The Meaningful Years of My Life

A Journey of Faith, Family and Purpose

By Enn Crave Baybay

"Life's greatest blessings are often understood only when we look back with grateful hearts."

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Each life unfolds its own unique story.

Some stories find their place on printed pages.

Others are gently etched in the hearts of those who lived them.

This book is a blend of both worlds.

Dedication

This book is dedicated to my beloved wife and our eight children.

You have been God's greatest blessings in my life, my constant source of love, strength, inspiration, and joy.

Every sacrifice became worthwhile because of you, every achievement became more meaningful when shared with you, and every challenge became lighter because we faced it together.

Each of you has become a cherished chapter in the story of my life, and your love has given my journey lasting meaning.

It is also dedicated to my beloved parents, whose sacrifices, unwavering love, and quiet example shaped the person I have become.

To my father, who taught me the dignity of honest work.

To my mother, whose unconditional love reflected the very love of God.

To my brothers and sisters, who shared the joys and struggles of our humble beginnings and whose companionship enriched my life's journey.

To my teachers, mentors, colleagues, friends, and all those whom God placed along my path, your encouragement, kindness, guidance, and friendship have left lasting footprints on my heart.

Above all, I dedicate this book to Almighty God, whose grace has guided every step of my life.

Looking back, I can clearly see His loving hand in every blessing, every trial, every closed door, and every opportunity.

Without His unfailing love and faithfulness, this story would never have been written.

May these pages remind every reader that no life is insignificant.

Every sacrifice, every hardship, every act of kindness, and every season of faith become part of the beautiful story that God is lovingly writing.

May my story encourage you to live with faith, love generously, persevere through life's challenges, and always trust in God's perfect plan.

With heartfelt gratitude,

Enn Crave Baybay

How to Use This Book

This book is more than the story of my life. It is an invitation to reflect upon your own.

As you read each chapter, I encourage you not simply to follow my journey but to pause and remember your own experiences- your childhood, your family, your dreams, your disappointments, your victories, and the countless moments through which God has quietly guided your life.

Every chapter concludes with **"A Moment to Reflect."**

These questions are designed to help you uncover meaningful lessons from your own experiences.

You may read this book from beginning to end or one chapter at a time.

Take your time. Pause often.

Reflect deeply.

Perhaps keep a notebook nearby and write your own memories as they come to mind.

I hope that by the time you reach the final page, you will not only know my story but also better understand your own.

Because every life has meaning,
every life has purpose.

And every life becomes more
beautiful when seen through the
eyes of faith and gratitude.

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Preface: A Journey Worth Remembering

There comes a time in life when we naturally look back-not with regret, but with gratitude.

As I entered the later years of my life, I found myself reflecting on the many paths I had traveled. Some were filled with joy and a sense of accomplishment. Others were marked by hardship, sacrifice, uncertainty, and tears. Yet every season, whether pleasant or painful, became part of a much greater story than I could have imagined.

When I was a little boy selling bread before sunrise, I never dreamed that one day I would write a book about

the journey God had prepared for me.

At that time, I was trying to earn enough money to buy notebooks and pencils for school. I did not realize that those early mornings were quietly shaping my character and preparing me for the life that lay ahead.

As the years unfolded, I came to understand that God often writes our story one ordinary day at a time. We may not recognize His hand in the midst of difficult moments, but looking back, we begin to see that every experience has meaning.

This book is not the story of a perfect man.

It is the story of an ordinary person who discovered that God's providence is often understood only in hindsight.

These pages are filled with memories, lessons, disappointments, blessings, faith, family, work, and hope. More importantly, they are a testament to the fact that every life-no matter how simple-has a purpose.

My sincere hope is that as you read my story, you will also pause to reflect on your own.

Perhaps you will remember the people who shaped you, the sacrifices that strengthened you, and the quiet moments when God was

guiding you, even though you did not yet understand His plan.

If this book encourages even one person to live with greater faith, gratitude, compassion, and purpose, then every hour spent writing it will have been worthwhile.

May these pages inspire you to discover the meaningful years of your own life.

Introduction: When I Began to Understand Life

When we are young, we often believe that the future measures life.

We dream about finishing school, building a career, finding success, raising a family, and accomplishing our goals. We spend much of our time looking ahead, believing that happiness lies somewhere beyond the next achievement.

Rarely do we stop to appreciate the ordinary moments that quietly shape us.

Only later in life did I begin to understand that the true meaning of

life is often discovered by looking back.

I began to see that my childhood hardships were not obstacles but lessons.

The people who entered my life were not accidents but blessings.

The disappointments I experienced were not failures but redirections.

