

## NEWSLETTER July 30, 2023

# Profile of a Good Friend



AUTHOR, EduCreator & Host, The InspirePreneur Podcast | Connect & Collab with us via **zaap.bio/coachjc** 

If you are friends on Facebook, that's what you see on his FB profile. If you are friends, not only on social media, you know much, much more about him.

You know his first book, Byahe ni JUAN: Life Lessons I Learned from Riding a Jeepney. And Wholehearted: 21 Ways to Live a Courageous Life plus his upcoming book, Life Begins TODAY: Inspirations and Reflections to Guide Your Way.

He has a Master's degree in Religious Education, knowledge and wisdom that he puts into practice as he is a Speaker, Learning Facilitator, and a Transformational Life

Coach, guiding people from all walks of life, most of them are now his friends. And as Feast Builder and Preacher, inspiring thousands in his online platforms and bringing the Good News to many.

If you are *really* friends, you know that he is a faithful and funtastic true friend.

That's why he is our preacher today on the topic *Friendship*, which comes after *Faith*, *Family*, *Fitness*, and *Finances*. Yes, what's most valuable in life, we have tackled in our special Feast mini-series, *What Matters Most*.



I wouldn't miss the talk of my good friend, JC Libiran.

All for God's Glory,

(h).

AUDEE VILLARAZA

WELCOME to the continuation of our Special Feast Series: What Matters Most Talk 5: Friendship



# Being Like Yana

IT was indeed a wakeup call and a blessing for us all to go through *What Matters Most* as our mid-year reflection. And as we move forward together, we've been reminded about renewing and strengthening our *Faith* in God and making Him the center of our *Family*.

This Special Feast Mini-Series has been a timely reminder for us to take care of our health, to maintain our *Fitness*. We also rediscovered how to have a healthy

relationship with money and develop habits that can build our *Finances* and acknowledge that God is our true wealth, the source of all our earthly blessings. And today, we'll celebrate this beautiful and special gift from God called *Friendship*.

Author and columnist Lois Wyse said: "A *good friend* is a connection to life -- a tie to the past, a road to the future, the key to sanity in a totally insane world."

And yes, everyone is fighting a hard battle in life. That's why what a blessing to have faithful and good companions who can journey with us through the highs and lows of life.

"There is nothing on this earth more to be prized than true friendship." That's according to one of our great doctors of the Church, Saint Thomas Aquinas.

And Pope Francis, in one of his tweets, said: "Friendship is one of life's gifts and a grace from God. Faithful friends who stand at our side in times of difficulty, are a reflection of the Lord's love, His gentle and consoling presence in our lives."

My wife Milen and I bring our daughter Yana to The Feast. And we've noted that she easily gets along with the kids there. She always shares with them her food, toys, hand-made bracelets and even her unicorn slum book. And she also easily makes friends even with grown-ups. One day, as I watched her go around and enjoy the company of others, it came to my mind that when we were kids like Yana, we could easily make friends with anyone. But how come now as adults, we have become strangers to one another? True friends have become scarce, as our most important relationships are waning as well.

But the Good News is *God calls you to celebrate His friendship to the world*. That's the key message of The Feast today.

Yes, we can be friends with ourselves, and with others. And, most important, with our one and only ultimate friend, Jesus.

Life Begins TODAY, JC LIBIRAN



# Like Friends ...Or Like the Lord?

"WE just sow the seeds but we don't know how they would take it. It's so inspiring to see that they take it with so much enthusiasm, with so much joy, with so much energy."

That's a quote from the homily of Fr. Albert Garong at The Feast last Sunday, July 23. He was discussing the Sunday Gospel on the *Parable of the Weeds* (Matthew 13:24-43) about servants about to pull up weeds crowding their wheat plants,

and were warned they might root out the wheat as well-- and so they were advised to let the weeds and wheat both grow together until the harvest.

Fr. Albert mentioned a youth group and yes, he was impressed that the youth take Church teachings with so much enthusiasm, page 4.



How do the young get to practice our Christian faith? Bro. JC Libiran (*right*) has an inspiring story about his daughter Yana, so young yet being friendly more than some of us adults could ever be.

Today, don't miss his talk—*Friendship*, Talk 5 of our ongoing Feast Special Series *What Matters Most*. Check out his intro and Bro. Audee Villaraza's intro about Bro. JC, *pages 1-2*.



So, is it really difficult for us oldies but goodies to follow the Lord's teachings? Especially on such matters with lots of mathematics as our *Finances*? Bro. Bo Sanchez and Bro. John Ben Rodriguez gave answers in last Sunday's Talk 4. *Flashback* on *pages 14-32*.





Maybe it's harder if the teaching requires you to say *Yes* to God's call for you to serve broken people when you are emotionally wounded as well. Well, learn from Sis. Veron, a carer

at the LOJ Pastoral Care Center, *pages 33-34*. Yes, is it easier for us to *like* friends on

Facebook than *like* the Lord? But we can like both.

All for God's Glory,







# **Holy Mass**





SIXTEENTH SUNDAY IN ORDINARY TIME

## **Homily**

#### FR. ALBERT GARONG

on the Gospel: Matthew 13:24-30 The Parable of the Weeds

## GOOD MORNING, Everyone!

I was at the Brighter Conference (Youth Conference) yesterday (July 22, 2023) whole day. It was the first Youth Conference of The Feast after the Coronavirus Disease (COVID) Pandemic. How impressive the youth's energy! Toward the end of the event, I thought they'd be so tired. But throughout the closing Worship, they were jumping and jumping, so, I jumped and jumped along. It was so much fun!

When I got home, I was so exhausted I overslept. I woke up at 8:00 a.m. So, sorry I was a bit late coming here. Blame it on the youth. Ha-ha. ©

But yeah, the teens' energy is so infectious, I forgot I am already a bit older. But watching them gives me so much hope. They are 13 years old and some are even 12-- around that age. I, for one, have never really been exposed to Youth Ministry and so, I wondered how would they receive the Gospel? How would they receive Jesus Christ?

