



*The Life-Changing Magazine*  
**KERYGMA**

No. 343

Vol. 29

NOVEMBER

2018

# GET RID OF THE POVERTY MINDSET

Why Financial Success  
Begins at Home

Keys to Combining  
the Roles of Employee,  
Entrepreneur, and Investor

Self-Care:  
The Healthier Path in  
Caring for the Family

## **LEE SIBLINGS**

Lawrence, Eleanore, and Edmund inspire and educate more Filipinos to be financially independent—as they have learned from their parents.

ISSN 01170-7710



9 770117 771001

Philippines P100  
US \$8.14  
AUS \$8.14  
Euro 5.07  
UK 4.49  
CDN \$7.95  
SING \$9.42  
HK \$51.83  
RUPIAH 103,000

# Life-changing stories at your fingertips.

Life is hard. People get weary. The world spins at a frantic pace.  
So we want you to get the encouragement and inspiration you need  
to face your daily battles—fast.  
On demand. Right within your reach.

## THE KERYGMA MAGAZINE APP



**Now available for download.**



**Free issues for a limited time.**



Follow Us for More Inspiration!

Facebook: Kerygma Books

IG: @kerygmabooks

Twitter: @kerygmabooks

[www.kerygmaonline.ph](http://www.kerygmaonline.ph) | [www.kerygmabooks.com](http://www.kerygmabooks.com)



# Don't Reject Your Failures

**A**s a child, I loved reading about the Leaning Tower of Pisa.

It was a very special day for me when I finally went to Italy and saw its failed glory with my own two eyes.

Because that was what it was: a giant failure of the grandest proportion.

This cathedral bell tower was built seven hundred years ago. It began to sink on one side a few millimeters each year, causing it to lean. Efforts to repair the tower's foundation were also dismal failures—the tower kept on leaning to its side.

I can imagine how many sleepless nights the leaning tower gave its builders, architects, designers, owners, contractors, and engineers down through the centuries. When you think about it, the tower was one failure after failure after another failure.

But precisely because of this repeated failure, it has become a phenomenal success. For centuries now, millions of tourists have visited the tower because of its oddity, making Pisa a very prosperous city. If the tower didn't "fail" and instead stood straight, it would just be one of the many thousands of bell towers in Italy—nothing special at all.

Many people tell me that I've succeeded so much in my life. And everything I've set my mind on *happens*. They enumerate the many dreams I've had that has become reality: *Kerygma*, the number one inspirational magazine; The Feast and Light of Jesus Family; Anawim, our home for the aged; TrulyRichClub; etcetera.

One person asked me, "How do you do it, Bo? From mere thoughts in your brain, BOOM! We see it come true."

But people only see one chapter of my story.

First off, all of the things mentioned above were created *with* a bunch of selfless people who didn't like their names in the limelight. They let me have the glory so my rewards in heaven will be miniscule compared to theirs. (Drats.)

But here's another thing people don't know: about my other dreams that nose-dived and crashed to the bottom of the sea.

In 1983, I lived in a depressed area, dreaming of starting a community among the poor, plus a cooperative to assist in their financial needs. Nothing happened. Well, not exactly. Through that experience, I learned the art of sharing one filthy toilet with five families, two of which had eight children each. (I'm *not* exaggerating.) Needless to say, my

mornings there were very interesting. I acquired the skill of putting on hold my biological functions for two hours, my legs twisted together like a pretzel, while lining up and waiting for my turn.

In 1985, I wanted to start a Christian restaurant—complete with Christian music and food with biblical names. I also wanted to provide jobs for our unemployed members. That idea didn't even reach the oven. I wanted to serve dishes like Martha's full course meal and Moses' manna and Daniel's veggie meal and Esau's stew and Jonah's big fish and Tobit's liver, and Jacob's broken hip and heck, maybe I should thank God this whole idea didn't materialize.

Should I go on?

You can just imagine how many failures I've made in my life. I can write a thirty-volume encyclopedia entitled *The Failures of Bo Sanchez*. And that'll just be the index!

If you want the blow-by-blow account of how I failed, you need a one-terabyte hard drive. I've failed, and I've failed really bad. And at the time of the failure, people didn't mince words. I was criticized, ridiculed, lambasted, fried, roasted, grilled, baked, sautéed, stewed, and eaten alive. (See how my restaurant dream still haunts me today?)


But God knows how to use failures.

He masters in the art of recycling flops like me.

Failures in life are courses with very high tuition fees. So I don't cut classes and miss my lessons: about humility; about patience; about hope; about asking others for help; about listening to God; about trying again.

About trying again and again and again.

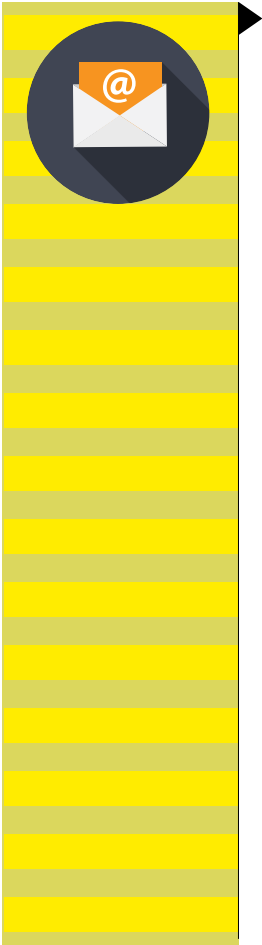
Lesson? I'm sure you have already failed many times in many areas of your life: family failures, job failures, spiritual failures.

Friend, if you want to be a great success, don't reject failures. Instead, *use* them. When you're able to use your failures, you bless the world with your unique gift. 

May your dreams come true,

*Bo*





I just read your "Power of Small" issue and it had a great impact on me. *Kerygma* does wonders! Even if it's already a back issue, the inspiration and wisdom on the pages never grow old. I am inspired by how our small actions can have significant results in the future. I became more conscious with what I do, how I spend my time, and what I focus on. *Kerygma* is like a friend who encourages me to celebrate my small wins and focus on my dreams.

Thank you for being an instrument of hope and encouragement. God bless, *Kerygma* staff!

**Carniña Galeno  
Manila**

Good day! I have been a subscriber of *Kerygma* magazine for years now and also a Feast attendee for six years. Being in the Light of Jesus Family has changed my life tremendously.

God bless you, *Kerygma*!

**Elena Diaz  
Quezon City**

Thank you, *Kerygma* magazine, for all the inspiration and learning. As a college student, I feel pressured to embrace what seems to be the new norm: vices, being in a relationship just for the sake of it, going to cool places so I can post something in social media, etc. But your stories and teachings keep me grounded that my true source of joy is God alone. I am assured that I don't have to please the world because God is enough.

More power to the people behind this amazing magazine!

**Justine  
Pasig City**

## CONNECT WITH US!

E-MAIL: [editsvp@shepherdsvoice.com.ph](mailto:editsvp@shepherdsvoice.com.ph)

OR SEND TO: The Editor, 60 Chicago St., Cubao, Quezon City

Website: [www.kerygmabooks.com](http://www.kerygmabooks.com)

Landline: 725-9999, 650-9733

Mobile: 0915-122-4941



**kerygmabooks**

**FOR SUBSCRIPTION-RELATED CONCERNS:**

E-mail: [subscription@shepherdsvoice.com.ph](mailto:subscription@shepherdsvoice.com.ph)

Mobile: 0933-817-3635 (Sarah Discutido)

Landline: 725-9999 locals 101 to 108



One day, a Born Again pastor asked me why we pray to Mama Mary and the saints. He followed it up with the question on why we have their images. It's such a worn-out argument between Catholics and Born Agains that I had to keep my eyes from rolling as I gave a dispassionate reply.

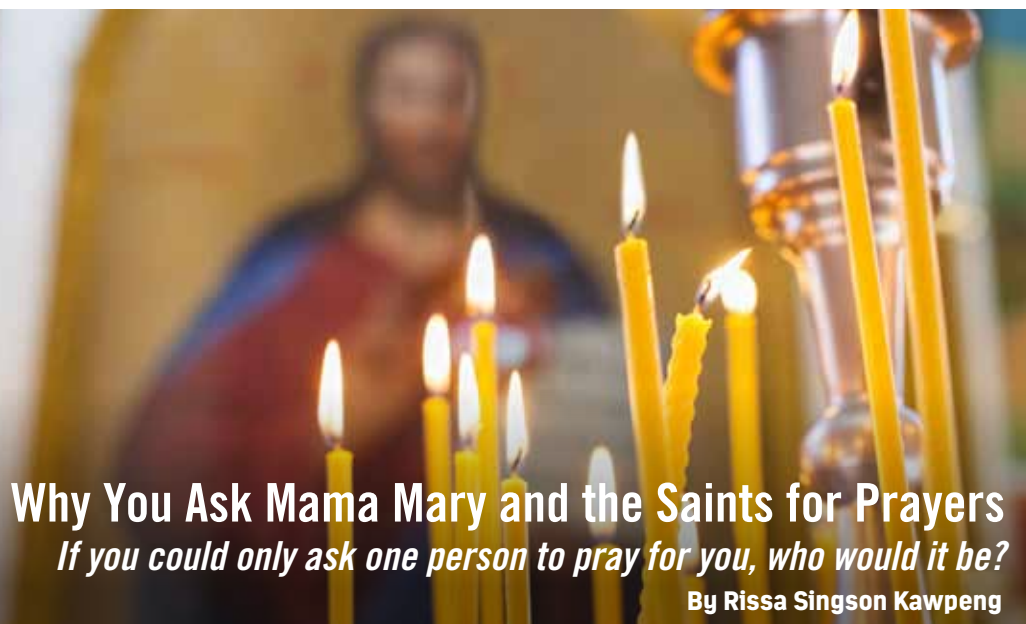
Don't get me wrong. If he had been an ordinary Born Again Christian, I would have lovingly explained to him the rudiments of our faith regarding Mama Mary and the saints. But I had no desire to engage in apologetics with someone who was asking a question not to understand but to convince me of his stand. It was an exercise in futility since I knew that none of us would budge from our opposing beliefs.

Born Again Christians often criticize Catholics for praying to the saints but will not hesitate to ask a fellow church member to pray for their intentions. I think the problem stems from their misunderstanding of what "praying to the saints" means for us Catholics.

When we pray to the saints, we do not worship them or put them on equal footing with Jesus, or even with Mother Mary. (OK, that's another issue that deserves a full-blown article.) What we do is to ask them to pray for our intentions.

St. James said, "The prayer of a righteous person is powerful and effective" (James 5:16). Isn't this the reason why we ask those who are "*malakas kay Lord*" to help us pray for our petitions?

Tell me, if you could ask only one person to pray for your special and urgent petition, say a miraculous healing from a deadly disease, would you choose Bo Sanchez or me? (Go ahead and choose. I won't be hurt.)



## Why You Ask Mama Mary and the Saints for Prayers

*If you could only ask one person to pray for you, who would it be?*

By Rissa Singson Kawpeng

Of course, you'd choose Bo, right? I would too!


My mom was my staunch intercessor when she was still alive. When I had difficult exams or when I was sick, I would ask her to pray over me. Now that she's in heaven beholding Jesus face to face, wouldn't her prayers for me be even more powerful? So yes, I still ask my mom to pray for me even if she's been gone from earth for years. I tell her to whisper to Jesus my needs even as I pray for those same intentions myself.

And because she has passed from this world, is it idolatry for me to keep a framed picture of her on my dresser? Am I worshiping her when I recall my happy memories with her and tell my kids about her? If I lovingly caress her picture as I remember all the wonderful things she had done for me, am I guilty of making her a god?

My Born Again friend told me that we shouldn't be talking to the dead. I agree. Using mediums and spiritists to converse with our departed loved ones is the sin of necromancy. It's what got King Saul into trouble with the Lord when he was so desperate for counsel and couldn't hear God's voice. So he

sought a medium to conjure up dead prophet Samuel and ask advice from him. (Read 1 Samuel 28.)

But asking the saints to pray for us is not talking to the dead. Because our faith tells us that they are alive in Christ! Jesus Himself said, "Concerning the resurrection of the dead, have you not read what was said to you by God, 'I am the God of Abraham, the God of Isaac, and the God of Jacob'? He is not the God of the dead but of the living" (Matthew 22:31-32).

As Catholics, "we believe in the communion of all the faithful of Christ, those who are pilgrims on earth, the dead who are being purified, and the blessed in heaven, all together forming one Church; and we believe that in this communion, the merciful love of God and his saints is always [attentive] to our prayers" (*Catechism of the Catholic Church*, 962). 

*Therefore, since we are surrounded by so great a cloud of witnesses, let us rid ourselves of every burden and sin that clings to us and persevere in running the race that lies before us while keeping our eyes fixed on Jesus, the leader and perfecter of faith. (Hebrews 12:1-2)*

E-mail Rissa at [rissakawpeng@gmail.com](mailto:rissakawpeng@gmail.com) or follow her on Facebook.