And the unexpected turns in my journey were not interruptions but part of God's loving plan.

This book is not simply a memoir.

Neither is it merely a collection of inspirational thoughts.

It is the story of a life that gradually discovered meaning through faith, perseverance, family, honest work, and the quiet guidance of God.

You may find parts of your own story within these pages.

Perhaps your journey was different from mine.

Perhaps your hardships were greater, or your blessings came in different ways.

Yet I believe we all share something in common.

Each of us is writing a story.

Every decision, every relationship, every disappointment, every act of

kindness, and every season of waiting becomes another chapter.

As you read this book, I invite you to do more than follow my journey.

Pause.

Remember.

Reflect.

Ask yourself what your own life has been teaching you.

For I have come to believe that the most meaningful years of our lives are not necessarily those free from hardship, but those in which we discover God's presence, grow in

love, and leave behind a legacy of faith and kindness.

May this journey encourage you to treasure not only my story, but your own.

Part I – The Seeds of My Life

"The roots of our future are planted in the soil of our childhood." -Enn Crave Baybay

Chapter 1: A Boy with a Dream

"I was only seven years old when I became a businessman."

When people hear that sentence, they often smile. They imagine a child pretending to run a small business.

But my story was different.

I was not playing.

I was working.

At seven years old, I had already discovered something that many people learn much later in life, that dreams often begin with sacrifice.

Every morning, long before the sun appeared over our town, I woke at five o'clock. While many children were still asleep, I quietly prepared for my first responsibility of the day.

Together with several neighborhood children, I walked to the local bakery carrying an empty bread box. The aroma of freshly baked "pandesal" (local name for a white yeast bread roll) filled the air as we waited for the first batch to come out of the oven.

Using the little money I had saved, I bought a carton of bread at wholesale price.

Then, as the town slowly awakened, I went from house to house selling warm "pandesal" bread, earning only a few centavos on every piece.

To many people, it was only bread.

To me, it represented hope.

My dream was simple.

I wanted to own brand-new notebooks, clean writing pads, and new pencils for school. I did not want to ask my parents for more than they could afford.

Looking back, I realize my dream was never really about paper or pencils.

It was about dignity.

It was about learning to stand on my own feet.

It was about helping my parents in whatever small way a seven-year-old boy could.

Our family was rich in love but poor in material possessions.

I was the youngest of five children. My older brother was already attending college in the city, while the rest of us were trying to find ways to continue our own education.

My parents worked tirelessly to provide for us.

They operated a small dried-fish stall in the local market, and together they cared for our small farm, where we planted corn and “camote” (sweet potato) and harvested coconuts during the season. The income from the market and farm was just enough to provide our daily needs.

There was never an abundance of money, but there was always an abundance of love.

Even as a young boy, I noticed the quiet sacrifices my parents made.

Sometimes they worried about how they would pay for school expenses.

Sometimes they considered mortgaging a piece of land simply so their children could continue their education. Although I did not fully understand their burdens at that age, I wanted to help in whatever little way I could.

Selling bread became my contribution.

Every notebook I purchased with my own earnings became a reminder that honest work carries its own reward.

Those early mornings taught me lessons that no classroom could ever teach.

They taught me discipline.

They taught me responsibility.

They taught me gratitude.

Most importantly, they taught me that there is dignity in every honest task, no matter how small it may seem.

There were moments when I watched children my age laughing, playing, and enjoying the carefree days of childhood. Deep inside, I wished I could join them.

Instead, my mornings belonged to work, and my afternoons belonged to school. While many children carried toys, I carried responsibilities that seemed far beyond my years. At that time, I did not understand why my childhood had to be different.

I accepted it and continued moving forward, one day at a time.

Only many years later did I realize that God was quietly preparing me. Those early sacrifices taught me perseverance, responsibility, humility, and gratitude. They shaped my character long before they shaped my future.

Today, I do not remember those years with bitterness. I remember them with gratitude. The little boy who sold bread before sunrise could never have imagined the remarkable journey that God had prepared for him. Looking back now, I can honestly say that every loaf of bread I carried, every early morning I embraced, and every sacrifice I made became another small step toward the meaningful years that followed.

A Moment to Reflect

- What is your earliest memory of learning responsibility?
- Who taught you the dignity of honest work?
- What childhood experience prepared you for the person you are today?

"Commit to the Lord whatever you do, and He will establish your plans." - Proverbs 16:3

Chapter 2: Lessons from the Cornfield

"The first classroom I ever entered had no walls, no blackboard, and no desks. It was the farm where my parents taught me life's greatest lessons through their example."