We just sow the seeds but we don't know how they would take it. It's so inspiring to see that they take it with so much enthusiasm, with so much joy, with so much energy.



## **Are We Saintly Already?**

Last night, I told myself, "The Church is in good hands."

The Lord is taking care not just of the present but the future as well.

And also, of course, many of us here are not so young. We know that these kids, no matter how well they embrace the message, how well they say that they love Jesus and would do good-- we know that the path ahead of them is still long.

Because how many retreats have we already attended? How many Life of the Spirit Seminars, Recollections, Sunday Masses... But are we already good? Are we already Saints? Not yet, right?

Even when we know that the sowing is successful, it's not necessarily going to be that way until the very end. This is not like a fairy tale-- like the kids receive the Lord and they live happily ever after. How we wish! But we know that's not true.

Last Sunday, we talked about the *Parable of the Sower*, and the focus was that the future of the seeds depends on the disposition of the receiver, on the quality of the soil. This Sunday, we're still talking about seeds, but this time, the Gospel throws another aspect into the picture.

There's an enemy—an enemy who's tirelessly working—even if knows he's already defeated. But like a bitter, sore loser, he will drag as many people as he can into hell because he's bitter. He can't accept his defeat.

So, he'll still keep hurting the Lord as much as he can. He'll do as much as he can to drag many people with him-- so he sows weeds along the wheat.

That's what we need to remember. We often forget and we sometimes think that the devil is just some figure of speech, just some dark force. No. The devil is an active agent, moving and fighting against everything that is good-- so we have to stay vigilant.

The beauty of the parable today is that the master, the sower, the owner of the land, doesn't immediately harvest because there will be a harvest time. There will be time for separating the weeds from the wheat, but he doesn't do it right away. He does it at the very end to tell us that no matter where you are right now, I will still be merciful to you, give you as many chances as I can, forgive you. I will still take care of you. I will still nourish you until the very last moment because I believe that you will change for the better.

That's how merciful our God is.

#### **How Little Is the Mustard Seed?**

But then there is another detail that I want to focus on, because after the *Parable of the Weeds and the Wheat*, another parable was added to it—short but with deep meaning. A parable that I would like to call the parable that really proves that Jesus is a carpenter. He is a carpenter, not a farmer, not a gardener.



the mustard seed is the smallest of all seeds. Wrong. It's not. It's like a chia seed, so small but it's not the smallest. And in most translations of the Bible, Jesus would say that the mustard seed would grow into a tree and birds would rest on its branches. Wrong again. Jesus was really a carpenter. Why? See, a mustard seed becomes a bush, not a tree. Have you ever seen birds resting on a bush? They rest on trees because trees have branches. So, was Jesus really wrong? Was He poor in Botany? Or perhaps, the "mistake" was intentional. Perhaps, He was making a

In one Camp Calye, the annual summer youth camp of the Light of Jesus Youth Missions ("CALYE" means "Choose A Life You'll Embrace"), one of the young campers came to me and told me, "Father, I have a problem-- because I'm looking at my campmates, they're all happy and singing worship, and they're praying. They seem to be responding so well to the teachings, but I don't feel anything."

And she was on the verge of tears.

point. Of course, I believe the latter.

That's all she said but I realized what she's really asking was—and it broke my heart—Is something wrong with me? Am I broken? Did God not want me that's why He's not making me feel anything? Did God choose everyone else except me?



## **Reading I: Wisdom 12:13, 16-19**

<sup>13</sup> There is no god besides you who have the care of all, that you need show you have not unjustly condemned. <sup>16</sup> For your might is the source of justice; your mastery over all things makes you lenient to all. <sup>17</sup> For you show your might when the perfection of your power is disbelieved; and in those who know you, you rebuke temerity. <sup>18</sup> But though you are master of might, you judge with clemency, and with much lenience you govern us; for power, whenever you will, attends you.

<sup>19</sup> And you taught your people, by these deeds, that those who are just must be kind; and you gave your children good ground for hope that you would permit repentance for their sins.



## **Weed May Become Wheat**

Some of us, we feel that way sometimes. Sometimes we feel that something is wrong with us. Sometimes we feel that we're broken in a special unique way that no one else is.

And fine. You know what, if that's how you think right now, I won't argue with you. But I'll point you to the *Parable of the Mustard Seed*, because Jesus intentionally made those mistakes

to say that in God's farm, in God's soil, what is planted would not necessarily be what will it become.

A mustard seed can become something else entirely because if we go back to the weeds and the wheat, we'll see there is a problem. The problem with the weeds and the wheat analogy is that it tells you that if you are planted as wheat, then you're good, you can relax (because) no matter what happens, at the end of the day, you will be harvested and brought to the barn of the Father. Good for you.

But what if you are planted as weed? *Pest? Pesky grass*? It means no matter how many times you go to Confession, whatever you do, at the end of the day, you will still be burned.

That's so not what Jesus tells us. That's why He put the two parables together to tell everyone that even if you are weed right now, you can become wheat.

Even if you feel you are the worst person-- and you might be correct-- God can still transform you. That at the end, you are now wheat. That in God's farm, unexpected outcomes are possible and we must hope for that at all times.



## Reading II: Romans 8:26-27

<sup>26</sup> Brothers and sisters: The Spirit comes to the aid of our weakness; for we do not know how to pray as we ought, but the Spirit himself intercedes with inexpressible groanings. <sup>27</sup> And the one who searches hearts knows what is the intention of the Spirit, because he intercedes for the holy ones according to God's will.

## The 'Drag Queen'

Last week or maybe a few weeks ago, there was a lot of anger over the performance of a drag queen (a man who dresses as a woman for purposes of entertainment).

You know what I'm talking about, right? Did you see it in full? I couldn't watch it in full. It was too disturbing for me. I'm not going to talk about what is wrong with that or what is right with that-- but I saw how people reacted to it.