## about the **cover** models



*Lawrence Lee, Eleanore Lee-Teo, and Edmund Lee are the next generation of COL Financial Group, Inc.—the largest online stockbrokerage firm in the Philippines and one of the biggest advocates of financial literacy in the country. It is founded by their father and Chairman of the Board, Edward K. Lee. These three siblings have paved their own individual paths to success with Lawrence as Vice President of Citisecurities, the global proprietary trading arm of the corporation; Edmund as the President and CEO of the Caylum Trading Institute; and Eleanore as a writer and author of Kerygma Books' very own, Raising Heirs. Together, they use their platforms to highlight the importance of being financially independent and push for a greater movement towards higher education for everyone. As Edmund once said,*

*"Encouraging people to become educated well in any field or practice is something that we will never give up on. But it is a decision and a commitment that we need to make for ourselves. I continue to learn every day because I choose to learn every day."*

*The most significant value that their parents passed down to them which fuels the way they function is a deep respect for relationships—relationship with their peers, customers, and students but most importantly, their relationship with one another. Beyond business, they maintain the core principle of their parents: that family and God must always come first.*

**Photos by Niño Ventura**





November 2018

**1 THE BOSS**  
Don't Reject  
Your Failures  
**48 POINT OF  
CONTACT**

**The Bo  
Files**

- 2 MAILROOM**  
**6 DAILY PAUSE**  
**8 NEW YOU**  
**9 REAL STUFF**  
**10 KFAM INSIDER**  
Kerygma Academy  
Opens Its Doors  
through  
Writing 360 °  
**13 DEAR K**  
My Parents Favor My  
Brothers More  
**15 FEAST TESTIMONY**  
The God of My Trials  
**23 FAMILY HACKS**  
The Jesse Tree  
**41 K-TECHISM**  
Good Profit  
**25 IT HAPPENED**  
The Power of Prayer  
**47 ONE LAST STORY**  
Through the Raging  
Water

**Departments**

- 3 JUST BREATHE**  
Why You Ask  
Mama Mary and  
the Saints for  
Prayers  
**17 FAMILY SEASONS**  
Self-Care: The  
Healthier Path  
in Caring for the  
Family  
**19 WEALTH & WISDOM**  
Join the FQ  
Movement  
**21 HEALTH & HOME**  
Ensaladang  
Talong  
**45 KITCHEN SCRIBBLES**  
"If God Is for Us,  
Who Can Be  
Against Us?"  
**46 K PREACHER**  
Goodness Beyond  
Christmas

**Columns**

- 29 INTRODUCTION**  
Get Rid of the Poverty  
Mindset  
**30 INFOGRAPHIC**  
Top Philippine  
Crowdfunding  
Platforms  
**32 TEACHING**  
Why Financial Success  
Begins at Home  
**36 TESTIMONY**  
Finding My Purpose  
through Social  
Entrepreneurship  
**38 TEACHING**  
Keys to Combining  
the Roles of Employee,  
Entrepreneur, and  
Investor

**Special  
Section**

founder and publisher BO SANCHEZ • editor-in-chief RISSA SINGSON KAWPENG • editorial consultant TESS V. ATIENZA • managing editor MAYMAY S. TRINIDAD • assistant managing editor KRIZELLE R. TALLADEN • creative director MIKE CORTES • assistant layout artist LEAH KIM RECTO • graphics director REY DE GUZMAN • staff writers DINA PECAÑA, ELLE Z. SILVESTRE • contributing writers JUDEE QUAIZON, ELEANORE TEO, MARJORIE DUTERTE, MARIA THERESA DE JESUS, REX MENDOZA, TERRY AND WENDEE MONTAÑO • photographer DANIEL SORIANO • columnists MARIBEL DIONISIO, DR. MICHELE ALIGNAY, ROSE FRES FAUSTO, JC LIBIRAN, ROSANNE ROMERO, CHICHI BARBA • production assistant ANGIE ESPUERTA

chairman of the board and CEO BO SANCHEZ • president HERMIE R. MORELOS • vice-president for corporate services WENG CEQUEÑA • assistant vice-president for production TESS V. ATIENZA • central marketing director RUBY JEAN ALBINO • assistant sales director KARRIN RENZ SEÑA

**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. 2018. 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, 725-1190 and 650-9733 (Production Department). Fax: 727-5615. E-mail: [editsvp@shepherdsvoice.com.ph](mailto:editsvp@shepherdsvoice.com.ph). Website: [www.kerygmabooks.com](http://www.kerygmabooks.com)



# daily pause **with** Pope Francis

1



"Money must serve,  
not rule."



2

"Let us never place conditions  
on God! Entrusting ourselves to  
the Lord means entering into  
His plans without demanding  
anything."

3

"You, too, are like the Good  
Samaritan when you recognize  
the face of Christ in those  
near you."



8

"When we are firmly united to the  
God who loves and sustains us,  
we are able to withstand all life's  
difficulties and challenges."

9

"Every kind of material or  
spiritual poverty, every form  
of discrimination against our  
brothers and sisters, comes  
from turning our backs on God  
and His love."

1 0

"Faith in Jesus Christ frees us  
from sin, sadness, emptiness,  
isolation. It is the source of a  
joy that no one can ever take  
away."

1 4

"Wealth is good when it is placed  
at the service of one's neighbor;  
otherwise, it is wicked."

1 5

"Corruption is the worst  
social plague."

1 6

"The worldwide crisis  
affecting finance and the economy lays  
bare their imbalances, and above all,  
their lack of real concern for human  
beings."

2 0



"We can never  
serve God and  
money at the  
same time."

2 1



"The God of all consolation,  
who heals the broken hearts  
and takes care of the wounds,  
hears our prayer."



2 2

"The suffering of so many  
of our brothers and sisters,  
persecuted for the sake of the  
Gospel, is an urgent reminder  
that we Christians must be  
more united."

2 6

"In the shoes of the other,  
we learn to have a great  
capacity for understanding,  
for getting to know difficult  
situations."

2 7



"The world needs the courage,  
hope, faith, and perseverance of  
Christ's followers."



2 8

"Being a believer means  
learning how to see with  
the eyes of faith."

4

"If money and material things become the center of our lives, they seize us and make us slaves."

5

"Every occasion is a good one to spread Christ's message!"

6

"Do we know how to silence our hearts and listen to the voice of God?"



7



"We receive God's graces to share them with others."



1 1

"Try reading the Gospel for at least five minutes every day. You will see how it changes your life."

1 2



"Love for others needs to become the constant factor of our lives."

1 3

"It is essential that, until now and in your future professional life, you will learn to be free from the allure of money, from the slavery in which money closes those who worship it."

1 7

"Once capital becomes an idol and guides people's decisions, once greed for money presides over the entire socioeconomic system, it ruins society, it condemns and enslaves men and women, it destroys human fraternity, it sets people against one another."

1 8

"Some stars may be bright but do not point the way. So it is with success, money, career, honors, and pleasures when these become our lives."

1 9

"Working for a just distribution of the fruits of the earth and human labor is not mere philanthropy. It is a moral obligation. For Christians, the responsibility is even greater: it is a commandment."

2 3

"Only the person who feels happiness in seeking the good of others, in desiring their happiness, can be a missionary."

2 4

"We cannot sleep peacefully while babies are dying of hunger and the elderly are without medical assistance."

2 5

"The gift of the Holy Spirit has been bestowed in abundance so that we may live lives of genuine faith and active charity."

2 9



"Jesus is the gate opening up to salvation, a gate open to everyone."



3 0

"A little bit of mercy makes the world less cold and more just."



## 5 SMART STRATEGIES TO PAY OFF DEBTS

**IT'S DIFFICULT** to juggle paying off your debts while spending on your daily household expenses. So here are effective ways to help you manage your finances and start a debt-free life.

1. **Stop creating new debts.** It's impossible to get out of debt if you pay it by borrowing from someone else. It will be an endless cycle. Remember, your goal is to have financial peace of mind. You might also want to cancel your credit cards right away.
2. **List who and how much you owe.** Create a debt repayment list consisting of the names of your creditors, how much you owe them, how much you'll pay for them monthly, and the due date. This tactic may overwhelm you but it lets you see the bigger picture and helps you be aware of your financial position.
3. **Pay monthly bills on time.** Late payments have many consequences: growing interest rates, late and reconnection fees, utility shutoff, and even angry creditors. Missing a payment causes a domino effect. Staying on top of all your bills is a responsibility.
4. **Rank which debts to pay off first.** Figure out what kind of debt you're dealing with. It's smart to pay off those with higher interest rates. Knock out smaller balances next. It builds your confidence and gives you a push to stick with your debt repayment plan.
5. **Create a monthly budget for your expenses.** Following a budget plan helps you work your way out of debt, as it manages expenses and ensures you have enough money to make ends meet.

Source: <https://www.thebalance.com/>



## 8 ESSENTIAL PRACTICES TO BE HEALTHY AT WORK

1. **Drink plenty of water.** Water helps you to stay alert and think clearly, thus affects productivity.
2. **Maintain a good posture.** Proper posture lessens fatigue and reduces strain on your body's ligaments and muscles.
3. **Limit caffeine intake.** Reduce your intake to one cup every morning to avoid caffeine crash later on.
4. **Take breaks.** Invigorate yourself by staying outdoor for a couple of minutes and take a brisk walk around.
5. **Keep your workspace clean.** Did you know that a work desk can harbor as much bacteria as the toilet seat?
6. **Avoid close contact with sick employees.** Keep a safe distance from someone who is sick, so the infection won't spread. Always wash your hands and apply sanitizer.
7. **Eat sensibly.** It's best to pack a lunch and prepare healthy meals and snacks.
8. **Manage stress effectively.** Stress narrows your ability to think and function well. It also takes a toll on your physical and emotional health. Learn to manage stress by maintaining work-life balance and enjoying things you've always loved.

Source: <https://www.entrepreneur.com/>



Quick Health Tip

**QUINOA** is a great wheat-free alternative to starchy grains. It is high in anti-inflammatory phytonutrients, which make it potentially beneficial for human health in the prevention and treatment of disease. And because it's a complete protein containing all essential amino acids, it's an excellent ingredient to use in vegetarian dishes.

Source: <https://www.delish.com/>



## Saints-at-a-Glance

### St. Castorius

**Feast Day: November 8**

St. Castorius was a skilled carver in the imperial quarries of Sirmium, the present-day Mitrovica, Yugoslavia. He and his colleagues—Claudius, Nicostratus, and Symphorian—impressed Emperor Diocletian with their art. They were hired to do several carvings. However, when asked to carve a statue of Aesculapius, a pagan god, they refused to do so, as they were Christians.

Diocletian ordered the imprisonment of Castorius's group since they declined to sacrifice for the pagan gods. They were also tortured and executed after being falsely accused of the murder of Lampadius, an imperial officer of Diocletian.

Castorius was one of the "Four Crowned Martyrs," and the patron saint of sculptors, stonemasons, and stonecutters.

Source: <https://www.catholic.org/>



## AMACEA BISHOPS ADDRESS CULTURE AND ETHNIC DIVERSITY IN AFRICA

**THE ETHIOPIAN CATHOLIC CHURCH** hosted the 19th Plenary Assembly of the Association of Member Episcopal Conferences in Eastern Africa (AMECEA) for the first time. It was officially opened in Addis Ababa with a grand Eucharistic celebration.

For this year's plenary, the chosen theme is: "Vibrant Diversity, Equal Dignity, Peaceful Unity in God in the AMECEA Region." The Catholic bishops in Eastern Africa emphasized that ethnic diversity is a timely subject as it is currently witnessed in the region. They spent days praying for lasting peace, reflected on the issues, and came up with pastoral strategies to address the concerns.

"We feel that ethnic diversity is a positive thing given by God and it is important that we respect each other's ethnic background, and at the same time emphasize the human dignity that is in each one of us," said Cardinal Berhaneyesus Souraphiel, the current Chair of AMECEA.

Over 200 Catholic bishops from nine African countries attended the said event. The closing ceremony was held on July 22, 2018 under the sub-theme "Celebrating Our Oneness."

Source: <https://www.vaticannews.va/>

## DENR LAUNCHES AWARD TO HELP SAVE RIVERS



**THE DEPARTMENT OF ENVIRONMENT** and Natural Resources (DENR) launched the national search for R.I.V.E.Rs for Life Award on July 4, 2018.

The acronym stands for "Recognizing Individuals/Institutions towards Vibrant and Enhanced Rivers." This new award aims to raise public awareness to protect and conserve rivers, and tap concerted action to assure they are pollution-free and suitable for their designated use.

This will also honor communities and field officers who have responsibly implemented environmental laws and regulations within their areas of responsibility.

"Through the award, we hope to give life to rivers and revitalize these," DENR Undersecretary Jonas Leones said.

"Rivers and their tributaries are the lifeblood of the earth—we want to encourage people to look after and sustainably manage these," he added.

The search will be conducted from July to December of this year. DENR targets to award the winners during the agency's 2019 New Year's call.

Source: <http://www.pna.gov.ph/>



# Kerygma Academy Opens Its Doors through Writing 360°



**Writing hacks.** Rissa Singson Kawpeng shares her writing wisdom to hopeful authors.

**By Krizelle R. Talladen**  
**Photos by Ryan Nacario**

**P**icking the brains and tapping the expertise of three powerful, impactful, and bestselling authors, Kerygma Academy launched its first-ever course, *Writing 360°: A Comprehensive Introductory Workshop on Book Writing, Storytelling, and Creative Writing*, on August 11, 2018 at The Feast Center in Robinson's Galleria.

Despite the heavy downpour from Saturday morning until afternoon, The Feast Center was jam-packed with participants. This first batch of wannabe writers listened to the talks of three speakers: Rissa Singson Kawpeng, author and editor-in-chief of *Kerygma*

magazine; Marjorie Duterte, author and editor; and Karren Renz Seña, author and writing coach. After each talk, the participants were given the time to do writing exercises as directed by the speakers. They even got to share what they wrote to their fellow participants.


Since the first batch of *Writing 360°* was sold out in a snap, Kerygma Academy opened another batch on September 22, 2018.

Aside from this writing workshop, Kerygma Academy has also officially launched the full set of Kerygma Books Self-Publishing Services. It also presented its upcoming events in the areas of marketing, sales,





leadership, career, and stress management. With its pool of powerful professional speakers, Kerygma Academy ensures that each training event will give its audience the valuable skills that will improve particular aspects of their lives.

For more information on Kerygma Books Self-Publishing Services, call 725-9999 or e-mail [selfpublishing@shepherdsvoice.com.ph](mailto:selfpublishing@shepherdsvoice.com.ph). For the schedules and announcements of the Kerygma Academy events and courses, follow Kerygma Academy on Facebook. 



#### **Thinkers, Doers.**

Top: Karren Renz Seña (left) and Marjorie Duterte (right) answered questions from the attendees, especially on how to commit to complete one's book.

Bottom:  
People from all walks of life gathered in Writing 360° and went home inspired to make their dream book come to life.





GOD CAN DO ANYTHING YOU KNOW—  
 FAR MORE THAN YOU COULD EVER  
 IMAGINE OR GUESS OR REQUEST  
 IN YOUR WILDEST DREAMS

# LIMITLESS

*Bo Sanchez's*  
**KERYGMA CONFERENCE 2018**

**NOV 22 - 25 SMX MANILA | MOA ARENA**

with BO SANCHEZ | FR LEO PATALINGHUG | DEAN PAX LAPID | JON ESCOTO  
 DIDOY LUBATON | JAN SILAN | BOGGS BURBOS | RJ SI | FEAST WORSHIP | AND MANY MORE



**REGULAR**

**P2200**

SEPTEMBER - NOVEMBER 2018

**PREMIUM  
 P3500**

RESERVED SEATING AREA + ACCESS TO THE PREMIUM  
 LOUNGE + PREMIUM LIMITLESS SHIRT + FREE 'GET READY  
 FOR MORE' BOOK\* + PRIORITY CLASS REGISTRATION



**YOUTH 4 DAYS P900**

**YOUTH 2 DAYS P500**

**FAMILY PACKAGE**

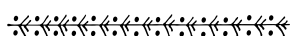
PURCHASE 2 REGULAR / 2 PREMIUM AND 1 YOUTH (4 DAYS) TICKETS  
 AND GET ADDITIONAL YOUTH\* 4-DAY TICKETS FOR ONLY P700 EACH.

