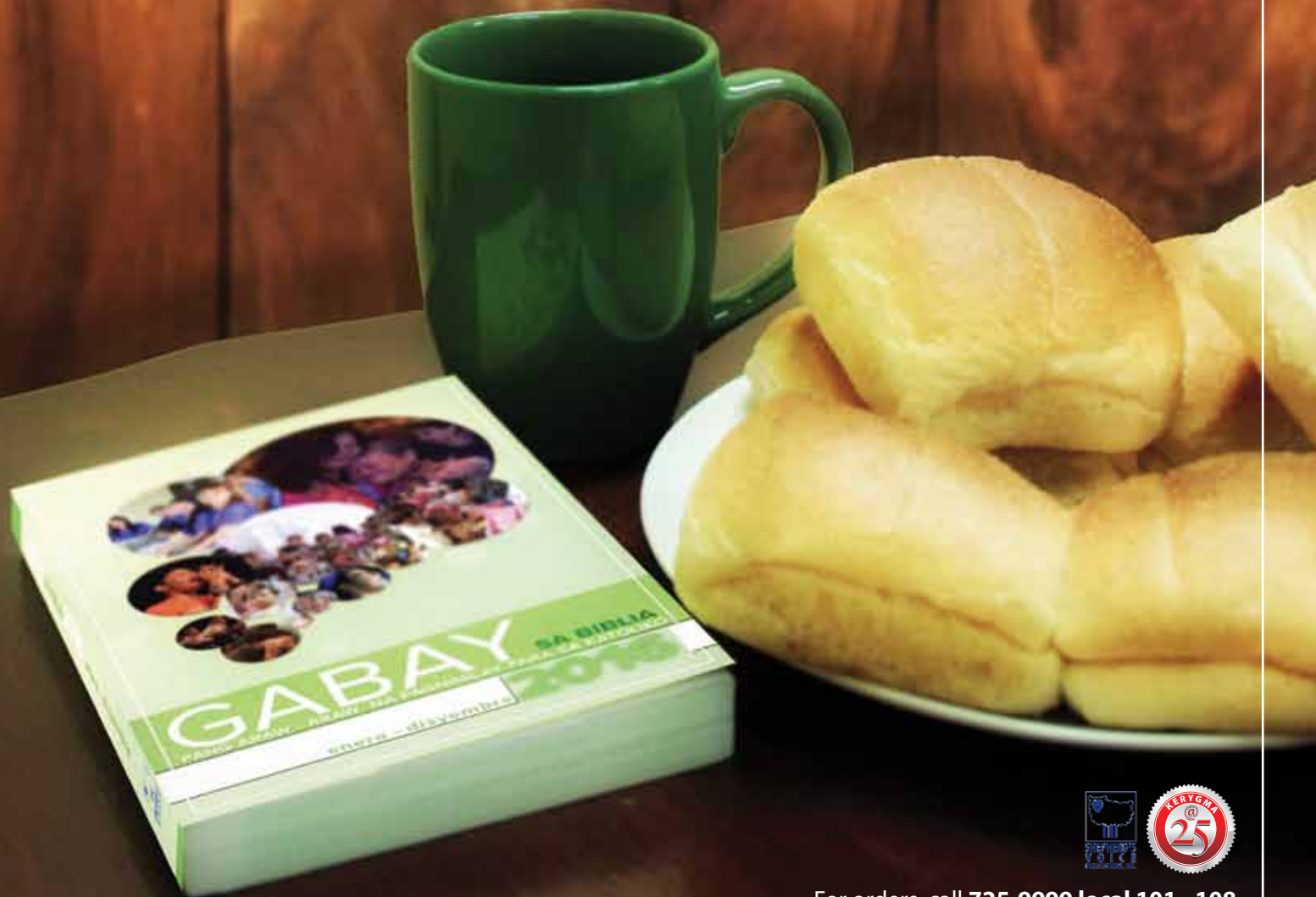
TEACHING KIDS TO BE RESPONSIBLE

By Allan and Maribel Dionisio



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THE WIND RAN OUT OF BREATH

I love the version of Mark 4:35-41 in *The Message*:

Late that day, He said to them, "Let's go across to the other side." They took Him in the boat as He was. Other boats came along. A huge storm came up. Waves poured into the boat, threatening to sink it. And Jesus was in the stern, head on a pillow, sleeping! They roused Him, saying, "Teacher, is it nothing to You that we're going down?"