Before I learned mathematics, accounting, or banking, I learned lessons that would remain with me throughout my life.

I was the youngest and grew up in a humble family whose greatest riches were not measured by material possessions but by love, faith, and hard work.

Our family owned a small farm where we planted corn and "camote" (sweet potato), the staple crops that helped sustain us. We also cared for a modest coconut plantation that provided both food for our table and a small source of income.

To me, those fields were more than farmland.

They were the first classroom of my life.

Every planting season, my father rose before sunrise and led our "carabao" (water buffalo) to the fields. With remarkable patience, he guided the wooden plow through

the soil, turning the earth one furrow at a time in preparation for planting.

As a young boy, I loved walking beside him.

Sometimes I carried my slingshot, hoping to chase or catch the birds that gathered around the freshly plowed fields. To me, it felt like an adventure. I did not yet understand the weight of the responsibilities my father carried.

Looking back, I realize that while I was enjoying my childhood, my father was quietly bearing the burden of providing for our family.

My father probably never realized that while he was directing the “carabao” where to plow, he was also teaching his youngest son how to live. He was showing me that responsibility comes with patience, that honest work is a noble calling, and that love for one's family is often expressed not in words but in quiet sacrifice. Those early mornings in the field became lessons that remained with me long after my childhood had passed.

When the land was finally prepared, we planted corn together.

Days passed.

Then weeks.

Little by little, tiny green shoots emerged from the soil until the once-empty field became a sea of waving corn stretching toward the horizon.

Harvest season was always a joyful time.

My father, my mother, my brothers, my sisters, and I worked side by side gathering the golden ears of corn that would nourish our family.

Those moments taught me something I would only fully appreciate many years later.

The harvest belonged to everyone because everyone had helped plant the seed.

Our coconut trees taught another lesson.

They did not produce fruit overnight.

They stood quietly through storms, scorching heat, and changing seasons before yielding their harvest.

Many years later, I realized that people grow much the same way.

Character takes time.

Faith takes time.

Dreams take time.

God rarely works in haste.

One of the greatest blessings of my childhood was not the farm itself but the privilege of watching my parents live quiet, sacrificial lives.

My father rarely gave long speeches about responsibility.

He lived it.

My mother seldom lectured us about love.

She demonstrated it every day through her care, her sacrifices, and her unwavering devotion to our family.

Their example became the foundation for my own life.

Only now, after many decades, do I understand how much they gave us.

They taught us that work is honorable.

That family is a blessing.

That gratitude should never depend upon abundance.

And that God's goodness can be found even in life's simplest moments.

Whenever I see the sunrise over a field, smell freshly turned earth after the rain, or hear the gentle sound of

the wind moving through tall corn, I find myself transported back to those peaceful mornings beside my father.

Those memories have never left me.

Neither have the lessons.

The farm shaped my childhood far more than it did.

It shaped my character.

A Moment to Reflect

- Who first taught you the value of honest work?
- Which childhood memory continues to guide your life today?
- What values did your parents teach by the example of their daily lives?

"Train up a child in the way he should go, and when he is old, he will not depart from it."
- Proverbs 22:6

Chapter 3: Becoming a Working Student

"There are children whose greatest concern is choosing which game to play. My greatest concern was how to continue my education."

There are seasons in life when circumstances ask more of us than our age would normally allow.

I was only thirteen years old when I accepted my first responsibility as a working student. Although I continued living with my parents in the small house they were renting in another town near the school, each day began with responsibilities that

many boys my age had never experienced.

My parents deeply valued education, but providing for five children was never easy. Although our ancestral home was in another town, my father made the difficult decision to leave the farm temporarily in search of better employment opportunities.

He believed that by working in another town, he could provide a better future for our family while giving us easier access to schools.

For that reason, we rented a small, modest house where we could live together while my brothers, sisters, and I pursued our education.

Looking back now, I realize that my father's decision required courage and faith. He was willing to leave behind what was familiar in the hope of building a better future for his children.

Our family's income from the farm, my father's salary, and my parents' small dried-fish stall in the local market were enough to provide our daily needs, but not enough to pay for everyone's education.

Like many families of modest means, we searched for every possible opportunity.

Some students became house helpers.

Others became working students.

I became both.

A teacher from the high school where I studied offered me the opportunity to work for him in exchange for free tuition. Every morning before school, I walked from the small house my parents were renting to my teacher's apartment to help with the household chores before attending my classes.

Every day began before sunrise. Before putting on my school uniform, I prepared my teacher's breakfast, cleaned the kitchen, washed the dishes, swept the

apartment, and handled other household responsibilities. Once my work was finished, I hurried to school, grateful for the opportunity to continue my education.

