



Don't Lack Wisdom

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About This Book

This book was written to guide my children as they grow and discover their talents. It contains important life lessons and principles I have learned throughout my life which will help them. This is intended to be a “living book” as I expect to learn more things as I get older (fingers crossed). Hopefully, this book also helps you. Please note these are my personal opinions based on my life experience, and I am not a financial advisor.

Take Responsibility

I think this is a good place to start. Always take responsibility for your situation. Don't blame others, the government, your parents (me) or your childhood, otherwise you will always have an excuse to stay where you are. When you take responsibility, you are in control, and you can move forward instead of being stuck in the past.

Life Goal

By now you have probably heard a thousand times that having goals is important. Consider this a thousand and 1. Have exciting goals in life! Goals that bring you joy and motivate you to get out of bed every day. They need to be clearly defined and written down. Do something every day to get closer to achieving them. There are many great books on how to write goals, make a goal to buy one of them (hehe). Just ensure you have a goal in life. All successful people have goals!

Continuous Education

Kaizen! I love that word! It means continuous improvement in Japanese. Never stop learning or perfecting your talents. There's so much competition nowadays that anyone can do your job (have you heard of ChatGPT?), and the market only pays for the experience you “bring to the table”. If you know little, the market will pay you little. Continue taking courses that help you expand your knowledge and teach you new skills. Leverage available tools like AI and make them work for you, not the other way around. There are so many courses available online today that you can learn almost anything you want. Never stop being curious! Long ago are the days we had to wonder how things worked. With YouTube, you can pretty much find a video on anything.

Work and Dedication

Man was created to work; this is in the Bible. In work, man finds purpose and satisfaction. I recently learned that God gave Adam (the first human) a job before He gave him a wife (look it up). That's why it's important to do what you are passionate about. Be diligent in everything you do and avoid doing things halfway or dishonestly. Always look for ways to do it better and faster. Be known as a hardworking, fair, and honest person in everything you do; this will help you succeed. See what the Bible say, “Do you see someone skilled in their work? They will serve before kings; they will not serve before officials of low rank” [1].

Perseverance

This is a great saying, “You don't learn anything by winning” ~Author Unknown. Life is full of obstacles we encounter along the way; without difficulties, we do not learn and do not improve. In each difficulty, learn the lesson and avoid the same mistake. Everyone has problems, but only those who

persist through them succeed. Look what the Bible says, “For though the righteous fall seven times, they rise again, but the wicked stumble when calamity strikes” [2].

Entitlement

One of the problems in the world today is the belief that society owes you, and that everything should be free. This is a dangerous mindset. It is not the responsibility of the government, companies, or your neighbor to give you a job or sustain you. We all need to do our part to contribute to society. Entitlement makes you complacent and dependent on others. The Bible is clear: “... If a man will not work, he shall not eat” [3].

Save & Invest

Do not invest your money and time in schemes that promise quick riches. The best example is the lottery; your chances of winning are practically zero, and you will never see that money again. The wealthiest people are not those who make the most money at a job, but those who best save and invest their money. Avoid spending money on things that don't bring returns (e.g., eating at an expensive restaurant every day). A good rule is to save around 10-15% of your salary every month and invest it (e.g., stocks, Treasury Bonds, rental income, etc.) I am not a financial advisor or an investment expert, so I recommend you do your homework on what the best investment is for you. However, I can say with confidence that you cannot afford not to invest your money. The Bible says, “Dishonest money dwindles away, but whoever gathers money little by little makes it grow” [4].

Debt

Avoid taking on debt and try to pay outstanding debt as soon as possible. I am not saying don't take a loan to invest in your business or take a mortgage to buy your house. However, avoid unnecessary debt, and when possible, pay the full amount upfront or pay it off fast. For example, did you know that if you buy a \$300K house with a 30-year fixed mortgage at 5%, at the end of those 30 years you would have paid a total of ~\$280K in interest. Try to stick to a budget and pay your bills on time. It is very easy to fall into debt, but getting out of it can take years or in some cases your whole life. I am not a financial advisor, and these are just my opinions, but I strongly recommend you do your homework on the destructive nature of debt. See what the Bible says, “The rich rule over the poor, and the borrower is slave to the lender” [5].