\*Up to four tickets

TICKETS ARE AVAILABLE AT THE FEAST OR  
 ONLINE AT **WWW.KERYGMACONFERENCE.COM**



# My Parents Favor My Brothers More



*How can I tell my parents that I am envious because of how they treat my brothers? I feel like they're always favored while I am forgotten. Our parents support their hobbies, they're not strict with them regarding grades, and they can even court the women they like. Me? I had to comply with grade requirements, I had curfews, and I couldn't even talk to them about my crush. My mom would always scold me in front of my friends for the pettiest reason. Sometimes I'm tempted to ask if I'm their real child. Please help me to understand and deal with them.*

**Farrah**

E-mail your questions to [editsvp@shepherdsvoice.com.ph](mailto:editsvp@shepherdsvoice.com.ph). Or if you need to talk to someone, call (632) 726-4709 or 726-6728 to contact a pastoral carer of the Light of Jesus Pastoral Care Center. Pastoral caring session by telephone is 24 hours from Monday to Friday, and 8 a.m. to 5 p.m. on Saturdays. Face-to-face session is by appointment. For correspondence pastoral session, e-mail [lojpastoralcare@gmail.com](mailto:lojpastoralcare@gmail.com), go to [www.kerygmfamily.com](http://www.kerygmfamily.com), or call (632) 725-999.

## Dear Farrah,

I feel your sadness and upset feelings for your parents who favor your brothers more. It is but natural to ask if you are a real child. Parents can tend to favor some children over the others. This is definitely not a good practice, regardless of reason. Parents need to be fair towards all their children. Being unfair results to resentment and negative self-worth of the unfavored child.

You may try some or all of the following:

1. Find a relative or a family friend with whom you can share this and who also has the respect of your parents. This person can listen to your concern and mediate with your parents.

2. Write a letter to your parents about your feelings of resentment. But ask the family friend or relative to mediate to increase the chances that your parents will listen to you.

Use this formula: "I feel (mad, sad, glad, afraid) when (circumstances) because (reason). I wish..."

*I feel very hurt and disrespected when you support my brothers' interests because I do not experience the same support from you. I wish you also support my hobbies.*

*I also wish to let you know my intense sadness when I see rules set for my brothers which are different from the rules that you set for me. I can't help but think: "Am I your real child?"*

*And Mom, I feel so small when I am scolded in front of my friends for petty things. I feel forgotten and unloved. I wish to understand the difference in and for fair rules. I know you love me but I have great difficulty to feel your love with this kind of stance you have for me. It may be best for us to get professional help so someone can mediate and shed light on this matter.*

3. Invite your parents to go for professional help. You deserve all the love! God bless!

**Maribel**

Ma. Isabel "Maribel" Dionisto, MA is a parenting and relationship consultant, author, and speaker. Maribel and her husband, Allan, facilitate workshops and Discovery Weekend seminars. They established AMD Love Consultant for Families and Couples, formerly known as the Love Institute.





Simulan ang iyong Sabado  
ng umaga na may *ngiti* sa mata.



**SABADO 5AM-6AM**

Kasama sina  
Bro. Bo Sanchez, Alvin Barcelona,  
Randy Borromeo at Rissa Singson-Kawpeng



## The God of My Trials

By Manny Gaspar as told to  
Judee Quiazon

**B**oth of my parents in Bacolod helped many of our relatives and even those who were not related to us. They believed that by adopting and sending these people to school until they graduated, they would be prepared to support their respective families in the future. So when my mom died in 2013, I took the liberty of bringing three of her recently adopted children to Manila, treating them as my own.

For some time, I was afraid because I was not equipped in so many ways. I was caught in a political conflict at work with my subordinates and the company owners. There was a time when I only had P50 in my wallet, enough for my fare. I had to explore options to pay for my debts, bills, rent, and meals. My then seven-year romantic relationship became especially difficult. On top of that, I'd been worried for my father who was devastated after losing Mom. As if all that heaviness was not enough, our driver for my then Uber business raped our adopted child. It ripped my heart apart.

During those difficult times, I never stopped serving the Lord. God knew us from the very strand of our hair down to the blood in our veins. I trusted His Word that He would never leave me. He would never give me trials that I couldn't handle.

My previous boss invited me to The Feast where I found a home and family who cared for me through good and bad times. I drew my strength from The Feast every Sunday. I learned a lot from the talks and worship and it changed my personal outlook about life. Eventually, I served in the music ministry of The Feast Bay Area and now, in the recently launched The Feast Ermita. I learned about the essence of servant leadership and the importance of worship. I was further blessed when my adopted daughter gave birth to her baby Atarah, who, despite being born prematurely, came out alive and healthy by God's grace.

**Committed.**  
Despite all the trials, Manny sees God as a God of grace and provisions. He commits to serve Him with gratitude and joy.




Today, I work at Great Image Services Corporation as the national sales and operations manager. We also facilitate a Feast Light in our company with The Feast Ermita builder, Adrian Panganiban. My employers are also members of The Feast community and one of their advocacies is to mount the core values of discipleship program from the head office to the operation units consisting of sixty branches and three hundred employees nationwide.

I served as the key admin person offstage for most Kerygma Conferences and Grand Feasts in the past three years. Along with the music leaders, we pioneered a training program to hone and produce three batches of front liners, band players, choir members, and worship leaders from 2015 to 2017. About three hundred music servants graduated from the course. God also gave us provisions to continue doing this service along

with my brothers in Christ Ricky Sy and Richmond San Juan.

I couldn't put together how I got through all those trials and be where I am now. It's all through God's grace. Each of us goes through difficult times and some of us have even more burdens to carry. But I realize it's best to never dwell on the pain, but instead, learn from them. Share those battle scars because we never know whom we can bless and inspire.

Remember the cross, remember the wounds on Jesus' hands, and remember whom it was for.

It's for you and me. 

*The Feast Ermita happens every Sunday at The Robinson's Place-Manila, Movieworld Cinema 3, 9 a.m. to 11 a.m.*

*For other Feast venues and schedules, visit [www.lightfam.com](http://www.lightfam.com).*



**THERE IS**

**NO LIMIT**

**TO WHAT**

**GOD CAN DO**



## Self-Care: The Healthier Path in Caring for the Family

**W**hen my husband was battling a health crisis that happened for three Christmas seasons in a row (relatively the stressful time of the year), I was also tested beyond my limits. I told myself that I needed an extra dose of self-care so as not to give up. These were the times when I felt that I had to be on top of everything—home management, my husband's all-natural meals, the kids' activities, and all the holiday happenings. I was aware of how important self-care was. Yet when these things happened at the same time, I felt so drained. Every time my husband would recover, I would have an emotional meltdown. With much thought and will, I would sit down with my husband and discuss our need to tighten our individual self-care to ensure our well-being.

If we truly love our family and each other, we have to ascertain that we do not run on an empty tank. The love we give should come from the love within (and God is there within). It should encompass the different areas of life—physical, emotional, mental, and spiritual.

Here are practical ways to do self-care:

### 1. Care for your body.

Choose a physical activity that works for you: walk by yourself, do an exercise routine at home, take yoga or tai chi class—something for the body and to clear your mind as well. Do not join the bandwagon on what physical activity to do. Choose what will give you a sense of being. The most critical yet most basic form of self-care is actually the hardest

By Dr. Michele S. Alignay

to keep up with: the right amount of sleep, a healthy diet, and physical exercise. Doing all three consistently will work wonders in your body and well-being.

### 2. Care for your needs.

If you are at your wits' end and there is much to do, each one being a priority, sidestep for a while. Yes, slow down. If it's not a matter of life and death, then let go for a while. Take fifteen minutes on a couch or comfy chair, get that much needed extra long shower, have a haircut, or maybe treat yourself to a good (healthy) snack before rushing through your errands.

### 3. Care for your thoughts.

This one is tricky. How can we really care for our thoughts? It was said that our thoughts become



*Continued on page 18*




our destiny. And our well-being starts with a conscious awareness of what goes into our head. Who are you listening to? What are the recurring thoughts that get into your head? Are they healthy or not? Are they helpful? Are these giving you a sense of well-being and optimism? When we value caring for the self, we filter all those we hear, read, and allow to penetrate our brain. When you pause during mentally stressful times, listen to the sound of your breath, look up at the sky, stare at nature, or go for a good walk. These will help clear your mind.

**4. Care for your heart.** Have you ever experienced those times when your emotions cloud you? We have moments when our feelings overwhelm us and we want to break down. It's OK. When we feel hurt or angry, it's OK to respect our feelings. When we refuse someone, say no to a request that is too much for us, or when we do not want to socialize with anyone at some point, it's OK.

Why am I saying these are all OK? What happened to being the bigger person? There is a thing called emotional boundaries. It's protecting ourselves from further emotional burden, and we want to respect our

inner being when emotions and relationships are way too much to handle. When we feel angry or sad, we don't need to feel guilty. It's giving ourselves the space to bounce back. It's unhealthy to allow our emotions to rule us. Caring for our heart is actually having healthy emotional boundaries, as we want to be well to be able to give more to our loved ones.

Second Timothy 1:7 says, "For God did not give us a spirit of timidity, but of power and of love and calm and well-balanced mind and discipline and self-control." You have to do it for yourself, and your dear "self" will thank you for it!

Let me end by stressing that our personal well-being leads to our relational well-being. And isn't it what life is about—being able to share the best of us for our family and others? 

*Dr. Michele Alignay recently completed her PhD in Family Studies in Miriam College. She is the bestselling author of Family Goals: Embracing the Imperfections of Family Life, which was named as the Best Book in Family Life by the Cardinal Sin Catholic Book Awards 2017. E-mail her at [ichel.alignay@gmail.com](mailto:ichel.alignay@gmail.com).*

Do you want to have a copy of Bo Sanchez's latest bestseller? What about our collection of books that inspire, empower, and move you to live fantastic lives? You can now shop for them—**from the comfort of your home!**

Whether it be paperback or digital copy, you can shop at

**[www.KerygmaBooks.com/shop](http://www.KerygmaBooks.com/shop)**

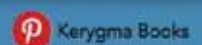
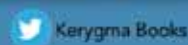
and have it delivered at your doorstep or straight to your gadget

—FREE OF CHARGE!\*



\*For minimum orders of Php 1,000.00 within Metro Manila only. Standard shipping costs apply for orders below Php 1,000.00 and non-Metro Manila deliveries. For digital purchases, download links will be sent immediately after confirmation of payment.

Visit our website for more inspirational articles:  
[www.KerygmaBooks.com](http://www.KerygmaBooks.com)





I recently launched my book entitled *FQ: The nth Intelligence*. FQ stands for financial intelligence quotient. I am still on cloud nine receiving support from dear family, friends, acquaintances, and like-minded individuals who helped me and continue to help me with this endeavor.

Giving birth to a book may not be as physically painful as giving birth to a child, but it has its own challenges and uncertainties. Mind you,



this mom has given birth to three bouncing baby boys, all weighing over seven pounds, via Lamaze method with no anaesthesia! What makes giving birth to a book more challenging is this: When you conceive a child, you know that the pregnancy will last for nine months. But not with a book. You don't know if it's going to take nine months or nine years, or if it will actually be delivered! So the next time someone invites you to his or her book launch, think twice before you say, "Sorry, I can't."

I am so happy, honored, and grateful to all those who came, braving the rains and traffic going to Quezon City, and the parking challenge at Victorino's, a restaurant that serves good Ilocano food (very FQ!). Your presence at this

By Rose Fres Fausto



milestone event will forever be etched in my heart.

I am fortunate to have the support of my family because each one of my boys—from the Honey to my sons—were all involved in the preparation of the launch. Isabel Lim, Gem Mailum, and the staff of ABS-CBN Publishing also gave us a hand. My son, Anton, who was our main host, was helped by his older brothers, Martin and Enrique. They came up with the program, script, event flow, and all the other matters I wouldn't have thought of.

During the program, we had a lively discussion about the childhood money memories of no less than business giants Wilson Sy (dubbed as the Warren Buffett of the Philippines), Edward Lee (known as the country's millionaire-maker as he helps people become millionaires through COL Financial), and Fernando Zobel de Ayala (whom my sons referred to as the





"Duke of Makati" during the program). They were all game to share their childhood money memories. This was made part



of the program because the FQ book is a call for everyone to talk about money in a healthy way, to understand their relationship with money by going down their childhood money memory lane.

I also had two loyal readers who flew in all the way from the south to attend the event. Pol Espanola, who came from Iloilo on his birthday, shared our similarities in raising our sons, how he has been donating *The Retelling of the Richest Man in Babylon* to schools down south,

and a wonderful story of how he has designed the implementation of the basic laws of money to simple workers in his hometown, starting off with not ten percent, not twenty percent—but fifty percent savings rate!

Doris Dimailig flew in from Davao together with her husband, Gerald, and son, Jed. She shared how she has been doing the tips she read from *Raising Pinoy Boys* and how *The Retelling of the Richest Man in Babylon* helped her son win the

Bangko Sentral ng Pilipinas Kiddie Saver of the Year Award!

The opening prayer was led by a favorite Jesuit Fr. Johnny Go, fresh from his trip abroad. ABS-CBN Publishing, Inc. president Ernie Lopez gave the opening remarks. In his speech, he said that the second bestselling book of all time—next to the Bible—is *Purpose Driven Life* and that he wishes the FQ book to be as successful as this one.

Two people who had hoped to be at the launch but were not available sent in their messages. They are

Bo Sanchez who wrote the foreword of the book, and no less than the governor of Bangko Sentral ng Pilipinas Nestor Espenilla, Jr., who has been championing financial inclusion. The two of them were among my "readers" in the video of my *Babylon* book.

I wish to thank all those who came and who helped me in this project. The launch is just the beginning. This will probably be my life's journey in the years to come. I wish that all of you who will read this will join me in this **FQ Movement**. Let us make everyone mind their FQ and prepare for a decent old age *now*. If you want to join our *Donate FQ Book to Public Schools*, please contact us at [FQMomm@gmail.com](mailto:FQMomm@gmail.com). Best of all, please share what you'll learn from the book with your loved ones and the people within your circle of influence.