Once each week, I washed clothes by hand. At thirteen years old, I was learning to cook, clean, and carry responsibilities that many adults considered ordinary.

To me, they became another classroom.

There were moments when I watched children my age laughing together after school, playing games without a care in the world.

Deep inside, I wished I could join them.

Instead, after classes, I knew there would still be responsibilities waiting for me before returning home to my parents. My days were divided between school, work, and family, leaving little time for the carefree pleasures of childhood.

Looking back, I realize that I missed many of the simple joys of growing up.

At the time, I thought I was giving something up.

Now I understand that I was receiving something far greater.

Responsibility.

Discipline.

Humility.

Perseverance.

And the quiet confidence that comes from knowing that, with God's help, I could overcome difficult circumstances.

One incident from those days has remained vividly in my memory.

After washing the laundry, I carefully hung the clothes on a shared

clothesline outside the apartment before leaving for school. Sometime during the day, the clothesline collapsed. When I returned after classes, I discovered that all the laundry-including our neighbors' clothes- had fallen into the mud.

One of those neighbors was a classmate of mine, a beautiful young lady whose clothes had also been soiled. She was understandably upset. The moment she saw me, she scolded me, struck me several times with her fists, and nearly hit me with another object in her frustration.

I stood there quietly.

I did not argue.

I did not become angry.

I apologized.

At thirteen, I felt embarrassed and humbled. At the time, it seemed like one of the worst days of my young life.

Today, however, I smile whenever I remember that incident.

I often wonder where life has taken my beautiful classmate. Perhaps she built a wonderful family of her own. Perhaps she is now enjoying her senior years, just as I am reflecting on mine.

If, by God's providence, she should ever read this book, I hope she will

smile with me as we remember one unforgettable day from our youth. I hold no unpleasant memories of that incident- only gratitude for another lesson in humility, patience, and forgiveness.

Life has a beautiful way of turning yesterday's embarrassment into today's cherished memory.

As I look back now, I realize that the people who crossed our paths, even for a brief moment, often became unexpected teachers. Some taught us through kindness, others through challenges, and a few through unforgettable memories. Each of them, knowingly or unknowingly,

became part of the story God was writing in our lives.

The following year, I transferred to another high school where my two older sisters and my brother were already working students. I was accepted into the same program and spent the next three years working in exchange for my education.

Those years brought even greater responsibilities.

Every day, I cleaned classrooms and restrooms, except for the women's piano room. On Saturdays, I pulled weeds throughout the school grounds. One of the most demanding tasks was traveling

nearly three kilometers with another working student, pushing a simple wooden cart to collect sand for the school.

When we returned, our work was far from over.

We mixed sand, cement, and water by hand and molded hollow concrete blocks that were later used to construct the school's fence.

At the time, it was simply another assignment.

Today, I see it differently.

I was not only helping to build a school.

God was helping to build my character.

Those long days of labor taught me that meaningful achievements are seldom built on comfort. They are built through perseverance, discipline, sacrifice, and faith.

Looking back now, I thank God for giving me the strength to endure those physically demanding years.

Without realizing it, every classroom I cleaned, every cart I pushed, every block I molded, and every responsibility I accepted became another stone in the foundation of the life He was preparing for me.

A Moment to Reflect

- What responsibility helped you mature before your time?
- Which challenge from your youth became one of your greatest teachers?
- Is there someone from your past whom you now remember with gratitude, even because of a difficult experience?
- How has God used ordinary responsibilities to prepare you for greater blessings?

"Whoever can be trusted with very little can also be trusted with much."
- Luke 16:10

Chapter 4: Dreams Begin to Take Flight

There comes a moment in every person's life when years of quiet perseverance begin to bear fruit.

Looking back, I believe that moment arrived during my final year of high school.

For years, I had worked while studying. Every sacrifice, every early morning, every classroom I cleaned, every meal I prepared, and every responsibility I accepted had one purpose—to continue my education.

I never imagined that those difficult years were quietly preparing me for

opportunities beyond anything I had dreamed.

Throughout my years as a working student, I devoted myself to my studies. I enjoyed reading, researching, and learning. Education was never simply a requirement for me; it was a privilege that I treasured.

I never set out to become an honor student.

In fact, I never expected it.

My goal was simply to do my very best each day and to remain grateful for the opportunity to be in school.

When graduation finally arrived in 1966, I celebrated like every other student.

It was only later, while reading the school newspaper, that I discovered my name among the honor graduates.

I had graduated as the Salutatorian of our class.

For a moment, I simply stared at my name in disbelief.

I felt neither pride nor superiority.