What was the reaction? *Demonyo kayo! Masama yan! -- You're devil. That's evil!* 

And then the other side would say, *Kayo ang*masasama—You're the ones who are evil because of what you have done to us.
You have marginalized our community!

Condemnations, labeling, demonization of each other. And you know what? That's understandable. We are all angry. We are all deeply upset.

But as Catholics, I hope we don't stop there. I hope we don't stop in the labeling, in saying "those people are going to hell" or "those people are devils" -- and we'd do nothing with them, we'd stop looking at them because we think they're hopeless cases.

The parables tell us that we must continue to love, care for, nourish, understand, talk with people who we think are already weeds-- because in God's land, anyone can be wheat. It's always possible. We can judge them but that's not how God thinks. And therefore, that's not how we should think, either.

We must always believe and try our best to love and nourish people because we know that God's power can do impossible things. We know that God can transform "bad" into good.



So, my dear Brothers and Sisters, keep sowing, keep loving, keep watering the people around you. Don't say, "Wala na yan. Tagal ko na yang dinidisciple, tagal ko na yang kinakausap. Saying lang laway ko jan!—That person is a goner. I've long tried to talk him into becoming Christ's disciple. I've just wasted my saliva!

Remember today's Gospel. Remember what the Lord said. Keep loving. Keep nourishing people. Amen. May God bless us all.



#### **BRO. JOHN BEN RODRIGUEZ:**

Good Morning, Brothers and Sisters! Welcome to The Feast Bay Area where you are loved! Are there first-timers here? Can you raise your hands? Hallelujah! We hope that you make this a weekly habit. I'm sure you will be blessed every single week. Later (at the end of The Feast), please don't go home right away (because) we'll invite you to come forward. We'd like to shake your hands, we'd like to pray for you and we have a very special gift for you.

For those tuning in, if it's your first time online to encounter us, Welcome! I hope you can stay and make this your weekly habit.

## **Love Offering**



Your Love Offering envelope has two sections. One section is where you can write your prayer requests. We have an Intercessory Ministry praying for petitions every single week—so no envelope goes away without what's written there being prayed for. The second section is for thanksgiving for answered prayers. We want to know about that because your stories also inspire us.

You may take home an envelope, and the entire week, you can pray and write down your thanksgiving and prayer requests.



# Worship! EXHORTATION



#### **MHADZ PAMAONG:**

Good Morning, Feast! You know what's the best response to God? The best response is to declare how good our God is!

So, if you're ready to worship the Lord, hands up! Come on!





# NOVENA TO GOD'S LOVE DECLARATION OF ABUNDANCE



All of you who believe God is here, give Him a big, big hand and love Him today. So good. Let's give a big hand also to our Worship Team. Thank you for serving us today. Thank you so much. Thank you so much.

I want you to give a big hug to that champion beside you. Tell that person, "You're a champion. You're a winner." Amen.

# Grandparents' Special Day!

I'd like to greet all the grandparents in the house. This is a special day for them—lola, lolo, grandpa, grandma, momsy, popsy. I don't know how you call them... If there's a grandparent there, wave at me. Be proud you're a lolo. Be proud you're lola.





Let's say a prayer for them:

Father in Heaven, we pray for this grandfather, this grandmother. What a joy what You have given them—that they're able to live to see their grandchildren. Thank You, Father, that You will bless them with more good health, more strength, more joy, more love to give to their grandchildren and their children. Thank You, Father, for taking care of them. In Jesus' Name. Amen.

Give the Lord a big hand. God bless grandfathers and grandmothers!

Do you know—I just heard this from Fr. Bob in the backstage— Pope Francis, he said, that plenary indulgence is given this week for grandparents. All you do is you go to confession, go to Mass, pray *Our Father, Glory be*, and pray for the Pope. That's it. It's wild. So, plenary indulgence.

## **Talk**



I just want to set you up here for our speaker. John Ben Rodriguez will be coming up in a while and he'll be giving the Talk on *Finances*. I'm a financial teacher. Yes. I'm a spiritual leader. Yes, I'm a preacher. But I'm also a financial teacher. Why?

Something happened 20 years ago. So, I've been serving God for 40 plus years. And so, I was a single missionary. Serving the Lord. Poor. And happy as a single person, serving God for 16 to 20 years.

But then something was happening in my heart. I was serving with fellow missionaries who were married already and have children. And they were struggling. Now, I knew that because they were my friends. We were loving God together. We were serving God. All out. But then I would look over my shoulder and I would look at my friends who were missionaries like me, and married, and there were times they could not send their kids to school. There were times they had to borrow money to put food on their table.

And I was rebelling in my heart. I was saying, "Lord, this is not happening. How could You do this to Your children?"

And I started searching. I began to realize something that I want to share with you right now.

I always say this and you hear this from me a lot: there are two areas of life.

The first area are things you can control. The second area are the things you cannot control. I always talk about that. And I always say that you have to be here in the area where you can control. Stay here. Don't stay there. The moment you stay there, there's going to be worry and anxiety. Yes, or no? Yes.

You stay here in the area where you can control stuff.

Now, what you cannot control, you surrender to God. Amen.



#### What Can You Control?

This is what I need to emphasize: What can you control?

Effort. Work. This is what you can control. Your effort—the planting of the seeds. The harvest is here. You don't know what you will get. Whether you will have zero harvest and God wants you to keep on planting. Whether you will have a 30-fold harvest, a 60-fold harvest, or 100-fold. You don't know.

You cannot predict *effect*. But you can predict *effort*. You cannot predict harvest but you can predict planting. And that's what you do. You work.

You don't have to be poor. This is my realization: That you don't have to be poor. You can work.

You can invest. You can teach yourself finances. You can learn. You can create multiple income streams. You can find ways to keep on planting and you do not know what's going to happen here (in the area you can't control), but you know what can happen (in the area you can control) by working and finding ways.

In that area where you cannot control, say, "God I've done everything I could. You take over.