Awake now, He told the wind to pipe down and said to the sea, "Quiet! Settle down!" The wind ran out of breath; the sea became smooth as glass. Jesus reprimanded the disciples: "Why are you such cowards? Don't you have any faith at all?"

They were in absolute awe, staggered. "Who is this, anyway?" they asked. "Wind and sea at His beck and call!"

A squall can capsize even boats that are moored in a dockyard. The disciples were already at sea. It wasn't in the middle of the day. It was evening when the violent winds broke out. They must have been frantically bailing out water from their boat. But unless a squall calms down, you're going under. Imagine the fear that brings.

And Jesus was there at the stern. Sleeping.

Until they woke Him. "Teacher, is it nothing to you that we're going down?" I'm guessing that must have been Peter, because his mouth is always too quick on the draw. (Like mine is.)

I wonder. Didn't the storm know Jesus was on the boat? *Ay sorry, Boss, nand'yan pala Kayo!* (Sorry, Boss, didn't know You're there!)

I'm in an awful squall right now and I'm wondering how long before my boat capsizes. And the question Jesus asked His disciples, "Have you still no faith?" confounds me.

I scribble in my prayer journal: "Dear Lord, why do You ask questions like that? There's a storm and I'm not inside a safe shelter. I'm on a boat. In the middle of a sea. Teacher, is it nothing to You that I'm going down?"

In the Gospel account, it says that He told the wind to pipe down and told the sea to be quiet and settle down. No angry booming voice. No theatrics. Just like that – "Pipe down. Be quiet." And faster than you could say *supercalifragilisticexpialidocious*, the squall quieted down completely.

Being in the middle of a fierce storm doesn't mean Jesus doesn't care. Storms don't just happen. They're part of a plan. You know, a divine plan. And divine is not meant to be comprehensible.

I don't know why He does the things He does.

All I need to remember is the wind and the sea obey Him.

All I need to remember is He spoke and the wind ran out of breath. 

Email Rosanne at kitchenscribbles@gmail.com.



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SORRY FOR THE INCONVENIENCE

By Rex Robillos

If you live in Metro Manila, I'm sure you've been stuck in a traffic jam. You know the frustration of waiting green light after green light for your vehicle to finally cross that intersection. You find yourself angry because of the time you waste just sitting in the traffic. Then, finally, as the long line of vehicles starts to slowly move, you discover that the cause of the heavy traffic is the local water provider, Maynilad, digging a new pipeline with a great big sign that reads, "Sorry for the inconvenience. *Malapit nang dumaloy ang ginhawa*" (Relief is about to flow).

Friends, a traffic jam can be likened to the dreams you've been ceaselessly praying for but are yet to come true. Dreams that you've been wanting to happen for years but seem stuck in a heavy traffic. And you are losing your temper.

You want to give up on your dreams. You are losing hope.

Friend, today God is saying, "Sorry for the inconvenience. *Malapit nang dumaloy ang ginhawa.*"

Patient endurance is what you need now, so that you will continue to do God's will. Then you will receive all that he has promised.


— Hebrews 10:36
NLT

No matter the delay, no matter the hardship, no matter how difficult your circumstances are, do not give up on the promise of God. Be patient and continue to do things that please the Lord because your reward is at hand.

If you feel stuck because of the long traffic jam, have a little patience. You can look forward to your family waiting for you. They are just beyond your grasp. All you need to do is keep the right path in this journey through life's highway.

No matter what roadblocks we face, we will eventually get to our destination. Our reward is at hand, if only we can learn to value God's promises and wait for its fulfillment.