*Maraming salamat. Cheers to high FQ!* 

**Rose Fres Fausto** was an investment banker turned full-time homemaker and now a writer, speaker, Gallup Certified Strengths Coach, and Behavioral Economist. She wrote bestsellers *Raising Pinoy Boys* and *The Retelling of The Richest Man in Babylon* (English and Filipino versions). Her new book is *FQ: The nth Intelligence*. Follow her on FB and YouTube as FQ Mom, and IG and Twitter as theFQMomm. For questions, visit her website [FQMomm.com](http://FQMomm.com) or e-mail [Rose@FQMomm.com](mailto:Rose@FQMomm.com) or [FQMomm@gmail.com](mailto:FQMomm@gmail.com).



## ENSALADANG TALONG

**M**y grandaunt—the sister of my maternal grandfather—made the best *ensaladang talong*. When she prepared it, the whole house would be filled with the mouth-watering smell of *inihaw na talong* and I would wait expectantly for dinner time to come.

Eggplants are part of the nightshade family, and there are some people who are sensitive to this group of vegetables (so I would advise you to forego this salad if you are one of them). But eggplants are actually good for you—especially for your digestion due to its high fiber content.

Naturally fermented coconut vinegar in this *ensalada* is another digestion

aid and having this salad in your meal can help you if you feel that your digestion is getting sluggish due to all the hard-to-digest food you have been eating lately.

### Ingredients:

3 medium-sized eggplants  
1 head of garlic  
1/8 teaspoon salt  
2-3 tablespoon of naturally fermented coconut vinegar  
Freshly ground black pepper

Use a fork or knife to pierce eggplants on all sides and grill (over hot charcoal or directly above the flame on the stove) until it is wrinkled and dark. Set aside to cool.

By Chichi Barba

Then, mince the garlic.

Once the eggplant has cooled, carefully remove and peel off the darkened, cooked skin. Chop the eggplant meat into chunks then place in a bowl together with the minced garlic. Toss in the salt, vinegar, and pepper and let it stay for a few minutes.

Let's eat! 🍴



Chichi authored a book titled *Eat Well, Get Well*, available at [www.kerygmabooks.com](http://www.kerygmabooks.com). E-mail her at [chichibarba@outlook.com](mailto:chichibarba@outlook.com).



# BUILD WEALTH

Invest with the Leading Mutual Funds in the Philippines

## Why Mutual Funds?

- ❖ **Affordable** - Start investing for as little as P5,000
- ❖ **Higher Earnings** - Potentially earn more than a savings account or time deposit
- ❖ **Professionally Managed** - Leave the decisions to our investment experts

## Why Philequity mutual funds?

- ❖ **Experienced** - Industry leaders since 1994
- ❖ **Multi-awarded** - Over 100 awards won for performance excellence
- ❖ **Top Rated** - Home of the #1 ranked mutual fund since 2007

## CONTACT US

ask@philequity.net | (02) 689 8080 | www.philequity.net



FREE

**CHECK-UP &  
HEALTH  
SEMINAR**



**MAIN  
OFFICE**

UNIT 5B, 3/F RL BLDG.,  
PANGANIBAN DRIVE, LERMA, NAGA CITY  
(054)4723801 • 09997887512 • 09453041990  
ver1revicmd@gmail.com • FB: Ionique CMD Naga  
MONDAY – SATURDAY, 9:00 A.M. - 6:00 P.M.

### BRANCHES

#### CUBAO BRANCH

UNIT 2012, 3/F NEW FARMERS PLAZA  
ARANETA CENTER, CUBAO, QUEZON CITY  
(02)9363475 • 09985743470 • 09359335099  
ver1reventerprisecubao@yahoo.com • FB: Ionique CMD Cubao  
MONDAY – SUNDAY, 10:00 A.M. - 9:00 P.M.

#### DAVAO CITY BRANCH

MEZZANINE, GROUND FLOOR, ILUSTRE  
GAISANO GRAND CITIMALL V. ILUSTRE ST., DAVAO CITY  
(082)2245278 • 09985743572  
ver1revdavaocity@gmail.com • FB: Ionique CMD Davao  
MONDAY – SUNDAY, 10:00 A.M. - 7:30 P.M.

— OUR ADVOCACY —



(WATER AND MINERALS)  
www.ioniquecmdph.com

MRI



"Let water and minerals, the magnificent life-sustaining  
creations of God, be the answer to your fervent  
prayers for health and healing."

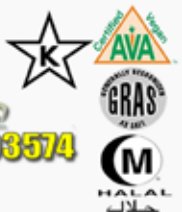
- RENATO U. PARAGAS, M.D. -

UTAH'S ORIGINAL  
FOOD-GRADE SOURCED MINERALS

**IONIQUE**  
CONCENTRATED MINERAL DROPS

#### ♦ FOOD GRADE

- ♦ GRAS
- ♦ cGMP
- ♦ NSF International Certified
- ♦ Star-K Kosher
- ♦ Islamic Halal
- ♦ American Vegetarian Association
- ♦ Company's reputation in mineral supplement industry



FDA  
FR 103574

**KCON 2018  
PROMO**

Register as a Wellness Consultant  
Partner (WCPartner) at PhP1,250.00 with  
1 - 60ml Ionique CMD and lifetime  
membership ID and get one (1) 30ml  
Ionique CMD for free.

**www.ioniquecmdph.com**



# THE JESSE TREE

By Terry and Wendee Montaña

**A**dvent is a time of preparation for the coming of Jesus. In order for our children to embrace the essence of the Christmas season, we have our Advent wreath and Jesse tree set up year after year.

The Jesse tree is a decorative tree put up during Advent to retell stories of the Bible that led to Jesus' birth. The Jesse Tree has its origin in Scripture: "There shall come forth a Rod from the stem of Jesse, and a Branch shall grow out of his roots. . . . And in that day there shall be a Root of Jesse, who shall stand as a banner to the people; for the Gentiles shall seek Him, and His resting place shall be glorious" (Isaiah 11:1-10). Jesus is a descendant of King David whose father was Jesse (Luke 3:23-38). It has three main parts—a tree, twenty-eight symbolic ornaments, and daily

Scripture passages that go with it.

When you have young children, drawing their attention to doing these is usually a challenge. And often they will just go through the motions of doing it just to comply but get nothing from it.


First, what we did was to involve them rather than let them be mere spectators. As simple as drawing and coloring the ornaments of the Jesse tree, letting them read the Scripture passages (as soon as they learn how to read), and placing those ornaments on the tree (for the little ones) bring excitement and sense of involvement in them.

Second, in order for them to have a deeper understanding of the passages, we would share additional stories, insights, and reflections to reinforce the meaning of the symbol behind the ornament. Our children were able to see more clearly the trail of God's promises from creation to the birth of Jesus. They were able to know and identify the people whom God has called in order to accomplish

His purpose. And because it is done every year, they become familiar with the symbols and the stories behind them. In this way, their appreciation of God's love strengthened.

Third, we added some personal touch to our Jesse tree by letting them write their thank you and/or good deeds on the leaves of the tree representing their gift offering for Jesus on this season.

As a family, having the Advent wreath and Jesse tree deepens our devotion to the Lord, and it allows us to celebrate His coming in a more meaningful and symbolic way.

In all of these, we recall the exhortation of God for the need for fidelity to His ways in Deuteronomy 11:18-20: "Therefore, take these words of mine into your heart and soul. Bind them on your arm as a sign, and let them be as a pendant on your forehead. Teach them to your children, speaking of them when you are at home and when you are away, when you lie down and when you get up, and write them on the doorposts of your houses and on your gates." 





Motivate  
the Workforce.

Build  
Stronger  
Teams.

Improve  
Company  
Performance.

Achieve camaraderie and productivity with  
**Kerygma Academy Corporate Trainings.**

Let our Kerygma preachers and authors  
motivate your employees through  
interactive seminars and workshops.

**KERYGMA**  
Academy

Learn More: Call **725-9999** and look for Karen. E-mail us at [sales@shepherdsvoice.com.ph](mailto:sales@shepherdsvoice.com.ph).



# The Power of Prayer

## *How God Restored Our Broken Family*

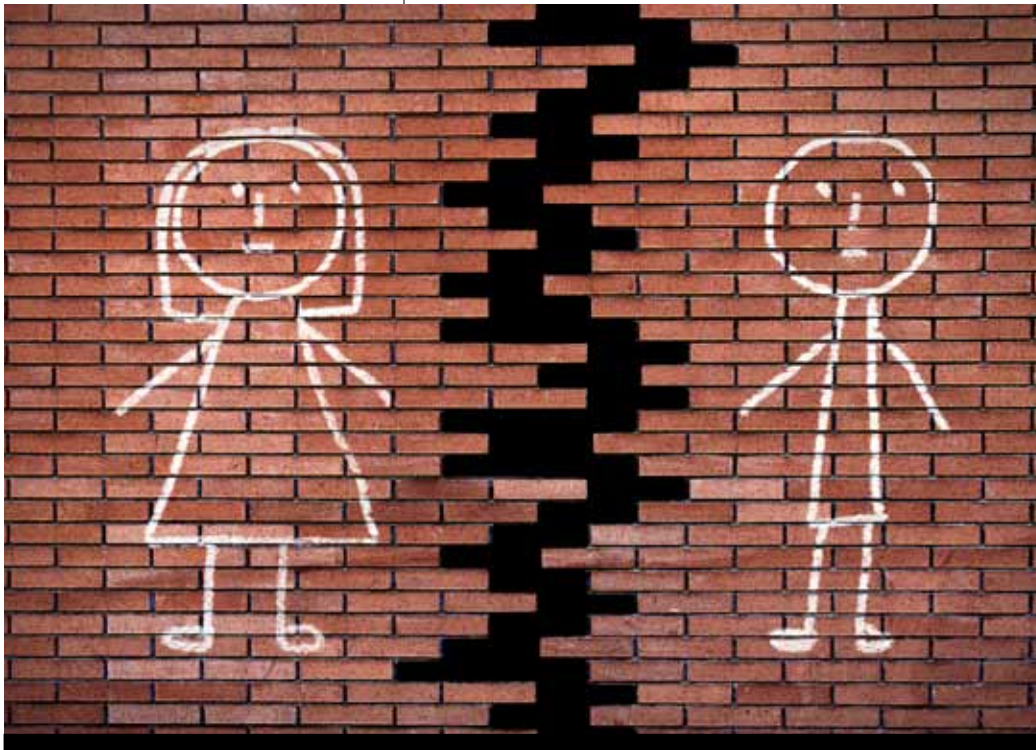
**By Monica Agustin\***

**S**omeone help my child, please! Help us!" Wearing tattered clothes, filled with bruises all over my body, and carrying my *paninda*, I begged the doctors to attend to our four-year-old child. I rushed our second son to the hospital due to high fever and convulsion. I was crying in desperation because we didn't have money for down payment. A nurse assisted us to the emergency room and told me not to worry about the fees. Everything became a blur and all I could remember was there were people rushing around me and the sound of machines and announcement. The fatigue from waking up early, selling goods, and taking care of our children all on my own, plus the emotional pain of being an abused and neglected wife, took a toll on me. Exhausted, I sat on the floor as I watched the medical people save my child. I prayed, "Lord, please save my son. Please save us. I don't have any strength left."

As Psalm 34:18 says, "The Lord is near to the brokenhearted," He heard my cries and rescued us.

*\*Real names were withheld.*





### Unfaithful Husband

I came from a big family in Bicol. We are a brood of twelve, and my parents earned a living from a *sari-sari* store. But life was hard in the province. We lived near the sea so every time there's a typhoon, we would lose everything and start from scratch again. When I reached sixteen, I asked my parents' permission if I could study in Manila. They agreed, provided that I would work for my own allowance.

I became an *ukay-ukay* (thrift store) vendor, cashier, and an office assistant. During my second year in college, I met Marco\*, one of the regular customers in the canteen where I worked as a cashier, and fell in love with him. He was also a persistent working student who wanted to be a successful entrepreneur someday. When my parents visited me in Manila, I introduced Marco to them. My father, who was usually silent, told me something that I could not forget.

"Monica, be careful of that man. He looks OK, but something's wrong. Have you met his family and friends? Have you already visited his home? Please, don't be blinded. He might hurt you."

I could not understand my father. They asked me to break up with Marco. I rebelled. I quit studying, married him in a civil ceremony, and we eloped to Bulacan.

That's when my father's words started to make sense.

Marco and I lived in a small wooden apartment—a far cry from his promise: "We would live in my parents' old but spacious townhouse in Bulacan." The kitchen, bedroom, and sala were cramped in one room, and we had to settle with a bathroom that's enough only for a toilet bowl and a pail of water. The man who used to accompany me in church stopped me from doing anything Catholic because he actually belonged to another religious denomination which was very critical of my faith. Aside from that, he told me that his parents were businessmen and they wanted to teach him financial discipline that's why he worked as a student.

Lies. All lies.

I learned later on that he stole the hard-earned money of his parents (who were farmers) and ran away to put up his own vulcanizing shop. He would hurt me whenever

his business attempts would fail and boss me around like I was his maid. I wanted to break up with him as soon as I discovered his true colors, but it was too late. I was three months pregnant. I refused to be intimate with him, so he started dating other girls to satisfy his needs. I let him be, as long as at the end of the day, he would come home to me.

Surprisingly, his unfaithfulness became a blessing in disguise. Since my parents and siblings were probably mad at me and I couldn't trust anyone in our place, I turned to God in my anguish. I would blame Him, then cry unto Him, and ask for His help. He became my pain absorber and constant confidant. Every time my husband was away, I would sneak out to the nearest adoration chapel and rest there. God's presence and Word kept me sane and hopeful that one day, things would be better.

But things turned from worse to worst.

### A Plea for Help

Through the years, my husband continued to drift away. We had three sons, but he barely gave us an allowance. He got one of his women pregnant so even if we were the legal family, I felt like we're competing for his attention.

Thankfully, my family forgave me. After learning how my married life was going, they gave me enough money to start a small business of selling *yema*, *polvoron*, and *pastillas*. I learned those when I worked in a canteen.

I would wake up at three in the morning to prepare my products, attend to my children's needs, and cook our breakfast. We usually had *tuyo*

for breakfast, salt for lunch, and soup made from broth cubes with a little vegetable for dinner. From six in the morning until dusk, I would sell around nearby barangays or even towns—on foot—just to have additional money for our expenses. My second child was often sick so we had to set aside budget for his medicines. Whenever I asked money from Marco, he would slap me and accuse me of giving our budget to another man. I would sell my products with large bruises on my face and arms. I continued praying for him and our relationship.

One evening, I found our second child suffering from seizure. I hurried to the hospital filled with despair, fear, and hopelessness. *What would we do now?* I couldn't contact Marco and I had two other sons who were starving.