Say, "Lord, take over. Prosper the work of my hands."

And I pray that today will be a blessing to you.

JB is like me. He's also a preacher, he's also a spiritual leader but he's also a financial teacher. And you will be blessed today.

John Ben, in the house! Give him a big hand.



#### **JOHN BEN RODRIGUEZ:**

Thank you, Bro. Bo.

May you please stand up as we honor the Word of God as we sing together:

Thy Word is a Lamp unto my feet and a Light unto my path.

Before I read the Word, I want you to be reminded of the message of God today.

The main message of our Talk today is this: God wants you to live in abundance.





#### God wants you to live in abundance.

Put your hands on your heart and declare this to yourself so that you can audibly hear it, so that when you hear it, it will penetrate every fiber of your being—to realize how good and how great the plan of God is for your life.

Can you declare it to yourself now: *God wants me to live in abundance. Amen.* Just a bit of story:

During the Pandemic, we stayed in the province for quite a while at the house of my in-laws.

And in front of the house, they had this not-so-tall, not so high, not so big apple mango tree.
But this petite tree has one good habit. It bears fruit every single year.
Not just one, not just two, but lots — in clusters.

And you know what?



Because I grew up in Manila, it was my joy that every day, I got to climb a tree and pick fruits. Because here in Manila, you climb walls. But in the province, you get to climb trees. And every single day, I would get a handful of mangoes. And believe me, we tried consuming every mango we would harvest. I ate two, three, four in a day, until I got tired of them.

That's when I realized this was not sustainable. We could not eat all that we harvested—even if we were six in the house.

#### **Abundance for All**

So, you know our solution? We gave away the mangoes. When a Manong (elder delivery man) comes to deliver water for us, we say, "Manong, do you like mangoes? Here take some for your kids. Here, give some to your colleagues. When the rolling palengke (market) store vendor would come, we would tell her, "Ate (elder lady), get these, get these." To the neighbors: "Please get some more mangoes."

And that's when I realized that abundance is woven in the fabric of God's design.



Abundance is woven in the fabric of God's design.



When abundance happens in your life, it will not just be good enough for you. It will be more so that you can share to others. That's why Paul says in 2 Corinthians 9:8 NLT:

#### 2 Corinthians 9:8 NLT

"And God will generously provide all you need. Then you will always have everything you need and plenty left over to share with others."



This is the abundance God planned for each and every one of you. And believe me, it includes your finances. So, my question is: Do you want that for your finances? Amen. Put your hand over your heart:

Almighty Father, thank You. Because you have woven abundance deeply in the way You created us. We know that You intend us to be good providers, to be loving with the wealth You will bless us. So, today, open our heart to receive Your

miracle and Your blessing. This we ask in Jesus' Name. Amen.

Let's raise our hands to the Word of God and sing:

Thy Word is a Lamp unto my feet and a Light unto my path.



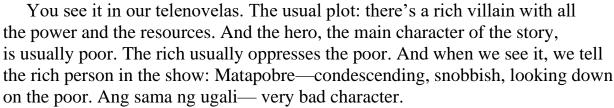
#### The Problem

Would you agree with me that the topic on finances, money, and the context of spirituality, is a bit controversial? It's like oil and water—they don't mix.

But today, I want to address that because now, we know that God intended abundance. So, how did God intend abundance in the viewpoint of aligning it with our own finances?

I think that the root of the problem, usually, is that Filipinos have this pre-defined notion about money that is negative.

How do I know?



So, I believe the problem is wrong idea about money. Sometimes, it's the reason people have toxic relationship with regard to money.

Or probably, if not the telenovelas, it may be in the way we are raised by our elders in our family.

When they see a neighbor that has a good car, or a beautiful property, our elders say, "Ang yayaman, ang yayabang. — so wealthy, so arrogant."

These rich people didn't do anything. They were just born in a wealthy family. And they are already arrogant?

Subconsciously, it's planting wrong messages in us about money. So, sometimes, consciously, you know you need money, and you know you can use it for good. But subconsciously, sometimes, there's a barrier. And that's the predefined culture.

Have you noticed Korean novelas don't have this problem? There's no plot about the rich oppressing the poor. The story flows smoothly.

So, what am I saying? You must be aware of the predispositions that we have about money. And believe me, I've been a missionary also since I was in college I tried staying with poor people in their house. And I'd seen a family of five trying to make both ends meet with just P100.00 for a day. So, imagine what they do with P100.00. They buy one small pack of instant noodles and one can of sardines and two kilos of rice. And if they lack dish, what they do is just sprinkle salt or toyo (soy sauce) on their rice.

And they've seen how money can bless the wealthy people.



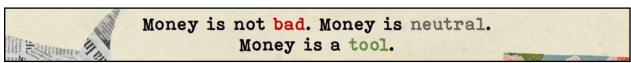


#### The Answer

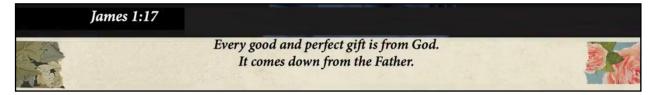
I also have seen how money is used in the context of mission-- like building The Feast in other countries, in other places.

Are you blessed by The Feast? Yes? Do you know that running a Feast costs money?

So, there. That resolves my issue: Money is not bad. Money is neutral. Money is a tool that God can use to bless us.



So, it depends on where you will use your money. James 1:17 says this:



So, right now, if you ask me this question—let's put it out straight



and clear: Does God want me to be financially abundant?

The answer is: Yes. Good. Very good.

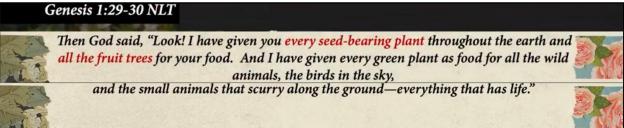
Just a disclaimer: There are some people really called to live a life of poverty—maybe in mission. But that should be a loud calling. By default, God intended you to be financially abundant.