Making Decisions

I believe this is worth its own section. There will be times in your life when you need to make an important decision, and you are stuck between two or more great options. I want to assure you based on my personal experience that there may not be “a correct” decision, and that in the end it'll usually all be ok. I often see people get stuck due to fear of making the wrong decision. I know that not deciding is a decision, but the point I want to make is don't let the fear of making the wrong decision not let you move forward. Always keep moving forward. Great leaders don't always make the right decisions, but they make a decision, stick to it, learn from their mistakes (if any), and move forward. This lesson was reinforced after working for different multinationals which spent thousands (and sometimes millions) researching, developing, and marketing a product that no one ever wanted. They did, however, adapt their product based on their learnings. If companies with all their resources don't always make the right decision, I believe we can give ourselves a break. What I do in these cases

is ask God for wisdom and let His peace guide me. See what the Bible says, “Whether you turn to the right or to the left, your ears will hear a voice behind you, saying, 'This is the way; walk in it'” [6].

Watch Your Tongue

In this section, I will start with two Bible verses which do a great job conveying the vibe I am going for. First, “The tongue has the power of life and death, and those who love it will eat its fruit” [7]. Second, “For, 'Whoever would love life and see good days must keep their tongue from evil and their lips from deceitful speech’” [8]. If these aren't enough for you, the Bible has many more verses on this topic. Avoid cursing and profanities, especially in public. Despite the world trying to normalize this practice, doing so makes you look unprofessional, lacking education, and unrestrained. Not the traits usually associated with great leaders. Similarly, speaking without thinking will usually get you in trouble. Be quick to listen and slow to answer as the saying goes. Consider the consequence of what you will say, and if you have nothing good to say, hold your peace. Sometimes, saying nothing is the best answer.

Time

Do not waste your time on purposeless activities. Yes, this includes doomscrolling and watching endless hours of pointless videos online. Invest your time in learning, improving, reading books, helping others, self-reflection, and in activities that will help your future. Always ask yourself, What is the best use of my time right now? Look what the Bible say, “Be very careful, then, how you live—not as unwise but as wise, making the most of every opportunity...” [9]. I am not saying you can never pause and take a break. I get it, sometime life is so rushed you just want to do nothing while you rest. Just be careful not to make wasting time a habit. If you find yourself in this situation, you may need new goals.

Punctuality

If you agree to meet at a specific time, always try to arrive on time or some minutes early. Arriving late or after the scheduled time may seem common, but it does not mean it's right. Being on time is a sign of respect. Stop and reflect on what you think of someone who is always late compared to someone who is always on time. Do you have a preference?

Be Skeptical

When I was a kid, I thought adults knew everything and were always right. Now that I am older, I have learned that they don't have all the answers, and many times are wrong. With that said, question everything. Not in a disrespectful way, but as someone who truly wants to learn. Especially be cautious of the “experts” and the herd mentality. Use common sense, ask questions, and don't be afraid to think differently from everyone else. This is one of the traits of great leaders and entrepreneurs; they don't conform to the way it has always been done. See what the bible says, “The simple believe anything, but the prudent give thought to their steps” [10].

Dress Well

Don't let the people of this generation trick you into thinking that dressing well no longer matters. I am here to tell you it does based on my life experience. Dressing well tells others you respect yourself (and to a certain extent them as well) and that you take yourself seriously. Think about it, if you don't

take yourself seriously, why should others? I am not implying you spend thousands of dollars on a suit but ensure your clothes make you look respectable and sharp.