Fortunately, God has His ways.

### Starting Over Again

The good nurse who assisted us handed me an envelope with sufficient money for my son's medicine. He had pneumonia. I never got to thank the woman for all her help and I didn't see her once during my son's recovery in the hospital. Cliché maybe, but to me she is an angel sent by God.

My sisters also came to help. We took turns in the hospital while I cared for my two other sons. When we're about to bring my son home, Fely\*, a kind woman whom I met in the pharmacy, asked if I was willing to be her supplier. She owned a chain of souvenir shops and she's looking for a trustworthy maker of *yema*, *polvoron*, and *pastillas*—my specialty. Praising God in my mind, I said yes.



It was the turning point of our life. I shared the good news with my sisters and they helped me put things together. My eldest child also offered a hand in making our products. "Monica, I'm sorry."

I was startled when I heard Marco speak behind me. I was so occupied with our new business that I didn't notice him coming home to us every single night. Until that evening.

"I was a fool. I brought you and our family nothing but pain. Honestly, my business is doing well now, but I didn't want to share the news with you. I was so embarrassed that it took me many years. I couldn't face you. I was frustrated with myself. I am sorry for beating you up. I'm sorry, Monica. I hope you can give me another chance."


I did. And I witnessed how much he has changed.

True enough, his vulcanizing shop was flourishing as he told me. He even named it to me and made me a partner. He left his mistress and we discussed how he will support his other son. We went to Bicol and he asked for my parents' forgiveness and blessing. He let me practice my Catholic faith and share it with our sons. On August 28, 2010, the feast day of St. Augustine, our family moved to our own two-storey house near the church where I serve as an officer of the parish pastoral council. God truly answers our most fervent prayers!

### Sweeter Days

Today, aside from having our own home, we also bought apartments for rent. Our eldest son ventured into business and is very successful on his own. Our second son is looking forward to enter the seminary next year, much to my delight. Our youngest is also an active servant in our parish.

Marco, meanwhile, continues to be a responsible and loving family man. He is very intentional in dating us and learning more about the Catholic faith. He is taking catechism lessons now as part of the preparation for his baptism next year. God is really good! I could only think of St. Monica's joy when St. Augustine finally had a conversion of heart.

Only the hands of God can put all the painful pieces of the past into a beautiful picture today and in the future. Looking back at the days when we had nothing for breakfast but fights and tears, I would never imagine that one day we will live happily—in our own home, managing our business, and serving our faithful God—together. 





3rd floor GT Reality Bldg. 1291 Batangas St.  
Cor. Uruguay St. Brgy. San Isidro, Makati City

# URGENT HIRING!

- Female Nurses (100)
- Female Orthodontist (5)
- Female X-ray Technicians (5)
- Female Hair Transplant Technicians (5)
- Male Arabic Chefs (10)
- Male Drivers – Trailer, Dump Truck (50)
- Mechanics – Heavy Equipment, Diesel (5)
- Male Laborers (20)

## APPLY NOW!



**Ms. Maharlika "Rowyn" S. Pesquira**  
General Manager  
POINTMAN INTERNATIONAL SERVICES INC.  
POEA LIC. 029-LB-092616-UL

**Contact Numbers:**

(02) 893-4983 / (02) 833-1605  
0933-879-2409 / 0933-879-2442 (SUN)  
0936-035-5353 / 0905-322-8529 (GLOBE)

**Email:** pointmaninternational16@gmail.com

**Facebook:** Pointman International Services Inc.

## COMPANY MISSION VISION

You may find thousand of firms in this line of business, but you will never find the kind of service that Pointman International Services Inc. (PISI) can offer; It evolves simultaneously with *LOVE, CARE and COMPASSION* that we have for our dear OFWs...Because we at PISI believe that,

"The only way to success is to put GOD on top of everything,

Let LOVE be the reason why you work"

"Keep your lives free from the love of money and be content with what you have,

Because GOD has said "Never will I leave you; never will I forsake you."

So we say with confidence, "The Lord is my helper, I will not be afraid.

What can mere mortals do to me?"

Hebrews 13:5-6

# GET RID OF THE POVERTY MINDSET

By Bo Sanchez

**I**HAVE the greatest mom in the world. But like all human beings on the planet, she had her share of weaknesses, and one of them was a shackling poverty mindset—which she passed on to her kids.

When I was a small boy, I remember Mom bringing me to a shoe store to buy me a new pair. While walking around the various displays, I saw a lovely pair of leather shoes inside a covered glass shelf and pointed to them.

That was when my mom covered her mouth in shock and made the sign of the cross. “Oh no, not that!” she said, almost hyperventilating, “Those shoes are for rich people only!”

In my little mind, I figured, “Gee, we can’t buy those shoes for rich people because we are poor people.”

And I grew up believing we were poor.

Friend, there are better ways to teach your children the wise use of money without passing on a poverty mindset.

Today, when my sons want me to buy something that’s not in our budget, I don’t say, “That’s too expensive,” or “That’s for rich people only!”

I say instead, “Boys, God has blessed us so much, we *can* afford to buy that thing. In fact, we can buy it now. But we’re too wise to do that. We choose not to buy it because we want to put our money to better use, such as business, investing, and giving.”

Today, I pray God will free you from a poverty mindset and replace it with a prosperity mindset.

Do you have peace? Then you are very rich.

“You prepare a banquet for me, where all my enemies can see me; you welcome me as an honored guest and fill my cup to the brim” (Psalm 23:5).

In this verse, the analogy shifts from shepherd and sheep, to host and guest.



Imagine yourself traveling in the desert, and your enemies—people who want to steal from you—are chasing after you. Suddenly, you see a huge tent with many men around it, and you run to it. The owner of the tent himself welcomes you into the safety of his house. And you see your enemies from a distance throwing a fit, kicking sand, and cursing in seven languages because they saw you beyond their reach.

The host prepares a six-course meal for you. And the Psalm says that your cup is overflowing with wine. What does this mean?

In ancient times, if the host continues to pour wine into your cup, that means he wants you to stay. But if he stops pouring, that means it’s time to leave. The message is powerful: God welcomed you into the safety and protection of His kingdom—and He wants you to stay forever.

“I know that your goodness and love will be with me all my life; and your house will be my home as long as I live” (Psalm 23:6).

In another version, it says, “Your beauty and love chase after me every day of my life.”

Say this with me: *Blessings are chasing after me!*  



# TOP PHILIPPINE CROWDFUNDING PLATFORMS\*

(\*IN NO PARTICULAR ORDER)



**Spark Project**  
([www.sparkproject.com](http://www.sparkproject.com))



**FarmOn**  
([www.farmpn.ph](http://www.farmpn.ph))

**CROPITAL**

**Cropital**  
([www.cropital.com](http://www.cropital.com))



**Gava**  
([www.gavagives.com](http://www.gavagives.com))



**UPbuilds.com**  
([www.upbuilds.com](http://www.upbuilds.com))

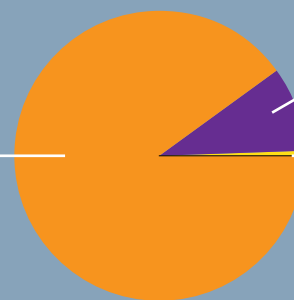
Source: <http://fintechnews.sg/20682/philippines/top-5-crowdfunding-platforms-in-philippines-2018/>

## 915,726

business  
enterprises  
operating in  
the Philippines

**99.57%** - of the total number of business establishments were micro, small, and medium enterprises (MSMEs)

**89.63%**  
(820,795)  
microenterprises



**9.50%**  
(86,955)  
small enterprises

**0.44%**  
(4,018)  
medium enterprises

Source: <https://www.dti.gov.ph/businesses/msmes/msme-resources/msme-statistics>

# 2016 TOP 5 INDUSTRIES IN TERMS OF THE NUMBER OF MSMEs IN THE PHILIPPINES

**420,638**  
establishments



Wholesale and Retail  
Trade; Repair of  
Motor Vehicles and  
Motorcycles

**119,718**  
establishments



Accommodation  
and Food Service  
Activities

**115,748**  
establishments



Manufacturing

**56,466**  
establishments



Other Service  
Activities

**39,925**  
establishments



Financial  
and  
Insurance  
Activities

## The Feast Declaration of Abundance

Today, I receive all of God's love for me.

Today, I open myself to the unbounded, limitless,  
overflowing abundance of God's universe

Today, I open myself to God's blessings,  
healing, and miracles.

Today, I open myself to God's Word  
so that I become more like Jesus every day.

Today, I proclaim that I'm God's beloved,  
I'm God's servant

I'm God's powerful champion,  
And because I am blessed

I am blessing the world,

In Jesus' Name,

Amen!





# Special **S**ection

Teaching

## WHY FINANCIAL SUCCESS BEGINS AT HOME

By Eleanore L. Teo

A few weeks ago, I had the privilege to listen to a lecture about succession planning for family businesses conducted by renowned author and speaker, Dr. Queena Lee-Chua. Her engaging manner of telling stories is often the highlight of her presentations, and in this particular session, she used an experience with a former student to emphasize the hazards of entitlement. "He was the only one failing in my class," she explained. "The worst part is it wasn't because he was incompetent. He was actually quite intelligent and definitely capable of excelling in his subjects. He was failing only because he refused to even try to pass my class. He never submitted his assignments and didn't bother to study for the exams. It came to a point wherein I had to talk to him directly about his lack of total initiative."

"I just don't see the point of putting in so much effort." That was his response.

"What do you mean? You need to pass because this grade will go on your transcript and that is the first thing that the human resource departments from multinational companies will check before they consider hiring you."

"Oh, that's OK. I don't need a transcript."

"How can you not need it?"

At this point, her student was beaming confidently at her. "My dad told me that when I graduate, he'll make me the president of our company."

Dr. Lee-Chua could only reply with one statement.

*"May God help your family business."*

Everywhere you look today, there is a limitless amount of do's and don'ts when it comes to teaching our children to become financially independent. It can range from tips about allowances to something more sophisticated such as investing their savings. But what amazes me about children is that they already have the natural cognitive ability to figure these tricks out on their own, one way or the other. Surprisingly, our job as a parent is more than just giving them instructions and to tell them what to do or how to do it. Our main focus should be directed toward cultivating in them the proper habits and the right attitude when it comes to money management as early as now. These are the essential building blocks that are required and gained through the constant encouragement of our fathers and mothers. From here, through experience, they will eventually learn to piece together a financially secure future by themselves.

### **The Value of Money**

There's a common saying that has been continuously shared for as long as I can remember: "Earned, not given." Ironically, this is often used mostly as a metaphor and in relation to aspects such as respect, relationships, power, and so on. But to take this literally and to heart may provide one of the most valuable foundations for effectively managing our personal finances.

The value of money increases when it is earned and not given. If you would like one solid nugget of wisdom on how to begin your journey, it doesn't get any more fundamental than that. We always assume that one



peso is worth just one peso and that's it. But every peso that we accidentally stumble across on the floor varies in worth as compared to every peso made by someone who spent an entire week waking up early to rush through traffic, and to work painstakingly for eight hours each day plus overtime because they had a family to feed. In a way, this defines the curse that seventy percent of lottery winners experience when they suddenly find themselves multimillionaires one day and completely broke the next. This is also the reason why Dr. Lee-Chua made it perfectly clear to "never, ever tell your children that they're going to inherit your business until the moment that you will actually give it to them."

Our kids need to understand that money should be earned and as much as possible, it should never be given freely and endlessly without limitation. If we are aware that we don't need to work hard to enjoy a life of luxury and splendor,

then why would we submit ourselves to the laborious challenge of building wealth? This manner of thinking breeds an entitled attitude and once that seed is planted into the mindset of your children, it becomes increasingly difficult to shake off as they grow older.

Parents, let your children earn their way to financial freedom. Let them learn how to open their own doors to the vast opportunities that may lie ahead and let them make the mistakes we all needed to make so we can develop a generation with a stronger, smarter, and more resilient character than their predecessors. This is not a call for us to be idle, however. Even if it's not within our scope to actually do their work for them, it is still our responsibility to stand by our children and offer guidance when necessary. You would be surprised at how our constant presence is already more than enough for them to find the will to succeed.

#### **The Lesson of Restraint**

This is the other common financial pitfall that many parents can't seem to escape from—*too much stuff*. As a mother, I actually find it more difficult to avoid spending for my kids than for myself. I can resist purchasing this handbag or those pair of shoes, but every look on my son or daughter's joyful face when they walk into a toy store makes me want to turn into Santa Claus and shout "Merry Christmas!"



on whatever random day of the year it may be. I would do anything for my child's happiness. And I am certain that you would as well. So we need to comprehend that if we want to guarantee the longevity of their happiness, we have to teach them about self-restraint and willpower.

The best way to accomplish this is by managing their expectations. Kids are highly susceptible to temptation and that's not their fault given how young and impressionable we all used to be at that age. When they watch a commercial or see their friends bring something to school, it's their natural response to want it for themselves. This is why it is important for us to take the time to explain what they can and cannot spend for and when the time is right to do so. Going back to the toy store, it has become our regular routine with my six- and four-year-old that we speak






to them briefly before they even step inside. We make it clear on certain days that they can browse but they cannot buy, and they have to affirm that they understand the rules before they are released into the jungle of shelves filled with their favorite things. They may walk out empty-handed but their bright smiles prove that the experience was just as enjoyable nonetheless.

There have been more than enough studies to prove that less is more and that having an excess of material things moves us further away from the intangibles that would make us truly rich. Once you have raised a child who understands that time spent with family and loved ones is more precious than anything money can buy, you're well on your way to raising a financially responsible adult.

### Leading by Example

In the years that I've worked in the finance industry, I've had the benefit of interviewing impressive young individuals who were already highly knowledgeable about money management and the best methods to steadily grow their personal wealth. Almost all of them adapted these principles from their parents but surprisingly, only less than half of them developed those skills because their parents sat down with them to consciously teach it to them. In fact, most kids picked it up just by watching and applying the exact attitudes that their father or mother had towards money. Indirectly, they developed the same habits over time.

If you truly want to raise financially successful children, then we must set ourselves as the best role model for them. Young minds are like sponges, they observe everything before they absorb it into their personalities. If we live a simple and humble life, they will learn to do the same. And just the same, when we spend excessively, we teach them to spend excessively. When we use our wealth to purchase status, fame, and special treatment above everyone else, then it was your hand that tilled the soil for that seed of entitlement in your child to flourish uncontrollably.