#### Back to Genesis

So, putting the money issue aside, how did God define abundance? Because we saw that in the verse that we read. I love it that we took a deep dive on *Genesis* a few months ago. And we talked about Creation.

We go back to Genesis1:29-30:



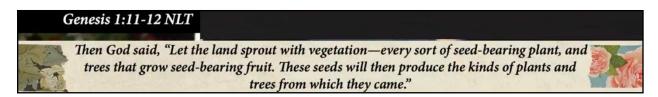
Notice that even at the beginning, abundance was already designed.

When God created food for man, He did not give you, okay, three value meal options. You may choose and rotate. And that's it.

He gave instead-- modern-day context—an entire buffet. Oh, even the animals had something. Isn't that amazing?

But here's what I find more than amazing. If we dig deeper into the Creation story, before the abundance happened, a set up took place.

Boundaries were set up by God. Rules were set up by God so that this abundance can happen. Because God is a God of order, He prepared a setup without which abundance cannot happen. Let's look at Genesis 1:11-12:



This is already the end of the third day of Creation. Because you know what happened... Before Day 1, the earth was formless and void. There was chaos. But God created light, created order, set a boundary between the water above and the water below. Remember that?

He set the boundary between night and day. He set everything.

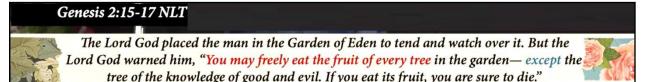


#### **Rules and Boundaries**

After God set up those rules and boundaries, abundance happened.

After that, God established the seasons the following day. And after that, started the abundance of the fish in the sea, and then the animals.

So that when it was all set up, He commanded man-- in Genesis 2: 15-17:



In the context of abundance, God did not say, "Here it is: abundance. You take control."

He set very specific boundaries. Eden had a boundary. Night and day had a boundary. There were rules how the fish and animals would multiply, how the plants would grow.

Plantitos and plantitas, you know that. You have to nurture a plant for it to be abundant. Otherwise, if you go on a vacation, when you come back, you'll find your plant already dead.

And here's the profound realization about that: You will experience abundance within the boundaries and rules of God.

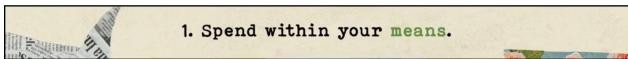


You will experience abundance within the boundaries and rules of God.

And if we are confined within the circle of those rules and boundaries, abundance is easy to happen. Do you want to be inside that circle? Yes.

So, here are three practical tips to Financial Abundance.





Ah, boundary at once: *Spend within*, otherwise, *Desert experience--* as in hardships experienced by the Israelites in the wilderness of the desert as they journeyed from Egypt to the Promised Land.

You know that hardship. Every 15<sup>th</sup> of the month, you receive your salary, you splurge, and just on the 17<sup>th</sup>, no more money—that's *Desert experience*.

Quick question and survey: Who among you here would pay P30,000 for something that costs only P10,000? Bad deal?

Then why is it that many pay just the minimum amount due indicated on their credit card? Do you know that is exactly what happens? If you have a P10,000 credit-card debt, and you pay just the minimum, by the time you settle that P10,000 debt, you had already paid nearly P30,000. Because it took you a long time to pay that debt, the interest paid was huge already.

The simple circle of boundaries and rules was not respected.

That's why people get buried in credit-card debts.



## **Simple Boundary**

I believe it's a question of the world sometimes pushing us to gain more, to have more, to be more. It's okay. But you must live within the confines of the boundaries and rules God has created. Because you cannot disrespect the simple boundary of living within one's means.

Because Luke 16:10 says this:

#### Luke 16:10-11 NLT

"If you are faithful in little things, you will be faithful in large ones. But if you are dishonest in little things, you won't be honest with greater responsibilities. And if you are untrustworthy about worldly wealth, who will trust you with the true riches of heaven?

So, another survey now. Let me ask you: Is spending for branded items bad or good?

The answer is: It depends. If it's done outside the boundary of living within your means and nourishing what you have, it's bad. But if it's inside, and it's within your budget, you're not neglecting other important aspects, then it's good.



If you see a crocodile, don't forget to... scream ©. From the Lacoste Official Store, Gateway Mall, Quezon City: Men's T-Shirt

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https://www.lacoste.com.ph

So, how do you establish that simple boundary of living within your means?

You know the answer: It's budgeting. Simple budgeting.

Many would think: "Bro. JB, I don't want to budget. Because I don't want to limit myself. I'm working hard in the office. I deserve this branded item.

It's okay, really. Because here's what I realize in my years also of teaching people about their finances: Budgeting is not limiting. It's actually liberating—if you do it right. Because you get to allocate money for everything.





A good guide is this: You can get a copy of Bro. Bo Sanchez's book. He has a book about this.

So, a simple formula is this: With the 100 percent of what you earn, you allocate:

- **1.** 10% for your tithes to God;
- **2.** 20% must go for your retirement—because one day you will stop working. And the rule of thumb says that if you invest this 20% well, you will have means of living when you are old.
  - **3.** And the next 70% is for your daily, current expenses. Then with the 70%, allocate 50% for your needs; 20% for your wants.

Because sometimes, I believe, spending on milk tea, travel, sometimes are demonized on social media: "You're having too much milk tea.

Just think: with the money you spend on milk tea, how many bottles of milk can you buy for a baby..."

So, while you're drinking your milk tea, you feel so guilty that you could hardly swallow the sweet tapioca pearl bubble.

Because if your boundary is not clear, even your conscience is not clear. But if you have this specific boundary—"Lord, I will give 10% to You; I will save 20% for my retirement; 70% for daily living, of which 50% for my needs, 20% for my wants"—then you have abundance.

Because you're sure you've given to God, you're sure you've also enjoyed a bit of your money, and you are also blessing others in the process.