Instead, I felt profound gratitude.

I thought about my parents.

I remembered the little rented house where we lived while pursuing our education.

I remembered my father working wherever opportunities could be found.

I remembered my mother quietly making sacrifices so that her children could remain in school.

I remembered the bread I sold before sunrise.

I remembered the farm.

I remembered my teacher's apartment.

I remembered the classrooms I cleaned.

Suddenly, all those memories came together.

That recognition did not belong to me alone.

It belonged to everyone who had believed in me and sacrificed for my future.

As I look back today, I realize that success is rarely achieved alone.

Behind every accomplishment stand parents who sacrifice, teachers who encourage, friends who support, and above all, a God who quietly opens doors at exactly the right time.

Yet an even greater surprise was waiting for me.

One person who had always believed in me was Sister Eugene, a Benedictine nun from Guinobatan, Albay, Philippines.

She had encouraged me throughout my high school years and often reminded me that God had a purpose for every life dedicated to learning and service.

One of the greatest gifts Sister Eugene gave me was not only her confidence in my academic potential but also her encouragement to deepen my faith.

Through her guidance, I became an altar boy, assisting the priest during the celebration of Holy Mass.

I continued serving at the altar until I graduated from high school.

Those years taught me reverence, discipline, and a deeper appreciation of the Catholic faith. Looking back, I believe God was quietly nurturing my spiritual life long before I fully understood the path He had prepared for me.

Sadly, Sister Eugene passed away one year before my graduation.

Her death deeply saddened me.

For a time, I thought her encouragement had ended.

Little did I know that God was not yet finished writing that chapter of my life.

As graduation came to a close, I believed my greatest achievement was earning the honor of Salutatorian.

I was mistaken.

God was preparing to open another door- one that would test not only my dreams, but also my faith, my love for my family, and the direction of my entire life.

At that moment, I had no idea that the days ahead would present me with one of the most difficult yet meaningful decisions I would ever make.

A Moment to Reflect

- Have you ever looked back and realized that someone believed in you before you believed in yourself?
- Who helped open the doors that changed your life?
- Have you thanked the people whose quiet encouragement shaped your future?
- Can you recognize God's providence in opportunities that once seemed impossible?

"Trust in the Lord with all your heart and lean not on your own understanding; in all your ways submit to Him, and He will make your paths straight."

- Proverbs 3:5–6

Chapter 5: The Choice That Changed My Life

"Sometimes God leads us not by asking us to choose between two loves, but by teaching us that true love always reflects His own."

By the time I graduated from high school in 1966, I believed God had already revealed the direction of my life.

Only a week after graduation, an unexpected blessing arrived.

Several Benedictine Sisters came to our home carrying a letter from Father Lacson, OSB, Rector of the Benedictine Abbey of Our Lady of

Montserrat (San Beda College) in Manila.

My college scholarship had been approved.

The scholarship had been arranged by the Benedictine Order, fulfilling what had long been my dream of preparing for the priesthood.

The Sisters also shared something that deeply touched my heart.

A year before my graduation, Sister Eugene had passed away. Before leaving this world, however, she had already secured my scholarship.

Even in death, she had fulfilled her promise.

Her faith in me became one of the greatest gifts I would ever receive.

My mother was overjoyed.

Like many devoted Catholic mothers, she believed there could be no greater honor than seeing a son dedicate his life to serving God.

Everything appeared to be unfolding exactly as I had dreamed.

But as my departure day approached, something unexpected happened.

I noticed a quiet sadness in my mother's eyes.

She tried to smile whenever we spoke about my future, but behind her smile I sensed the pain of a mother preparing to let her son go.

In those days, entering the monastery meant leaving home for many years. Communication was limited, and families understood that such a calling often required long periods of separation.

I will never forget the tears in my mother's eyes. They pierced my heart.

For the first time, I realized that while I had been preparing to answer God's call, my mother had

been quietly preparing herself to let go of the son she loved.

For several days, I prayed.

I asked God for wisdom.

I asked Him to help me understand His will.

Then something remarkable happened.

A few days later, the Benedictine Sisters returned to our home with unexpected news.

They told me that another scholarship had become available at Saint Joseph College, the same

school from which I had just graduated.

It was the Honorable Congressman Nicanor Yniguez College Scholarship. I was humbled to learn that I had been chosen as one of its first recipients.

This scholarship would allow me to pursue a college education without leaving my family.

At that moment, I realized that God had opened another door.

With peace in my heart, I chose to remain with my family and accepted the Honorable Congressman Nicanor Yniguez College Scholarship.

Through this opportunity, I enrolled in the Bachelor of Science in Commerce, major in Accounting.