When we speak about instilling the right values in our kids, that also means those values must be present in us to begin with. So educate yourself first and set the standard high enough so you have earned the right to pass those lessons down to the next generation with integrity. Start with yourself and without a doubt, the rest will follow. 

*Elyo is the marketing director of Caylum Trading Institute. She authored a book titled Raising Heirs, available at [www.kerygmabooks.com](http://www.kerygmabooks.com).*





# Finding My Purpose through Social Entrepreneurship

By Fabien Courteille as told to Marjorie Duterte



*Through his social venture, Fabien empowers Filipinos to believe in themselves, create world-class handmade toys, and develop their greatness as Filipinos.*

**I** was taking up Masters in Entrepreneurship in France when I randomly heard about the Philippines from AIESEC, one of the student organizations in my school. They were promoting an immersive experience in Gawad Kalinga (GK) communities.

At the time, France was going through a financial crisis. A lot of people lost their jobs. But I learned in the news how CEOs received the biggest amount of money while businesses were closing down.

I asked myself: What type of entrepreneur do I want to become? Do I want to be like the guys I see on TV who are purely driven by profit?

I was twenty-one years old then. I wanted to take a break and travel out of France. I checked GK online and sent them an e-mail.

GK founder Tony Meloto was then starting to build the GK Enchanted Farm in Angat, Bulacan. He envisioned it to be the first Farm Village University in the world. I knew that my profile as a masteral student of entrepreneurship would match Tito Tony's new plans. I decided to go to the Philippines to volunteer in the summer of 2011. I was supposed to stay only for three months, but here I am, seven years later. I didn't go back to France after my internship as I became more involved in the farm.

GK wanted to build sustainable change by putting up social enterprises—the type of business that is not just profit-driven but also purpose-driven. Tito Tony wanted the GK Enchanted Farm to be an incubator for social enterprises, like a Silicon Valley for social entrepreneurs.

I thought that having such a big dream was worth a try. I didn't want to return to the traditional way of doing business. I was young and I felt it was the time to take big risks. I really didn't understand what I was going to do with my life in France. GK gave me a sense of purpose.

When I first got to the Philippines, my English was not great and no one could speak French, so I got along better with children. I loved spending time and playing with them.

I saw how Filipino children grow up without toys. I thought it was unfair because it's part of the United Nations Children's Rights that every child should have access to toys to be able to play.

But I had no idea how to make a toy.

As I thought about the skills of the GK residents, I started thinking that toys could actually be manufactured and produced by the community. I thought of the wives of the carpenters who had a background in sewing. Bulacan was one of the provinces that was strong in terms of embroidery, it used to be the pride of the province. It's actually called Bulacan for a reason. *Bulak* means cotton. There was a time when Bulacan used to be the sewing capital of the Philippines.

Over the past decade, two hundred factories closed down with twenty-five thousand people losing their jobs. Many mothers at GK Enchanted Farm used to have sewing as their livelihood and they found dignity in it.

I applied what I learned from school, and beginning with one mother, Tita Fe, we created stuffed toys. I used my marketing skills and my network. I took advantage of my ability to communicate, to convince people, to run the numbers, and to make things work. That's how we started Plush and Play, one of the oldest social enterprises that was born in GK Enchanted. Since we were based

in a farm, we started making fruits and vegetable stuffed toys.

We started naming them after celebrities, because we wanted something that is connected with the Filipinos. We named our stuffed toys Manny Pakwan, Anne Kamatis, and Jessica Saging, among many other different characters.

We want to become the Hello Kitty of the Philippines. Today, we have forty-five mothers making the stuffed toys. They are handcrafted inside their GK houses.

In 2015, we became the first Filipino toy to be sold in Toy Kingdom—the first local toy with a name and a story. We wanted to show that Filipino toys are world-class.

Handmade toys by Gawad Kalinga residents can be displayed side by side with Disney products. Today, we are producing five million pesos worth of toys a year, which includes corporate orders for customized items. Our toys range

from P179 to P749. They are available at Toy Kingdom in SM Megamall and at Ayala the 30th Mall. It's also available online through Lazada and through our website, [PlushandPlay.com](http://PlushandPlay.com).

Being a social entrepreneur is like a cook whose job is to see value in every ingredient, in every little addition that they can add to the recipe. As you try to put things together, you make sure that everyone will benefit—your customers, and especially your community partners.

Tito Tony said a statement that I love so much: "Less for self, more for others, enough for all." This motto guides me in everything I'm going to do, not to be self-driven, but to be


more selfless. I'm doing it for people who are not blood-related to me. GK has expanded my definition of family. I have so many people in the Philippines whom I love and care for, many of them have become my *inaanaks* (godchildren).

So whenever I'm down, every time I'm close to giving up, or I face challenges, I spend time with my *inaanaks* like Micah, Daniel, and Nathaniel, and I am reminded that I want these children to have a great childhood and a better future.

You don't have to be rich to start a social enterprise. You don't have to be the smartest to start it. I started Plush and Play with only five thousand pesos. I started this social enterprise without



knowing how to use a needle and how to operate a sewing machine. The only thing I knew how to use was the scissors. But I bring my creativity and my learnings from school to launch the true genius of the community to produce world-class Filipino toys.

Don't look for excuses; just do something about it. It's time you believed in the potential of the Filipino. 

*Fabien Courteille is the social business incubation head of Gawad Kalinga Enchanted Farm, the social innovation platform of Gawad Kalinga that aims to raise social entrepreneurs, help local farmers, and create wealth in the countryside. He is also the founder of Plush and Play, a social enterprise that produces world-class Filipino toys handmade with love by mothers from the GK Enchanted Farm. Give a Filipino toy this Christmas. Visit [www.plushandplay.com](http://www.plushandplay.com).*



# Special Section

## Teaching



## Keys to Combining the Roles of Employee, Entrepreneur, and Investor

By Rex Mendoza

**A**fter you make a decision to move toward entrepreneurship, there has to be unwavering follow-through.

Any path towards the achievement of anything monumental is always an unpaved road. You have to expect and face new challenges and obstacles that will arise. Uncertainty and self-doubt will not help. Remember, trying to be a successful employee, entrepreneur, and investor can be a tall order, and so it's easy to fall back

and think that success in just one or two of these areas will be enough anyway. It has to be a matter of design and not by chance. Don't settle for less or for what is comfortable. If you have been blessed with the potential and the opportunities, why not optimize on these and be a blessing to many, over and beyond your family and loved ones?

I believe the keys to combining all these three roles would be commitment, hard work, and discipline.

**Commitment** is very different from interest. Commitment is a steadfast focus on results. Again, no excuses—only results.

Being an entrepreneur and an investor requires more than just interest. Interest can mean doing something when it's convenient. Commitment is being completely accountable for results and the resolute determination for optimization.

This is why I'm so particular about having clear goals and objectives. I am a mentor to a number of people and I advise them to think the process through very well. If you'll start an investment portfolio or get into business only to try it out, please don't. You will just lose money, time, and some other vital resources. Do it with purpose and harmonize it with your overall life goals and objectives. Doing so will not just increase your chances for success but also make your success sustainable.

**Hard work** is essential as well. There is no replacement for it. You can't cut corners. Much like all the important aspects of your life, you have to give each endeavor the required time, effort, and nothing but your best.

I've heard from some friends that working smart is better than working hard. Why? Can't you do both? By working smart, you can strategize to be more effective and efficient, and you will cover more work with less time and effort. Therefore, you will have more time and energy to do other worthwhile undertakings that can make you more successful. So don't work smart and loaf around.

Work smart and do more.

My children are adept at using technology in their work at the office, at home, or in

school. I'm amazed at the tools and applications that can help them organize. When I see what they are able to do with ease and at much less time, I ask, "Are you looking forward to having more time for leisure, or do you see this as an opportunity to further improve your work or output?" I ask you the same question. Do you see technology to make things easier, or as an enabler to do more and make things better?

Lastly, **discipline** is a basic requirement to be a successful executive, entrepreneur, or investor. An immense amount of it is a must if you want to be great at performing all these three roles at the same time. You have to be highly motivated, with a deep sense of self-control to stay on track to achieve your goals. Evaluate what you do in a given day and assess what will impact and contribute to your end in mind. Time management is not about managing time but managing yourself and what to put on your time. You have to do what is right and relevant because your day will not be enough if precious hours are spent on trivial activities.

Having intensely ingrained habits and avoiding exposure to temptations that can derail you will keep you on track for peak performance on all three roles. By waking up early, you can start your day with a plan so you can be in control of your schedule. Your work pace will also undeniably improve if you avoid looking at your social media accounts that can distract and make you lose focus.


Understanding your timetable is also important. You're still an employee and you don't want to shortchange the company you're currently with. Since it's paying you a salary and giving you benefits, you have to give back more than what is

due. Giving more than what is due the company means devoting the correct amount of time for your tasks and ensuring results that are better than expected.

I was already an entrepreneur and investor when I was invited back to be the president and CEO of PAMI in 1995. Rampver Financials was already posting sizable revenues in 2005 when Ayala Land took me in. And in 2011, our company was already one of the country's biggest distributors of financial products and services when I was offered the president and CEO position at Philam Life.

I laid it all squarely on the table during those times. Even as I now accept directorships and other roles in other companies, I give full disclosure regarding Rampver and all the other companies that we have invested in.

By doing so, I'm giving people a straightforward message: I have the competence and discipline to perform given the multiple roles that I now handle. I have the capability to deliver on expectations for each of the tasks that I am compensated for. I'm not going to put my personal interest or the interest of my business when I handle other responsibilities in organizations that have put their trust in me.

I have multiple roles not just today but also in the past. I have never shortchanged any party in all of those roles. If I had a tinge of doubt about the way I was contributing, then I had to be the one to beg off. The fact that I continue having multiple roles today tells you that people are happy about my performance and they do want me in their teams. 

*Excerpt from Rex Mendoza's second book, Firing on All Cylinders: How to Reach Your Financial Goals as an Employee, Entrepreneur, and Investor. Rex is the president and CEO of Rampver Financials, the biggest nonbank distributor of mutual funds in the Philippines. He served as the president and CEO of Philam Life, senior vice president and chief marketing and sales officer of Ayala Land, Inc., chairman of Ayala Land International Sales, Inc., and president of Ayala Land Sales, Inc. and Avida Sales Corporation. Rex's books are available at [www.kerygmabooks.com](http://www.kerygmabooks.com).*



# WE HELP AUTHORS, SPEAKERS, CELEBRITIES AND ENTREPRENEURS ON THEIR PRINTING NEEDS. AND WE CAN HELP YOU TOO!



Are you a start-up company who is looking for a trusted printing company that you can partner with for a long time?

*- We have a partner company that's been with us since we started in 1994 and we have an exclusive partnership with them since they trust us with their most delicate projects.*

Do you have a business that needs a printing partner that offers great quality of prints for your company needs?

*- We have been printing for great companies that you probably know and heard of. E-mail us and we will send you our client portfolio.*

Are you an aspiring author who wants to get your books printed but afraid of getting rejected by publishers?


*- If publishing companies accept your manuscript and they are willing to print your book, that's great news for you. If not, don't be disheartened. We can print your books for you as a self-published author.*

**"We offer the best combination of price, quality and service."**

**We Print:** Books, Booklets, Flyers, Brochures, CD Albums, Posters, Business Cards, Product Catalogue, Packaging Materials, Product Labels, Magazines and Manuals.

Send us an email for inquiries and quotations at  
[kdprintingcorp@gmail.com](mailto:kdprintingcorp@gmail.com)



No. 2 J.P. Laurel St., Doña Faustina Subd., San Bartolome, Novaliches, Quezon  
Telephone/fax: 866-4154 Like us on  [fb.com/kdprintingcorp](https://www.facebook.com/kdprintingcorp)



# Good Profit

By Dina Pecaña

**I**f we seek God for our own good and profit, we are not seeking God,” said Meister Eckhart, OP.

Over the years, we have seen a proliferation of entrepreneurs and businesses. And businesses help the economy by providing jobs, goods, and services. If there is a business, profit follows. How do we know then that profit from business is a good one?

A good profit logically comes from a good business. And a good business is run by a good businessman. *The Catechism of the Catholic Church* teaches that “those responsible for business enterprises are responsible to society for the economic and ecological effects of their operations. They have an obligation to consider the good of persons and not only the increase of profits. Profits are necessary,

however. They make possible the investments that ensure the future of a business and they guarantee employment” (2432). Businesses and companies ensure that jobs are available to all without “unjust discrimination: men and women, healthy and disabled, natives and immigrants” (2433). Also, it is the business owner’s responsibility to pay workers a just wage, for a “just wage is the legitimate fruit of work. To refuse or withhold it can be a grave injustice” (2434). A worker’s wage should enable him to “provide a dignified livelihood for himself and his family on the material, social, cultural, and spiritual level, taking into account the role and the productivity of each, the state of the business, and the common good” (2434).

Good business is possible in this profit-driven, self-entitled world for as long as there are God-fearing and

upright businessmen who make good profit not only for business’ sake but for everyone—customers, workers, and society.

In his book *8 Secrets of the Truly Rich*, bestselling author Bo Sanchez writes that it is possible to “have the wealth of a millionaire and a heart of a monk.” He shares that for one to be truly rich you must be a giver, and that wealth is not only about measuring how much money you have but by how much of that money is controlled by love. He challenges us: Earn to give. Earn not only to gain but to share. Earn not only to profit but to love.

Mark 8:36 reminds us, “For what does it profit a man to gain the whole world and forfeit his soul?” Indeed, those of us aspiring to get into business have a choice: to do business solely for profit or to do business with the heart, mind, and soul for good profit. 📖





## 'IF GOD IS FOR US, WHO CAN BE AGAINST US?'

**W**hen I study Scripture, I very seldom do one different verse a day. I stay on just one for many days. Doing a study every day is like wolfing down food—to me, at least. I don't want to rush through food that God feeds me. I ask Him to help me chew, swallow, and digest it. Then I scribble away on my prayer journal. I don't compose. I just write away. I start with "Dear God" or, "It's me again, Lord."

The other day, I was poring through Romans 8:31, "What, then, shall we say in response to these things? If God is for us, who can be against us?"

I take note of small things. Today I took note of the tense. *God is* for us. Not *was* for us.

Not, *will someday be* for us. It's what God wants me to get. He says this and it is set in the here and now.

My old trusty Bible made

a cross-reference from Romans 8 to Pharaoh and the Israelites. When Pharaoh and his men in chariots chased after the Israelites, what were the odds? They were on foot. Pharaoh and his men, in chariots. Egypt was the strongest nation in those days. And Pharaoh? No one was or could ever be in higher command than him. They would be overtaken by Pharaoh's men in their chariots. They would be brought back to slavery, if not killed. There was no way to win this. The Israelites feared this. Pharaoh was certain of it.