So, it's okay to spend for both of your needs and wants. The key is having a budget so that you can allocate for both.

## **Abundance at Any Financial Level**

Very quick story:

My wife Athena and I started with this envelope system.

Back then, I already knew about Bro. Bo's teaching on finances. But it was just at the back of my mind.

But my wife was very diligent.

So, what we did, every single month, salary came in, we would sit at the dinner table, we would divide the cash, according to portions of our expenses, one portion per envelope. After a while, we got used to it.

One time, I was in the grocery store, I brought the grocery envelope. I was seeing the items pile up in the cart. I was already checking out, the cashier was scanning the price of each item—toot, toot, toot. So, as I saw on the cash register the sub-

total rising up, my heartbeat was also rising up because the amount in the envelope would not equal the total cost of the groceries.

So, what did I do?

I asked myself: Who will adjust—the cart, I, or the envelope?

I adjusted the cart – took out some items...

You know, after two years of this envelope system, we have transitioned—no longer the physical envelopes. We now put portions of our income in multiple bank accounts.

It's a good experience. Because it taught us that we can experience abundance at any financial level. Because sometimes, if you don't have clear budget and boundary, you think more money is the answer.

But sometimes, the invitation of God is how do you manage the money you have now so you can experience abundance as well.







I included this because I noticed that there are a lot of Filipinos who are breadwinners—for their parents, their siblings, for cousin of the neighbor...

And believe you me, we are known for being breadwinners because it's about sacrificing and it's good.

But I want to put some financial education to this... I have guided someone—her name is Anne. She's 35 years old. She's a corporate executive. At age 35, she was already able to purchase her own condo unit. So, she lives alone. And she's earning about P80,000 a month. Because she already has a home, she's spending just P15,000 monthly.

So, right off the bat, I ask you: She's earning P80K and she's spending only P15K for herself, is she not with good financial standing?

Yes, or no? Yes... on the onset...

But later on, she came to consult me about her finances. I told her, "You're in a good standing. What did you do? Why are you even asking me?"

And then she said, "Because I have three credit cards maxed out and I have a personal loan from the office. What do I do?"

It came as a surprise to me because she wore simple clothes—no branded dress, and everything. Because back then, my usual thinking was the ones buried in debt are those who were luxurious – beyond their means.

But I was wrong.

So, we got into the session. I brought out my cash flow template... By the way, I do this professionally. I am a certified wealth planner.



## **Debt Cycle**

So, Anne and I started listing down her monthly cash flow. True: P15K for herself. But all the other expenses were for her parents, their medical needs, and everything else...

So, we set up a strategy: we computed...

And I said, "At this rate, when you are already old, you will end up needing to depend on someone else..."

And I think it was difficult for her because (to justify fending for her parents) she cited this verse, 1 Timothy 5:8:



#### 1 Timothy 5:8

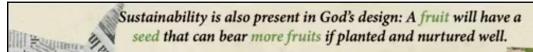


But if anyone does not provide for his own, and especially for those of his household, he has denied the faith and is worse than an unbeliever.



Do you agree with this verse? I certainly agree with it. Because I believe that God would bless us if we observe this mandate. And some of our parents really did not have that financial knowledge back then.

I am also a breadwinner for my mother. But I also believe in this, and I want to teach this because this is abundance in a boundary in the proper context: Sustainability is also present in God's design.



So, what is the point, Brothers and Sisters? The same applies to our finances. We can't give out fruit we have not yet grown and harvested. Abundance will not happen.

I'm not saying it's wrong to help—let me be clear on that. I'm just saying maybe, what's wrong is in the way that we want to help. If you try to help-resorting to just debt, your help will not be sustainable. The debt cycle will just repeat itself.

Which leads me to my next point.



By the way, commercial: Athena and I got a beautiful tip from our ninongs and ninangs, our wedding sponsors. Before our wedding, we took our sponsors to a dinner date. And we had notebooks. We asked our sponsors: What do you do with money? What do you do when relatives borrow money from you...?

And they gave us this very good tip.

One ninang said, "If someone borrowed money from you, most likely, you won't get your money back... So, don't you ever lend your money for emergency, or tuition fee of your child, because you will just quarrel with your debtor—your relationship will be ruined. So, here's what you do, instead: If a relative borrowed P15K, and you really want to help, don't give P15K. Give P2K or P3K, or any amount that you are willing to lose. And say to the person: 'This is not borrowed money. This a gift from us. You don't have to pay it anymore.'"

Believe me, that tip is good. Because it blesses two persons. First and foremost, you. Because you won't have the pain and grudge of not being paid of something substantial. And at the same time, the people to whom you gave that gift will feel, "Wow! This is so much help because I don't have to pay for it."

Because sometimes, the problem with Filipinos is that when we need something we can't afford to buy, we default, right away resort to debt. You borrow right away. You need something, you borrow. It's a shortcut. Don't go there.



#### The Sole Breadwinner

So, let's move on to Tip No. 3: Seek help when needed because the reality is also this: I've discovered in a lot of cases I've handled that not all money problems are money problems.

Let's go back to Anne's story. Anne was the youngest among four children. At the start, all four children contributed money to fend for their parents. But then her three sibs all got married and so, Anne, the youngest, became the sole breadwinner for their parents.

I told Anne specifically, "More than the money problem, this is really a conversation problem. You need to talk first to your parents, tell them of your situation."

Because she was afraid to tell her parents that she's buried in debt. Because she felt it's a shame-- that her parents sacrificed for her all her life, then now their problem is they can't fend for themselves.

But I told Anne, "I think you need to tell your parents about your situation—because they are concerned about you as well and when they hear about your situation, they will try to help you."

And when Anne told her parents about her situation, they helped, actually. The parents sat down with her, they computed: "How much can we reduce the amount we were asking from you? How could we make things more efficient financially."

At the time, the siblings were not able to help because some of them have families already. You know the tradition among Pinoys—the obligation of taking care of parents is passed on to the youngest—in this case, Anne.