For many years, I quietly wondered whether I had turned away from God's original plan.

Had I disappointed Him?

Had I failed to answer His call?

Those questions remained with me for a long time.

But as the years passed, I slowly came to understand something that brought me great peace.

God had not withdrawn His call. He had revealed it differently.

It was then that these words began to live in my heart:

"How can I truly love the Lord without loving my mother? A mother is a reflection of God's love. Giving life is one of God's greatest gifts."

Looking back now, I understand that honoring my mother was never a rejection of God's will.

It was an expression of it.

The Fourth Commandment teaches us to honor our father and mother, and through my mother's love, I experienced a reflection of God's own compassion, tenderness, and sacrifice.

Accepting the second scholarship did far more than change my college plans.

It became the beginning of the vocation God had prepared for me.

That decision eventually led me to study Accounting, to begin a career in banking, to meet the woman who would become my beloved wife, to raise a family of eight wonderful children, and to continue serving others throughout my professional life.

None of those blessings would have unfolded had I taken a different path.

Today, I no longer wonder whether I disappointed God. Instead, I marvel at His providence.

The path I chose out of love became the path through which He fulfilled His purpose for my life.

Looking back over the years, I have learned that God does not always lead us where we expect to go.

Sometimes He gently redirects our steps, only for us to discover later that His destination was even more beautiful than the one we had imagined.

For this, I remain forever grateful.

A Moment to Reflect

- Have you ever faced a decision where both choices seemed good?
- Looking back, can you now see God's hand guiding you through that decision?
- Who has reflected God's love most clearly in your own life?
- How do you honor your parents through your words, actions, and gratitude?

"Honor your father and your mother, so that you may live long in the land the Lord your God is giving you."

- Exodus 20:12

PART II - Preparing for My Calling

"God prepares us for tomorrow by revealing gifts we never knew we possessed and by placing mentors along our path to help us discover them."

Chapter 6: A Foundation for Leadership

"The opportunities I received in college were not merely achievements; they were discoveries of the gifts God had quietly planted within me."

Accepting the Honorable Congressman Nicanor Yniguez

College Scholarship marked the beginning of another important season in my life.

I was deeply honored to become one of its first recipients, a privilege granted by Saint Joseph College in Maasin, Southern Leyte, the very institution where I had completed my high school education.

Receiving the scholarship strengthened my determination to make the most of every opportunity. I enrolled in the Bachelor of Science in Commerce, major in Accounting, never imagining that this course would eventually become the foundation of a professional career spanning more than three decades.

Looking back today, I realize that college was teaching me much more than accounting. It was helping me discover the gifts God had placed within me.

One of those gifts was leadership.

Even before entering college, I had discovered the joy of serving others. During my final year in high school, I was elected Vice President of the Student Council. At the same time, I had the privilege of serving as the Student Mayor of our town. This leadership program introduced young people to the principles of public administration and civic responsibility.

These experiences taught me that leadership is not measured by authority or titles but by one's willingness to serve.

The opportunity to lead continued in college. During my second year, I was elected to the College Student Council as a Senator, where I worked alongside fellow student leaders to promote activities that strengthened our academic community.

Looking back now, I understand that every leadership role was another classroom where God was teaching me responsibility, humility, teamwork, and service.

College also awakened another gift that would remain with me throughout my life: the love of writing.

For this blessing, I owe a debt of gratitude to my elder brother, Agripino “Pinn” C. Baybay, Sr., a veteran journalist, editor, and publisher based in Maasin City, Southern Leyte. He served as the founder, publisher, and editor-in-chief of “Southern Leyte Balita.” He is still running the local paper today. In the late 1960s, he became Director for the Visayas of the Federation of Provincial Press Clubs of the Philippines (FPPCP).

During my high school years, Pinn served as the Editor of our local newspaper, *The Reporter*, founded and published by Agustin "Gus" Arnaiz, Sr., a pioneer veteran journalist.

I watched with admiration as my brother, Pinn, gathered news, wrote articles, edited stories, and prepared each edition for publication.

His dedication to journalism inspired me to learn the craft myself. Patiently, he became my first journalism mentor.

Under his guidance, I learned the fundamentals of news reporting, feature writing, and responsible

journalism. Before long, I began contributing my own articles to *The Reporter*. Seeing my work published for the first time filled me with both excitement and humility.

My growing interest in journalism naturally led me to become actively involved in our college publication.

I was elected Vice President of the College Press Club and became a contributor to our school newspaper, The Josephinian, where I maintained a regular ROTC column called “The Thurderbolt.”

At that time, I enjoyed writing.