But God was not for Egypt. He was for the Hebrew slaves. And because He was for them, they crossed that vast Red Sea safely, while their pursuers perished. Against all odds. Why? Because God was for them.

And this display of God's favor happens again when David challenges Goliath. The Philistine army was superior in military technology, and their champion, Goliath was huge and clad in iron armor. He was foul-mouthed and downright intimidating, versus David, who prior to this

By Rosanne Romero

day, only watched sheep. What were the odds?

The odds were stacked against David. Goliath had this confidence in his head. And David's confidence lay only in the fact that he was doing battle in the name of the Lord God Almighty. Goliath knew the odds were on his side.

But what did we see in this account? God wasn't for Goliath. He was for David. And we all know how that fight went that day. We beheld a very young and scrawny boy holding only a slingshot and five smooth stones. A pathetic and puny boy. Yet, he slew a Goliath.

So I was just reflecting about what we all might be thinking about huge problems that we have. Formidable concerns that we find are too big for us to win over. But this is what I learned from Scripture.

The odds may be stacked against us. But since God is for us, Pharaohs and Goliaths will face defeat.

It's only a matter of time. 

E-mail Rosanne at [kitchenscribbles@gmail.com](mailto:kitchenscribbles@gmail.com).



**SUBSCRIBE  
NOW!**

# KERYGMA MISSION PARTNER 2018

## 28<sup>th</sup> ANNIVERSARY RAFFLE PROMO



**Subscribe to Kerygma magazine and get a chance to win exciting prizes this 2018!**

1. Subscribe to Kerygma from March 1, 2018 to Dec 31, 2018.
2. The number of raffle entry a subscriber gets depend on the following type of subscription:
  - a. Regular KMP- P800.00: 1 Raffle entry
  - b. Silver KMP- P2,500.00: 3 Raffle entries
  - c. Gold KMP- P5,500.00: 6 Raffle entries
  - d. Platinum KMP- P10,000.00: 10 Raffle entries
3. To subscribe, tear off the subscription form from the magazine that will serve as your raffle coupon, fill out with your complete name, address, telephone number, e-mail address, mode of payment, affix signature, and mail to or drop at:

Shepherds Voice Publications Inc., #60 Chicago St. Cubao Quezon City

Deadline of submission of entries date and time		Raffle draw date, time and venue	Coverage date to qualify on the raffle	Prize	No. of Winners
Minor draw	July 2, 2018, Monday, 6PM	July 16, 2018, Monday, #60 Chicago Street, Cubao, QC	March 1, 2018 to July 2, 2018	Fujifilm X-A10 Mirrorless Camera	1
Minor draw	October 15, 2018, Monday, 6PM	October 29, 2018, Monday, #60 Chicago Street, Cubao, QC	July 3, 2018 to October 15, 2018	(5) Kerygma Conference 2017 VIP Tickets	1
Minor draw	December 31, 2018, Monday, 6PM	January 13, 2019, Sunday, 11:45AM The Feast Bay Area, Vicente Sotto Street, Pasay City	October 16, 2018 to December 31, 2018	Devant 32" Smart TV (32LTV800)	1
Grand draw	December 31, 2018, Monday, 6PM	January 13, 2019, Sunday, 11:45AM The Feast Bay Area, Vicente Sotto Street, Pasay City	March 1, 2018 to December 31, 2018	Trip to Holy Land Pilgrimage	1

### Grand Prize: 1 Winner Holy Land Pilgrimage

1. Entries received from **March 1, 2018 until December 31, 2018** qualify for the Trip to Holy Land promo. A DTI representative will be invited to witness the grand and minor raffle draw on **January 13, 2019, Sunday, 11:45AM** at The Feast Bay Area, Vicente Sotto Street, Pasay City.
2. Holy Land Pilgrimage Prize inclusions: Round trip Airfare from NAIA to Libson Airport – Libson Airport to NAIA, meals on full board basis, hotel accommodation for 10 days and 9 nights with breakfast. Exclusive of travel tax.
3. All new and regular subscribers are required to have a passport valid until 2020, travel documents, taxes and other related documents.

### Minor Prizes:

#### (1) Winner of Fujifilm X-A10 Mirrorless Camera

1. Entries received from **March 1, 2018 to July 2, 2018** qualify for the **Fujifilm X-A10 Mirrorless Camera promo**. A DTI representative will be invited to witness the minor raffle draw on July 16, 2018, Monday, #60 Chicago Street, Cubao, QC, 3:00PM.

#### (1) Winner of Five (5) Kerygma Conference VIP Tickets to be held at SMX Convention Center

2. Entries received from **July 3, 2018 to October 15, 2018** qualify for the Five (5) Kerygma Conference VIP Tickets promo. A DTI representative will be invited to witness the minor raffle draw on October 29, 2018, Monday, #60 Chicago Street, Cubao, QC, 3:00PM.
3. Prize inclusions: (1) winner of Five (5) Kerygma Conference VIP Tickets reserved seating in all classes and plenary talks and a limited edition conference t-shirt.
4. Kerygma Conference 2018 is on November 22-25, 2018 at the SMX Convention Center.

#### (1) Winner of Devant 32" Smart TV (32LTV800)

5. Entries received from **October 16, 2018 to December 31, 2018** qualify for the **Devant 32" Smart TV (32LTV800) promo**. A DTI representative will be invited to witness the grand and minor raffle draw on January 13, 2019, Sunday, 11:45AM, The Feast Bay Area, Vicente Sotto Street, Pasay City.

Per DTI FTEB Permit No. 3783, Series of 2018.

☐ **REGULAR 1 YEAR SUBS: P800.00**

☐ **INTERNATIONAL 1 YR SUBS: P 5, 000.00**

☐ **KMP SILVER 1 YEAR SUBS: P 2, 500**

☐ **KMP GOLD 1 YEAR SUBS: P 5, 500 with FREE LOJ Coffee Table Book**

☐ **KMP PLATINUM 1 YEAR: P10, 000 with FREE KMP Mercy Package**

Please fill out customer information correctly to ensure accurate delivery.

FOR PROVINCIAL REGULAR SUBSCRIPTIONS plus 400/yr

☐ Option 1: Snail Mail- Sent monthly via Post Office unregistered mail.

☐ Option 2: Courier- Sent every 2 issues.

☐ Option 3. Courier - Sent monthly via courier - P800.00/year - courier fee

Subscriber's Name		Recipient's Name (for Gift Subscription)	
Mailing Address			
Zip Code	Landline No.: Cell No.: Email Address:	Start of Subscription	

Payment Options: ☐ **Cash**

☐ **Credit Card:**

Signature: \_\_\_\_\_



Cardholder's Name:			Amount:	
Card Number		Exp date:	Signature:	

**Bank deposit** thru Shepherd's Voice Publications Inc. BDO S/A No. 397-000070-4, BPI S/A No. 0123-4832-94, MBTC S/A No. 3-2655-0807-4 (please enclose bank-validated deposit slip).

**Check/PMO** payable to: Shepherd's Voice Publications Inc.

Contact Sarah Discutido, 725-9999 loc 104, 09338173635. Email: [subscription@shepherdsvoice.com.ph](mailto:subscription@shepherdsvoice.com.ph)





**Subscribe to Kerygma magazine and get a chance to win exciting prizes this 2018!**

1. Subscribe to Kerygma from March 1, 2018 to Dec 31, 2018.
2. The number of raffle entry a subscriber gets depend on the following type of subscription:
  - a. Regular KMP- P800.00: 1 Raffle entry
  - b. Silver KMP- P2,500.00: 3 Raffle entries
  - c. Gold KMP- P5,500.00: 6 Raffle entries
  - d. Platinum KMP- P10,000.00: 10 Raffle entries
2. To subscribe, tear off the subscription form from the magazine that will serve as your raffle coupon, fill out with your complete name, address, telephone number, e-mail address, mode of payment, affix signature, and mail to or drop at:

Shepherds Voice Publications Inc., #60 Chicago St. Cubao Quezon City

Deadline of submission of entries date and time		Raffle draw date, time and venue	Coverage date to qualify on the raffle	Prize	No. of Winners
Minor draw	July 2, 2018, Monday, 6PM	July 16, 2018, Monday, #60 Chicago Street, Cubao, QC	March 1, 2018 to July 2, 2018	Fujifilm X-A10 Mirrorless Camera	1
Minor draw	October 15, 2018, Monday, 6PM	October 29, 2018, Monday, #60 Chicago Street, Cubao, QC	July 3, 2018 to October 15, 2018	(5) Kerygma Conference 2017 VIP Tickets	1
Minor draw	December 31, 2018, Monday, 6PM	January 13, 2019, Sunday, 11:45AM The Feast Bay Area, Vicente Sotto Street, Pasay City	October 16, 2018 to December 31, 2018	Devant 32" Smart TV (32LTV800)	1
Grand draw	December 31, 2018, Monday, 6PM	January 13, 2019, Sunday, 11:45AM The Feast Bay Area, Vicente Sotto Street, Pasay City	March 1, 2018 to December 31, 2018	Trip to Holy Land Pilgrimage	1

### Grand Prize: 1 Winner Holy Land Pilgrimage

1. Entries received from **March 1, 2018 until December 31, 2018** qualify for the Trip to Holy Land promo. A DTI representative will be invited to witness the grand and minor raffle draw on **January 13, 2019, Sunday, 11:45AM** at The Feast Bay Area, Vicente Sotto Street, Pasay City.
2. Holy Land Pilgrimage Prize inclusions: Round trip Airfare from NAIA to Libson Airport – Libson Airport to NAIA, meals on full board basis, hotel accommodation for 10 days and 9 nights with breakfast. Exclusive of travel tax.
3. All new and regular subscribers are required to have a passport valid until 2020, travel documents, taxes and other related documents.

### Minor Prizes:

#### (1) Winner of Fujifilm X-A10 Mirrorless Camera

1. Entries received from **March 1, 2018 to July 2, 2018** qualify for the **Fujifilm X-A10 Mirrorless Camera promo**. A DTI representative will be invited to witness the minor raffle draw on July 16, 2018, Monday, #60 Chicago Street, Cubao, QC , 3:00PM.

#### (1) Winner of Five (5) Kerygma Conference VIP Tickets to be held at SMX Convention Center

2. Entries received from **July 3, 2018 to October 14, 2018** qualify for the Five (5) Kerygma Conference VIP Tickets promo. A DTI representative will be invited to witness the minor raffle draw on October 29, 2018, Monday, #60 Chicago Street, Cubao, QC, 3:00PM.
3. Prize inclusions: (1) winner of Five (5) Kerygma Conference VIP Tickets reserved seating in all classes and plenary talks and a limited edition conference t-shirt.
4. Kerygma Conference 2018 is on November 22-25, 2018 at the SMX Convention Center.

#### (1) Winner of Devant 32" Smart TV (32LTV800)

5. Entries received from **October 16, 2018 to December 31, 2018** qualify for the **Devant 32" Smart TV (32LTV800) promo**. A DTI representative will be invited to witness the grand and minor raffle draw on January 13, 2019, Sunday, 11:45AM, The Feast Bay Area, Vicente Sotto Street, Pasay City.

### Guidelines:

1. A participant can only win once. Subscriber who won the minor prize is not eligible on the other minor & grand draw. Non-winning entries after minor draw can still win the grand prize.
2. A notification letter via registered mail will sent to winners for confirmation. Instructions on where to claim the prize will be detailed in the letter via registered mail. For GMA and provincial winners, the sponsor will not cover the transportation fee going to the travel agency and NAIA upon departure to Pilgrimage. SVP Sales staff will coordinate and instruct the grand prize winner all the necessary details and inclusions of the trip to Holy Land before endorsing to sponsor travel agency.
3. The winner of the trip to **Holy Land Pilgrimage** will secure his/her own passport.
4. Prizes are transferrable but not convertible to cash.
5. The winner of the trip to **Holy Land Pilgrimage** shall shoulder all the taxes and documentations related to the trip, and the 20 percent tax for prizes exceeding P10,000.
6. Validity of international trips is within 6 months from issuance.
7. Prizes must be claimed w/in 60 days from receipt of notification.
8. Prizes unclaimed will be forfeited in favor of SVP with prior DTI approval.

a. Winners shall claim their prizes at the Shepherds Voice office at 60 Chicago St., Cubao, Quezon City. Winners must present the notification letter, official receipt of subscription, claim stub with control number & valid ID with photo (e.g. driver's license, Company ID or passport).

b. Winners may send a representative on their behalf provided they present letter of authorization from the winner, proper identification / any valid ID with photo (e.g. driver's license, Company ID or passport), letter sent by SVP & official receipt of subscription payment and claim stub with control number.

9. The promo organizer's decision is final with the concurrence of the DTI.
10. All SVP employees are not eligible to join the raffle promo including their relatives up to the 2<sup>nd</sup> degree of consanguinity or affinity.
11. For GMA winners, they can claim their minor or grand prize at #60 Chicago Street, Cubao, Quezon City; For Provincial winner of minor prize, he/she can claim the KCON2017 tickets upon agreement between SVP and his/her preferred method of transaction. . The winner shall shoulder 20% tax on prizes exceeding 10,000.

### THERE'S MORE!

Kerygma Mission Partner Mercy Package:

1. Platinum Kerygma Mission Partners (donation of P10, 000.00 and above) are automatically entitled to Coffee with Bo and a sponsored Breakfast with Father Bob Mcconaghy.
2. KMP Mercy Package includes a Kerygma Books package worth P500.00, The Light of Jesus Coffee Table Book, Coffee with Bo and/or a sponsored Breakfast with Father Bob Mcconaghy.
3. New or renewing subscribers from March 1 to March 31, 2018 are qualified for Coffee with Bo promo. While April 1, 2018 to December 31, 2018 new or renewing subscribers are qualified for Breakfast with Bob promo.
4. Coffee with Bo & breakfast with Bob schedules will depend on the availability of Bro. Bo Sanchez & Father Bob Mcconaghy.
5. Call 725-9999 and look for Sarah for more details.

Per DTI FTEB Permit No. 3783, Series of 2018.

**T**he most wonderful time of the year is almost here! It's Christmas time once again! Wohooo!

There's a special kind of goodness all over the world during this season. People exchange gifts, there's an overflowing generosity in charity institutions, and we hear and feel the music of love and kindness around us. Oh, how we wish that Christmas season won't end and will be an extended experience all-year round. The Philippines has the longest Christmas celebration which begins in September and ends in January.