Because the eldest would say, "I'm already a graduate from that obligation. I already have a family. It's now your turn to take care of our parents."

So, the youngest remains single because she has this obligation causing her financial problems.

So, I told Anne, "Go back to your siblings. Anyway, it's been five years since your sibs got married. Initially, they had a hard time meeting financial obligations for their family. Maybe they're more financially stable now."

And true enough, some of her siblings have already migrated abroad and now already have good financial standing. So, what happened? They created a joint bank account. Everybody is contributing again monthly; everybody accountable for the money in the bank. Anne's parents have been provided well.

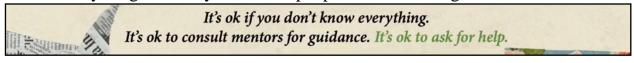
And what happened next is this: Two years after, Anne was able to zero out her credit-card debts. And she was able to finally invest in the stock market and get life insurance for herself.



Sometimes, we think, "Lord, money is the solution."

But sometimes, God is teaching you that not all money problems can be solved by money. Sometimes, a money problem needs a relationship solution. Sometimes, it needs a conversation solution.

So, I'm reminding you of this: It's okay to ask for help. It's okay. We don't know everything. It's okay to consult people, mentors, for guidance.



It's okay. Because God wants to bless you that way in your finances as well. Let me end by sharing this story.

In 2019, my father-in-law bought a brand-new car. And he decided to give his old car to us.

Our own car was a Mitsubishi Lancer 2012 sedan. The car he gave us is a Toyota Innova 2014. So, naturally, it was an upgrade-- perfect timing because my wife was already pregnant at the time.

Guys, I realized that if before you could live well enough alone with just one backpack when you travel, now with a baby, just going to the grocery, you bring a lot of stuff—a bag, a stroller, everything.

So, the bigger Innova was really an upgrade for us.

December 2019, I got that Innova. I was driving it already going home. Consciously, logically I knew that's a blessing. Yes, or no? It's a blessing. I was telling myself that. But I found myself not happy about it. I wondered *Why...* So, I started praying.

This is a good tip: Whenever there's a misalignment between the logical and what you're feeling inside, always pray to God because God can help you align and find peace.



## **Hang Ups**

So, I started praying and reflecting. And then my inner voice started whispering thoughts deep in my heart...

You know, Filipinos, we have lots of *pull-outs*. You know, *pull-outs*—in Tagalog, *hugot ©*. In English, *hang up*.

I had a lot of hang ups. Thoughts racing in my mind, saying, "What did my father-in-law think — I could not afford to fend for his daughter? I can afford to buy this Innova... I was telling that to myself, that was my inner voice nagging me...

A bit of background: I'd always considered myself to be a self-made man. During my last year in college, I was a working student – so that I could pay for my tuition, so that I could graduate.

Then, since the time I graduated, I've been a breadwinner for my mom. I've established some businesses. I got my mom health insurance... I 've been buying all her medicines, and everything.

So, I took pride in that because I believed it's good training for me. Because I would also be a provider for my future family. So, I felt blessed with that opportunity to provide for my mom.

But as I was driving that Innova, there I was with a conflict point in my life. Why was I unhappy? Why was my inner voice rejecting this car, this blessing?

And in the flurry of that noise in my mind, I heard a softer voice speaking to me. It was the voice of God.

God asked me this simple question: "When you're already old and capable, will you give a car to your children?"

"Of course," I answered, "definitely, Lord. It's a joy providing for them. I would certainly love that."

And God replied, "Then, why are you depriving your father-in-law of that very same joy? Don't you know that once upon a time, you might had prayed for this as well? Don't you know that once upon a time he might had worked hard and sacrificed thinking about his future children and how he could bless them?"

And that's when it hit me. I was speechless...

I'm not a self-made man... I'm not a self-made man... Because I am where I am now, because I stand on the sacrifice of people who love me. I stood on their shoulders so I could be lifted up to another level.

#### Realization

And that's when also I realized that I am not alone in dealing with the financial challenges that I face. God is there with me, sending other people to help me.

My pride all the while was preventing me from enjoying the abundance God had already planned for me.

Because in my mind, I was like, "Lord, I want to achieve it. Lord, I want that success will come from my own efforts. Lord, I want it will come from my own hard work."

But God was telling me that day: "Your abundance is beyond what you can do. It's beyond what you cannot do. It's beyond what you can understand. It's beyond what



you cannot understand. It's beyond your problems. It's beyond your fears. It's beyond your worries. It's beyond everything you can ever hope for or imagine. My abundance is absolute. And it can happen in your life if you just want it. If you just cooperate with Me."



You are not alone in dealing with your financial challenges. God is there in the garden with you.

So, God's invitation to you today, Brothers and Sisters, is this:

"Come, return to the Garden—within the boundaries of my abundance – because I want you to live in abundance. Amen! Amen!

## God wants you to live in abundance.

Do you need guidance in managing your finances? Bro John Ben can help. Feel free to reach out to him. John Ben Rodriguez, CWP®, CEPP® Certified Wealth Planner (CWP®) | Certified Estate Planner, Phils. (CEPP®) Motivational Speaker | Licensed Financial Advisor | Catholic Lay Preacher Links - Practical Finance Tips Website: <a href="www.johnbenrodriguez.com">www.johnbenrodriguez.com</a> Facebook: <a href="www.facebook.com/johnbenfrodriguez/">www.facebook.com/johnbenfrodriguez/</a> Instagram:

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## **MERCY MINISTRIES**

"The LORD is my shepherd, I lack nothing. He makes me lie down in green pastures, he leads me beside quiet waters, he refreshes my soul. He guides me along the right paths for his name's sake." —Psalms 23:1-3

## PASTORAL CARE CENTER PART 5

## Wounded Healer

"YOUR wounds can heal other people's wounds."