I never imagined that many decades later, those early lessons would help me write the story of my own life.

College also gave me opportunities to discover abilities I had never expected.

During one College Day celebration, I entered a Business Letter-Writing Contest that was open to students from first through fourth year. Although I was only a first-year student, I decided to participate.

To my surprise, I won first place.

The award reminded me that preparation, determination, and

confidence often matter more than age or seniority.

Another memorable experience came through a peace Poster-Making Contest.

I was blessed to win first prize once again.

Receiving the prize brought me great joy, but what remains most vivid in my memory is not the award itself.

I shared the prize with my father.

Together, we bought refreshments and quietly celebrated that simple victory.

Today, I no longer remember the value of the prize money.

What I treasure is the happiness of sharing that moment with the man whose sacrifices had made my education possible.

Some memories become priceless not because of what we receive, but because of whom we share them with.

Another important part of my college life was military training. During high school, I became an officer in the Preparatory Military Training (PMT) program, where discipline, teamwork, and leadership became part of my daily formation.

Those experiences would later prepare me in college for the Basic and Advanced ROTC and another important chapter of my life.

Reflecting on my college years, I recognize that God was quietly preparing me for the future.

He strengthened my mind through education, shaped my character through leadership, and built my discipline through military training.

He was developing my voice through journalism. He was nurturing my creativity through competitions. He was building my confidence through opportunities to serve.

None of these experiences appeared extraordinary at the time.

Yet together they became the foundation upon which God would build the meaningful years that followed.

Only much later did I understand that God rarely prepares us through one great event.

More often, He prepares us through many ordinary opportunities, faithfully embraced one day at a time.

A Moment to Reflect

- What gifts has God quietly placed within you?
- Who encouraged you to discover those gifts?
- Have you thanked the mentors who helped shape your life?
- Are you using your talents only for personal success, or also to serve others?

"Each of you should use whatever gift you have received to serve others, as faithful stewards of God's grace in its various forms."
- 1 Peter 4:10

Chapter 7: Answering the Call to Serve

"God sometimes prepares us for one mission by first training us for another."

College was shaping my future in many ways.

While I was pursuing my degree in Accounting, developing my leadership skills, and discovering a love for writing, another important part of my education was quietly taking place.

It was my military training through the Reserve Officers' Training Corps (ROTC).

The ROTC program was more than a school requirement.

For me, it became another classroom where discipline, leadership, courage, and service were carefully cultivated.

The program consisted of two stages.

The first two years were devoted to the Basic ROTC Course, where cadets learned the fundamentals of military discipline, drills, customs, physical training, and leadership.

Those early years laid the foundation.

But the real challenge came afterward.

Only cadets who successfully completed the Basic Course and met the required standards were admitted to the Advanced ROTC Program.

Before entering the Advanced Course, we were required to complete an intensive Summer Camp Training Program.

The camp became one of the most demanding experiences of my college years.

There, we received advanced instruction in military leadership,

tactical exercises, martial arts, discipline, physical endurance, and the responsibilities expected of future reserve officers.

The training demanded more than physical strength.

It required mental toughness.

Self-discipline.

Teamwork.

And the willingness to place duty above personal comfort.

Looking back now, I realize that the greatest lessons of the camp were not just military techniques.

They were lessons about character.

After completing the Summer Camp, we returned to our school as members of the Advanced ROTC Corps.

Our responsibilities changed.

No longer were we simply cadets receiving instruction.

We were now entrusted with helping train younger cadets.

For the first time, I experienced the responsibility of teaching others through leadership and example.

Those experiences strengthened my confidence and taught me that true

leadership is earned through service, consistency, and personal discipline.

After completing two additional years of Advanced ROTC, I graduated from the program while also completing my Bachelor of Science in Commerce, major in Accounting.

Like many young graduates, I looked forward to the possibility of serving my country on active duty should the call come.

When that opportunity eventually arose, I was ready in spirit and willing to serve. However, my physical condition at the time did not meet the requirements for active military service. Although I

felt disappointed, I accepted the decision with understanding and placed my future in God's hands. Looking back now, I realize that what seemed like a closed door was, in fact, another redirection in God's plan.

Not long afterward, new employment opportunities unfolded before me, leading me into the banking profession, where I would spend more than three decades serving with the same discipline, integrity, and sense of duty that my military training had instilled in me.

Although I never served on active military duty, I carried the spirit of military service throughout my life.

Discipline became part of my daily work. Integrity became my guiding principle. Service became my vocation. In the end, I realized that while I did not wear the uniform as long as I had once imagined, the values it represented remained with me wherever God called me to serve.