Friendships

Good friends are a blessing, and life is more enjoyable with them. Make an effort to find good friends. They will sharpen you and help you grow in wisdom. A simple test of a good friend is if they are willing to tell you the truth when no one else does. Of course, in a constructive and loving manner and not out of spite. Based on my experience, in this generation, people will not be bothered to tell you the truth unless they truly care about you. In the same way, avoid people who claim to be your friend but are only interested in what you can give them (e.g., money, popularity, etc.). See what the Bible says, “Faithful are the wounds of a friend, but the kisses of an enemy are deceitful” [11]. Similarly, stay away from “friends” who are always looking for trouble and constantly doing evil. They may look cool and fun to hang out with, but their fall is certain. The Bible says, “Do not be misled: ‘Bad company corrupts good character’” [12].

Your Spouse

Selecting your spouse is the second most important decision in your life. You are now probably wondering what the most important one is. In my opinion, it is choosing to follow Jesus. Having said that, don't be hasty to select your spouse. Once again, in my opinion this person should be your best friend. You should be able to talk to this person about anything for hours. Beauty fades, so ensure your relationship is not based on looks alone. Whether you should have similar or opposite personalities is a subject of much debate, and I am afraid I don't have an answer for that. I do, however, recommend you find a spouse that practices the same religion as this can be a point of much contention if your opinions strongly differ. In my experience, a person's religion (or lack thereof) shapes who they will become, so don't overlook this point. Lastly, in our family, marriage is for life, so choose your spouse with that view in mind.

Family

Many people learn late in life that their family is their most important gift from God. Unfortunately, lost time with your family is hard to make up. I was blessed to learn this early in life, and I make every opportunity to spend time with them. As you get older, you will realize that the best moments in life are around the ones you love. Make the most of it!

This next part will almost seem made up since it benefits me and your mother, but it's not, trust me. See what the Bible say. “Honor your father and mother”—which is the first commandment with a promise—“so that it may go well with you and that you may enjoy long life on the earth” [13]. This doesn't mean worshipping your parents, but showing them respect and obedience, even if they don't deserve it. It may be hard in some cases, but this pleases God your Father who created you and your family.

Honesty

Be an honest person in every sense. Always tell the truth, don't deceive, and don't take advantage of others. Be known as a person who honors their word. This won't always be easy, but it's always the right thing to do in the long run. The Bible is also clear about this, “The Lord detests lying lips, but he

delights in people who are trustworthy” [14]. Similarly, you will hear people saying, “there is no single truth” or “your truth is not my truth”. This is false, truth is truth, and it applies to all.

Golden Rule

To the best of your ability, live in peace with others and don't look for trouble. Want to live in a better world, workplace, and neighborhood? Jesus said, “Love your neighbor as yourself” [15]. Use the Golden Rule and treat people as you would like to be treated. Don't like it when someone cuts in line? Don't do the same. Don't like it when someone is rude or does not say “thank you” or “please”? Be thankful and polite to others. Remember that you are neither superior nor inferior to anyone; we all have the same God given rights. Also, remember to smile, it costs you nothing, but it's contagious (try it).

Be Generous and Help Your Neighbor

You don't need to be rich to help others. However, when you are rich, and you undoubtedly will be, don't forget to give back to your community the favor you received from them. It is not the government's job to take care of everyone and everything (despite the common belief otherwise). If you know individuals or institutions that need help (e.g., orphanage, nursing home, school, widow, etc.) don't wait; any help is welcome. There is no greater reward than helping those in need. I like this Bible verse, “Whoever is kind to the poor lends to the Lord, and he will reward them for what they have done” [16]. Our Father in heaven is generous, and He expects the same from us. A good place to start is giving 10% of your salary every month (also known as tithing in the Bible).