Sis. Veron read the message in a flyer inserted in the bulletin of The Feast, the faith gathering of the Light of Jesus (LOJ) Family. And finally, she realized the reason for her long battle in life where yes, she's been wounded.

Sis. Veron is one of the carers of the LOJ Pastoral Care Center, starting in 2013. Before she came to Pastoral Care, a series of life challenges rendered her troubled, confused. For her privacy and the privacy of the people she cares for, we are not going into details of her ordeal. Suffice it to say that she languished in depression for close to four years.



In 2017, while scrolling down the Internet, Sis. Veron chanced upon the site of LOJ and The Feast. That year, she joined our LOJ Family.

Feasters warmly welcomed her, cared for her, and she felt so loved. The Feast talks led her to an intense spiritual awakening. And she wondered what was God's purpose for His grace.

God clearly let her know one year after. In 2018, she found the flyer inserted in The Feast bulletin with the message:

"Your wounds can heal other people's wounds." How can that be?



In LOJ, she eventually learned about our Pastoral Care Center which ministers to the emotionally wounded. She learned that the Pastoral Care Center provides psychospiritual support through *live* (face-to-face) or virtual sessions (audio calls). Thus, servant leaders are called not simply as counsellors but as carers.

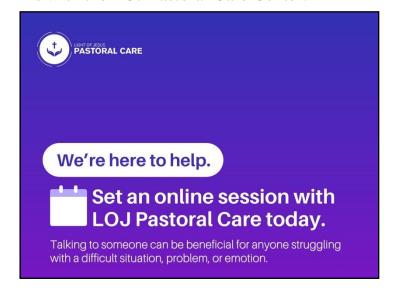
Sis. Veron then realized God's direction for her: to be a carer for the emotionally wounded. The wound, the pain she herself suffered. She promptly applied to be a carer. She was accepted and she started training for the post the same year, in 2018.

Sis. Veron has ministered to people who come to the Pastoral Care Center seeking help. Here, they find someone who's been wounded like them, who well felt their pain, so knew how to lead them to healing. Yes, here, truly caring for them is a wounded healer.

But in the process of caring for others, Sis. Veron herself has reached the balance she needs in her daily life. She's grateful that she's able to help one person at a time.

**Need to talk?** Here are links with the LOJ Pastoral Care Center:

#LOJPastoralCare #FeastMercyMinistries #OnlineCareSession





## Thank You!

The Feast Family, now organized as the Feast Mercy Ministries, is a spin-off ministry of the Light of Jesus Family founded by Bro. Bo Sanchez. Earlier named as Kerygma Family, The Feast Family is a unique online, non-physical, borderless, international community of friends who support each other's personal growth.

Partner beneficiaries of the Feast Mercy Ministries flourish because of your generous support.

Thank you for being with us. We pray that you find your daily source of inspiration from the resources that we send to you. We pray too that you may consider giving to The Feast Mercy Ministries. No gift is too small.

Thank you very much in advance for your gift. Our prayer is that God will continue to reward you as you give.

#### FOR EXISTING DONORS:

Thank you for the Love. Your monthly donation helps us continue extending support to our Light of Jesus spin-off organizations, including our partner beneficiaries. Your gift will sustain our operations and, we hope, help us reach out to the persons our Lord has called us to make disciples and give them renewed hope.

Be a Feast Family member. Write or call us. Now.

Email Address: jocelyn@kerygmafamily.com

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## **Our Partner Beneficiaries**

#### **Jeremiah 33 Foundation**

is a shelter for minor girls particularly victims of sexual abuse.



### Grace To Be Born

is a halfway home for pregnant women in crisis.



# He Cares Mission provides shelter

provides shelter and pastoral care for street children.

## Pag-asa ng Pamilya Foundation

grants scholarships to indigent students.





#### **Jesus Christ Cares for Cancer**

provides financial assistance and pastoral care for indigent cancer patients.

## The Light of Jesus Pastoral Care Center

ministers to those who are emotionally and spiritually wounded.



**H.A.I.L. MARY** is acronym for Healthcare Assistance for Indigents and Lepers of Mary, adopting the Blessed Mother as the patroness of its mission to eradicate leprosy in Abra within 8–10 years.



## The Light of Jesus Disaster Recovery

**Ministry** provides evacuation assistance, relief goods, financial aid, and other needs of calamity victims.

## The Light of Jesus Prison Ministry

brings Jesus to the Correctional Institution for Women
to give them hope
for a new life of dignity.







LIGHT OF JESUS FAMILY

**Anawim Lay Missions Foundation** provides a home for poor elderly who have been abandoned by their family and have nowhere else to go.

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- 1. Donate ONLINE (through credit card) Go to www. kerygmafamily.com and click 'DONATE' box Paypal I US Donations.
- 2. Pick Up from Your House or Office (Metro Manila Only) Cash or Checks Address Checks to Shepherd's Voice Radio and Television Foundation and call Joy at (+632) 725 -9999 loc 112 or text (+63) 922-828-9890 and we'll pick them up from your home or office.
- 3. Mail 12 Post-Dated Checks to Our Office for US and CANADA: Address Checks to Kerygma Family, 848 Rainbow Blvd # 1937, Las Vegas, NV 89107. For Other Countries/Philippines: Address Check to Shepherd's Voice Radio and Television Foundation and mail (registered mail) to Shepherd's Voice, 60 Chicago St., Cubao, Quezon City, Philippines 1109
- 4. Directly Deposit to Our Bank Accounts. Deposit to Shepherd's Voice Account in any branch of these banks:

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Metrobank-Savings Account no. 265-3-26509112-2 e Rodriguez Branch

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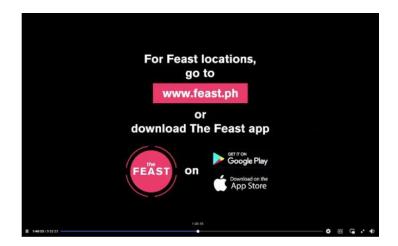
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Go and make disciples of all men.

— Matthew 28:19