Question: Can we bring this Christmas "feels" and goodness 24/7 in the next 365 days? My answer is, *why not?* Yes, we can.

It's possible to celebrate Christmas every day. It should not be a season that we look forward to once a year but a lifestyle of love, peace, and goodness.

It happens when we allow Jesus to reside permanently in our hearts and have an ongoing personal relationship with the true reason for the season.

This is an invitation and challenge at the same time. Let's get real: not all people have the same perspective to really make Christmas a lifestyle. Some will get over this season and go back to their normal way of living.

Christmas has come and gone but nothing has changed in them.

They'll totally forget the true spirit of Christmas: that our God, out of His unconditional love for us, became one with us to save humanity.



Allow me to share four ways to experience God's goodness even beyond Christmas:

**Live life to fullest.** You were made for greatness because you were made in God's image and likeness. Discover your life purpose and never settle for an average life because you deserve all the best in the world, and God wants the best for you.

**Offer your time, talent, and treasure.** Just like the three wise men who offered their gifts during the first Christmas, your life is a gift as well. What we do with our life is our gift back to Him. Bless the world for the Lord. You are blessed to be a blessing.


**Value relationships.**

Grow and nurture every relationship in your life: family, friends, colleagues, and even those whom God has called you to love

By JC Libiran

especially the least, the last, and the lost.

**Entrust your whole life to the Lord.** As the year ends, we look back with gratitude and learn from the past. As we start a brand-new year and move forward, we put our full trust once again to our God who has an amazing and beautiful plan for us. Let this be our prayer always, "Not my will, but Yours be done" (Luke 22:42).

I believe we can all experience God's love and become that love to extend the Christmas feels and goodness 24/7 in the next 365 days. A blessed Christmas and a *fantastic* New Year to all of us. 

*JC Libiran is a "messenJOY" who brings joy in every message he delivers through writing and speaking. He is the builder of the upcoming The Feast in SM San Lazaro, Manila in 2019. Know more about him via [www.JCLibiran.com](http://www.JCLibiran.com).*



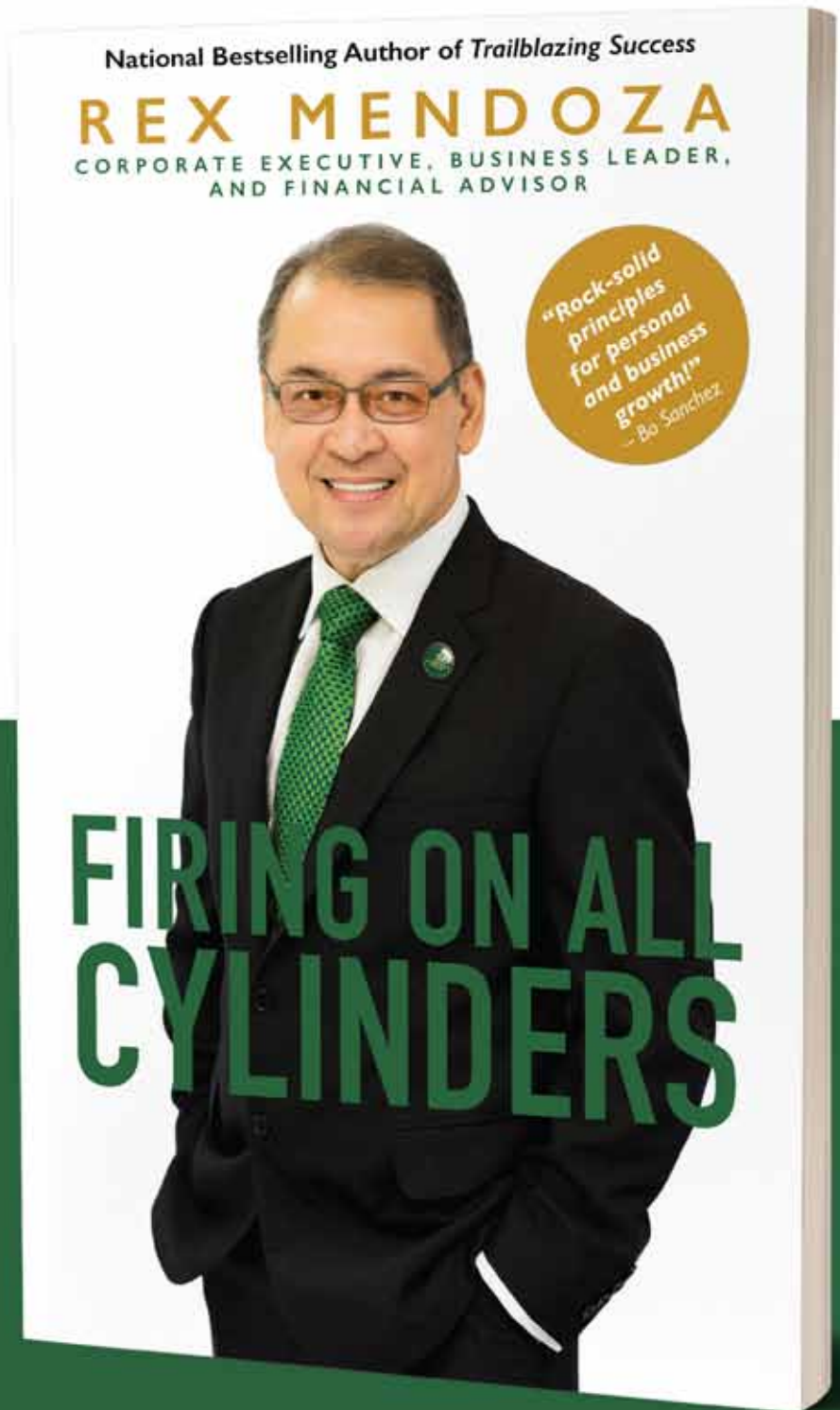


# WONDERING HOW TO SHIFT FROM EMPLOYEE TO **ENTREPRENEUR**? FROM **ENTREPRENEUR** TO **INVESTOR**?

Learn straight from  
Rex Mendoza's personal  
journey from the bottom of  
the corporate ladder up to  
owning several multimillion  
businesses.

“  
As Rex Mendoza  
has done it,  
you can do it too!”

Washington Sycip (1921-2017)  
Founder, SGV & Co.



**K KERYGMA  
BOOKS**  
life-changing.

[www.kerygmabooks.com](http://www.kerygmabooks.com)

**T**he Gospel about Jesus walking on water and Peter asking Jesus if he could also walk towards Him struck me. Peter was able to walk on water until he got distracted. His faith probably wobbled and he fell on the water. He forgot that he was a fisherman and knew how to swim.

I recall an incident related to this story. And I still can't help but thank God every time I remember it.

## A New Adventure

In 2011, my friends and I decided to be adventurous. We went to Davao and tried white water rafting with some doctors from another hospital.

We were a big group. Fortunately, there were two kinds of boat: the big red rubber boat that can accommodate fifteen to twenty people and the blue small boat good for three to eight people. I don't know what my friend was thinking when he chose us to be separated from the others. Six of us rode the small boat while the rest of the group were all packed in two big red boats.

Before the adventure, the staff asked us to sign a waiver stating that we personally wanted to experience the activity. They showed a film on how dangerous it could be and taught us through video and enactment what to do if someone falls out of the boat.

The trip was exhilarating! We rejoiced every time we successfully passed by a whirlpool or raging waters and no one got thrown out of the boat. We saw some passengers in the big boat falling off the wild river and being rescued by their friends. We were so happy that

in our small boat of six plus one tour guide, none of us was thrown overboard. Our adrenaline rush pumped up that we did high fives using our paddle after surviving a difficult course.

Then our guide told us that we were nearing the final leg—the most dangerous river whirlpool.

## From Thrill to Terror

He gave us a heads-up that he could not assure us we would not fall from the boat. We needed to do our best and paddle hard.

Then came the frightening moment.

The guide kept on shouting, "Paddle, paddle, paddle!" The water was so heavy and the current strong. We couldn't control the boat. Our combined strength was no match to the raging waters. The last thing we knew, we were flying in different directions.

The boat capsized and I found myself underwater. All I could see was the brownish water of the river. I was under the boat. As instructed during the orientation, I looked for the air pocket under the boat but I couldn't find one. Gasping for breath and holding on to dear life, deprived of oxygen and still unable to find the air pocket underneath the boat, I swallowed the brownish river water twice. I thought it was my end. I would drown to death.

## Saved At Last

At that minute, I surrendered to God. I stopped fighting the current underwater, closed my eyes, and relaxed. After a few seconds, I felt myself being pushed down and up away from the boat. Suddenly, I perceived light. I opened my eyes and breathed easily. Finally, air filled my lungs. I floated freely. Then I saw the big red boat at a halt, waiting for me to get near them. The current brought me near my rescuers. I lifted the paddle which was still in my hand so they could catch it and pull



## THROUGH THE RAGING WATER


*God always comes to the rescue*

By Maria Theresa de Jesus

me close. It was such an ordeal. When they pulled me over the boat, I was spent. I was hyperventilating and at the same time grateful that I was still alive.

We were rescued one by one. Another friend who was trapped underneath the boat found an air pocket but the tour guide could not flip the boat to save her because one of our friends was clinging tightly on the boat's rope. People from the big boat were shouting at her to let go. I saw her face vanished many times under the raging water. Eventually, she let go of the boat. She floated towards us and was rescued. Only then was the tour guide able to flip the boat to free my other friend who was trapped underneath.

In this experience, I learned to surrender to God when I am at my weakest. Peter drowned when he lost trust in Jesus and started trembling because of the wind and the storm. I was saved when I surrendered my fate to Him and relaxed in His love. Only then did I find out that there were more than a dozen of people willing to rescue me. They were just waiting for me to reach out.

In life, we need to surrender everything to Him. And the people around us, our family and friends, are His emissaries to save us if we only acknowledge their presence. 



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

**I PRAY THAT GOD LIFT 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's 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! And I thank You in advance for the perfect answers to my prayers. 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 God, thank You for all Your provisions. Help us to be good stewards of Your blessings and to generously share our blessings to others. May we remain grounded in the truth that our true wealth is You. Prosper the work of our hands that we may love and give more, in Jesus' name. Amen.

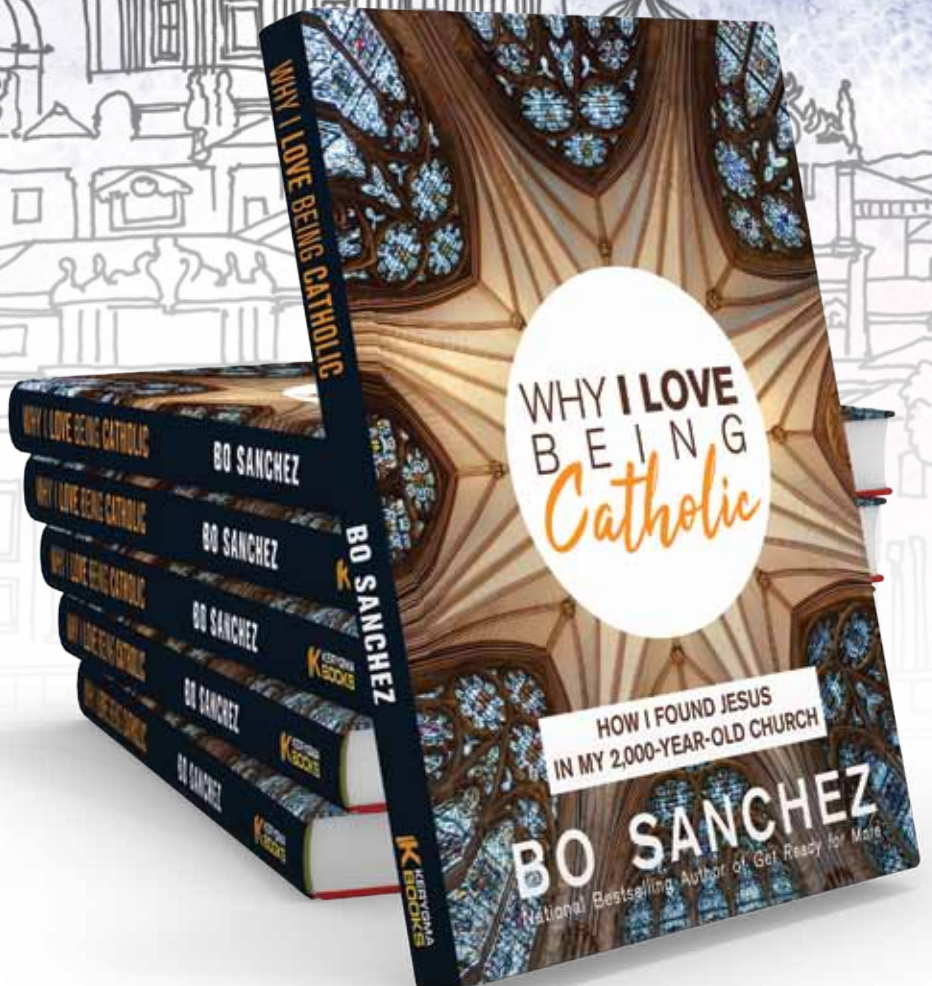
Praying for you,

*E-mail your prayer requests to me at [bosanchez@kerygmfamily.com](mailto:bosanchez@kerygmfamily.com) or write to me at Shepherd's Voice Publications, #60 Chicago St., Cubao, Quezon City, Philippines 1109.*



# See *Catholicism* in a New Light.

Bo Sanchez wants to help you love Jesus more. When he was twelve years old, Bo found Jesus in his Catholic faith. And his life was changed forever. Through this life-changing book, Bo also wants to help you *appreciate your Catholic faith more*. He'll explain, in the simplest way possible, the ten amazing reasons why he loves being Catholic. Read this book and you'll never see your Catholic faith in the same way again.



**K KERYGMA  
BOOKS**  
life-changing

[www.kerygmabooks.com](http://www.kerygmabooks.com)



# YOUR *daily* DATE with **GOD**



Real-life stories of Catholic lay people for your daily source of hope and inspiration written by Catholic lay people



Your handy bible guide for the everyday Word



Mga pagninilay na nagbibigay-buhay mula sa mga Katoliko



Reflections on Scriptures from Church leaders to deepen your faith

**Get the Kerygma Books 2019 Devotionals Today.**

**K KERYGMA BOOKS**  
life-changing.

[www.kerygmabooks.com](http://www.kerygmabooks.com)