Don't Worry, Give Thanks

“Can any one of you by worrying add a single hour to your life?” [17]. I love this Bible verse as it sums up worrying so well. Avoid worrying as it does little to improve your situation but definitely takes a toll on your body and spirit. Instead, I recommend exactly what this Bible verse says. I follow this in my life, and it works: “Do not be anxious about anything, but in every situation, by prayer and petition, with thanksgiving, present your requests to God. And the peace of God, which transcends all understanding, will guard your hearts and your minds in Christ Jesus” [18]. Don't overlook the word “thanksgiving” in this verse. Along with asking Jesus for help, be thankful to God for everything you have. Being thankful helps put your problem into perspective.

Avoid Alcohol and Drugs

Hopefully I don't have to state the obvious, but I will anyways. Drugs are bad, and nothing good can come from drinking alcohol every day. If you ever find yourself in this place, you may be trying to fill a gap in your heart that can only be filled by God's presence. In this case, I recommend you spend time reading the Bible and learning about God's love for you. See what the Bible says, “Do not get drunk on wine, which leads to debauchery. Instead, be filled with the Spirit” [19].

Climate Change

There has been and will continue to be a lot of debate on whether climate change (formerly known as global warming) is real. I am not here to defend either view, but I do want to put it in perspective. I will start by reminding you that after God created the first human (Adam), He put him to work taking care of the Garden of Eden [20]. Similarly, the Bible makes clear that we should be good stewards of

what God has entrusted to us since “The earth is the Lord's, and everything in it, the world, and all who live in it” [21]. We should therefore take care of our planet and try our best to “recycle, reuse, and reduce” as the saying goes. Having said, be careful with those who want to control you using climate change fear. This fear practice has become pervasive in the world and is used by politicians, professors, companies, and even parents to get you to comply with their views without questions. Be on your guard to such manipulation; use common sense and ask questions.

Where Do We Come from and Why Are We Here?

This is probably the most asked question in human history, and the answer is quite simple. We were created by God in His image, and we are meant to have fellowship with Him. This truth became even more evident in my life after I had my first child. The primary reason Mom and I created you was for fellowship. We want you to be a part of our lives, and we want to love you and be loved by you. The same is true for God our Father. There is nothing we can give Him except for our fellowship and love. We were made for a relationship with God, and I can safely say your life will not be complete until He is a part of your life. If you haven't already, reach out to God and ask Him to reveal Himself to you, and He will because He loves you.

Final Message

Do not forget, even if you become the most famous or prosperous person who ever lived, but you don't have a personal relationship with Jesus Christ, it was all in vain (at least that is my opinion). See what the Bible says, “And what do you benefit if you gain the whole world but lose your own soul? Is anything worth more than your soul?” [22] I lived my whole life this far in relationship with God, and it has been amazing. The peace, joy, and security are indescribable, and I cannot imagine living without it. If you ever find yourself without, know this, “For my Father's will is that everyone who looks to the Son [Jesus] and believes in him shall have eternal life, and I will raise them up at the last day” [23]. Never lose track of what is important in life!

Citations

As you probably noticed by now, all the citations are from the Bible. I personally believe the Bible is the most important book in history, and that it's the word of God. You will learn something new every time you read it. It will show you how much God loves you and the plans He has for you. Strive to read it every day as it will fill you in a way words cannot describe.

[1] Proverbs 22:29

[2] Proverbs 24:16

[3] 2 Thessalonians 3:10

[4] Proverbs 13:11

[5] Proverbs 22:7

[6] Isaiah 30:21

[7] Proverbs 18:21

[8] 1 Peter 3:10

[9] Ephesians 5:16

[10] Proverbs 14:15

[11] Proverbs 27:6

[12] 1 Corinthians 15:33

- [13] Ephesians 6:2-3
- [14] Proverbs 12:22
- [15] Matthew 22:39
- [16] Proverbs 19:17
- [17] Matthew 6:27
- [18] Philippians 4:6-7
- [19] Ephesians 5:18
- [20] Genesis 2:15
- [21] Psalm 24:1
- [22] Matthew 16:26
- [23] John 6:40

About the Author

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