Yes, hope is one of the greatest gifts God has given man. It is hope which fuels our inspiration. All we need to do is to hold on to that promise of hope and see it through until the end.

"Sorry for the inconvenience. *Malapit nang dumaloy ang ginhawa.*" In other words, hold on, child. The best is yet to come. 

"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 hope and a future."

— Jeremiah 29:11

Email Rex at rexrobillos@yahoo.com.

Rex V. Robillos is the builder of Feast Imus, regularly held at the Feast Imus Center, 3rd Floor of FRC Mall, Aguinaldo Highway, Imus, Cavite, every Sunday: 10 a.m. and 2 p.m. with a Mass followed by worship and powerful talk, and a 4 p.m. Youth Feast.

May Your Dreams Come True

Friend, what are your dreams? Those dreams you have in your heart of hearts? God has placed them in the very fiber of your being. His plan for your life is connected to your deepest desires.

Here's the truth: God wants to make your dreams come true. But He needs your help. He has already equipped you with the gifts, talents and resources you need to accomplish the beautiful dreams He has for your life.

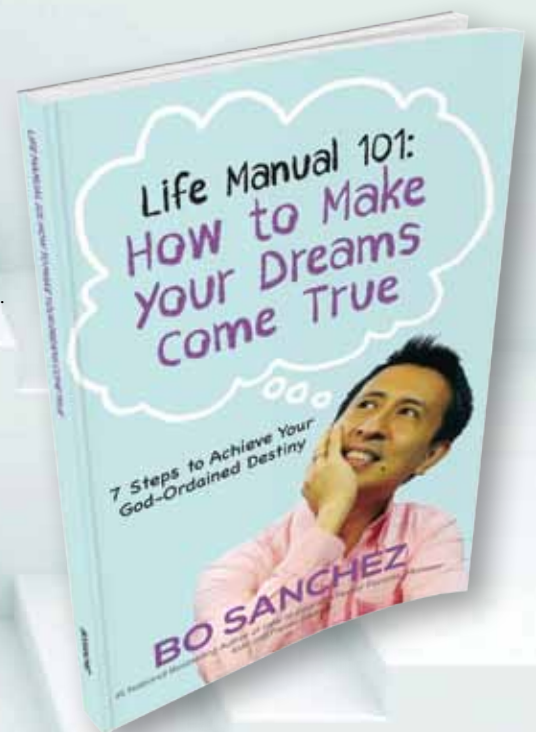
But why is it that your dream still remains a dream? There are some important principles you need to learn and apply, like what to do when your dreams are bigger than your resources, how to marry your purpose and hire your strategy, and find God's solution when you encounter obstacles that stop you from fulfilling your dream.

You may be on the verge of giving up or may have abandoned all hope. This book will inspire you, motivate you and bring your dreams back to life!

Yes, your dreams don't have to remain just dreams. Learn how to achieve your God-ordained destiny by following these seven crucial steps:

- Step 1: Conceive
- Step 2: Receive
- Step 3: Achieve
- Step 4: Adjust
- Step 5: Supply
- Step 6: Solutions
- Step 7: Significance

What are you waiting for? It's time to make your dreams come true. This book will change your life.



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digital or paperback versions.

By Lai de Guzman
As told to Judith Concepcion

One Monday night in March 2015, I attended The Feast Ortigas with a heavy heart. During that time, the photography businesses I ran were experiencing challenges. As soon as I entered Cinema 3 where The Feast was held and was handed the *Feast Bulletin* along with the love offering envelope, I cringed. I knew I wouldn't be able to give my monthly tithe — the first in a long time.

Humble 'Investment,' Big Return

I was just cool and calm for the most part of the session. Before we were about to give our love offering, a brother entered the stage and shared about tithing. Then he said, "To those who have nothing to give, I encourage you to still lift up your envelopes and pray for the future. Pray and dream for the time when you will be able to give back to the Lord."

Tears rolled down my cheeks. From the start, I really wanted to give; I just thought of skipping it. But after hearing the sharing, it somewhat put me in a position to admit to the Lord that I wasn't OK and I needed His comfort.

I felt I couldn't leave the venue without giving because of the sharing about tithing. I also felt like I had been freed from the thought that I could outgive the Lord. For me, giving is an expression of gratitude. But I guess that night was different. It's a struggle to be thankful when you're in a state of lack. I knew that I was capable of giving back to the Lord, but I was just experiencing a temporary setback.

Just when I was about to pull out a small amount from my wallet, my love offering envelope was nowhere to be found. With no envelope to raise, I just lifted my empty hand. After the session, I handed my contribution, wrapped in paper, to an usher. It felt right. A humble offering, *a la* widow's mite. What I underwent then felt like a criss-cross of pride and surrender.

I gave because I realized that no matter how small I had, it already belonged to the Lord. Whatever amount I had didn't matter to Him. What mattered more was that I was there at The Feast.

Incidentally, the talk series that time was "Rock Bottom" and the catch phrase that was repeated again and again during the entire series was, "When you're down to nothing, God is up to something."

That night, I got a free ride home courtesy of my brother.

That same week, God blessed me with a booking worth a hundred times of what I gave and I offered a tenth of my produce the following Monday.

The following month, I received a windfall, an amount I had never held in my life, and tithed 10



MY WIDOW'S MITE EXPERIENCE

percent of that. The Lord returned it to me tenfold.

Over one meal, I shared my experience with my dad. After a week, just as I was about to leave the house to go to Feast Ortigas, my dad said, "*Anak, magpapa-tithe sana ako*" (I want to send my tithe). Now he reminds me to bring his tithes whenever I go to The Feast.

The Bigger Lesson

This experience made me trust the Lord more not only in matters of finances but in every area of my life. I know that when I wake up each morning, I may still have to face some problems, but I find comfort in accepting that God's got my back.

I believe that tithing is a very loving thing to do. You're able to shift your focus from yourself to the Lord and in what He can do with what you have to bless others.

It's nice to be generous and mirror God's faithfulness through tithing. But I guess the bigger lesson that God wanted me to learn was how to receive and to embrace the joy of receiving.

I am humbled. 

point of contact

I PRAY THAT YOU RECEIVE YOUR MIRACLES IN JESUS' NAME!

I PRAY THAT GOD LIFT YOU FROM YOUR TRIALS, heal your diseases, bless your problems and direct you to the path He wants you to take. I pray that God remove your fears and give you the courage to surrender your burdens to Him.

So place your hand over my hand, and let us pray with trust, together with our prayer team of intercessors praying for you right now...

This page is our Point of Contact, our spiritual connection.
Say after me...

In the Name of the Father, of the Son, and of the Holy Spirit.

Lord, I surrender to You my worries and anxieties. I surrender to You my needs, my problems, my trials. I place them all in Your big hands. And I open myself to all that You want to give to me. On this day, I say yes to Your love, to Your blessings, to Your healing, to Your miracles. And Lord, specifically, I ask for the following miracles for my life...

I believe that You answer my prayer in the best way possible! I also ask for the special intercession of Mama Mary. I pray all this in the Name of the Father, of the Son and of the Holy Spirit. Amen.



SPECIAL INTENTION FOR THIS MONTH:

Dearest Father, we thank You for Your daily providence. Thank You for sustaining us in our needs and for sending the best answer to our prayers. Thank You for helping us overcome and making us stand up to this day and beyond. Thank You because we have found a strong refuge in You.

Open the gates of heaven for the opportunities that You see fit for us. Teach us to let go of our worries and set us free from any bondage that pulls us back. We ask for Your wisdom, humility and goodness to make us the persons that You want us to be. In Jesus' name, we pray. Amen.

Praying for you,

A handwritten signature in black ink that reads "Bo".

Email your prayer requests to me at bosanchez@kerygmfamily.com or write to me at Shepherd's Voice Publications, #60 Chicago St., Cubao, Quezon City, Philippines 1109.