A Moment to Reflect

- Have you ever prepared for a path that ultimately changed?
- What lessons from that experience continue to guide your life today?
- How has discipline helped you fulfill your responsibilities?
- Can you now see how God used one experience to prepare you for another?

"Whatever you do, work at it with all your heart, as working for the Lord, not for human masters."

- Colossians 3:23

Chapter 8: Standing at the Threshold

"There comes a time when preparation ends, and faith takes the first step into the unknown."

Graduation is often described as the end of a journey.

For me, it was the beginning of another.

After years of hard work, sacrifice, and perseverance, I finally graduated with a Bachelor of Science in Commerce, major in Accounting. Holding my diploma in my hands, I could not help but remember the

long road that had brought me there.

My thoughts returned to the little boy who sold bread before sunrise.

I thought of following my father through the cornfields as he guided our faithful carabao across the land.

I thought of the small rented house where my family lived so that my brothers, sisters, and I could continue our education.

I thought of all I had done, working as a house helper, cleaning classrooms as a working student, serving at the altar during Holy Mass, writing articles for our local

newspaper and school organ, participating in student leadership, and completing four years of military training.

Every chapter of my life seemed to come together in that single moment.

This diploma was more than a personal achievement.

It represented the sacrifices of my parents, the encouragement of my teachers, the guidance of Sister Eugene, and above all, God's faithful hand leading me through every season of my life.

Yet graduation also brought a new reality.

For the first time, I stood at the threshold between student life and professional life.

The classroom had prepared me.

Now the world was waiting.

Like many young graduates, I began searching for employment with hope, determination, and prayer. I knew that finding a good job would not be easy. Competition was strong, and opportunities were limited. Nevertheless, I believed that the same God who had opened

doors throughout my education would continue to guide my future.

One opportunity soon captured my attention.

A prestigious government bank, the Philippine National Bank, was accepting applications for a highly competitive examination conducted at its regional offices across the country. It was widely known that only a limited number of applicants would be selected. Many young graduates dreamed of joining the institution because of its reputation for excellence, professionalism, and public service.

I decided to take the examination.

As I entered the examination room, I quietly offered a simple prayer.

"Lord, if this is the path You have prepared for me, guide my mind and give me peace."

After the examination, there was nothing more I could do except wait.

Waiting has a way of testing our faith.

Days passed.

Then weeks.

Like every applicant, I wondered whether I had done enough. I replayed questions in my mind and

hoped that my years of preparation had been sufficient.

Then came the news I had been praying for.

I had passed.

For a few moments, I could hardly believe it.

Once again, I found myself thanking God before thinking of myself.

My thoughts immediately turned to my parents. Their years of sacrifice, quiet perseverance, and unwavering belief in the value of education had opened the door that now stood before me.

Passing the examination was not simply the beginning of a career.

It was the fulfillment of a promise I had quietly carried since childhood, the promise that every sacrifice made in pursuit of education would one day bear fruit.

With hindsight, I realize that God had been preparing me long before I ever entered that examination room.

Every responsibility I had accepted as a child...

Every lesson learned from my father on the farm...

Every early morning selling bread...

Every classroom I cleaned...

Every article I wrote...

Every leadership opportunity I embraced...

Every military exercise I completed...

Each had quietly prepared me for that single opportunity.

Life often appears to change in one day.

In reality, it changes through thousands of faithful days that come before it.

Standing at the threshold of my professional life, I did not know where the journey would lead.

I only knew that another door had opened. With gratitude in my heart and faith in God's providence, I stepped forward.

Little did I know that beyond that door awaited not only a career, but also friendships, opportunities, unexpected challenges, and the woman who would one day become my life's greatest blessing.

God was already writing the next chapter. I had to trust Him enough to turn the page.

A Moment to Reflect

- Have you ever stood at the threshold of a new season in your life?
- Looking back, can you see how your earlier experiences prepared you for opportunities you could not yet imagine?
- How has waiting strengthened your faith?
- What doors has God opened for you that once seemed impossible?

"For I know the plans I have for you," declares the Lord, "plans to prosper you and not to harm you, plans to give you hope and a future."- Jeremiah 29:11

PART III - Building a Meaningful Life

"The values we learn in our youth are tested when we begin serving the world."

Chapter 9: The Door to My Professional Life

"The years of preparation had ended. It was now time to discover what God had been preparing me for."

After graduating with a Bachelor of Science in Commerce, major in Accounting, I found myself standing at one of life's greatest crossroads.

For many years, I had dreamed of finishing college. Now that dream had become reality.

The little boy who sold “pandesal” bread before sunrise...

The son who followed his father across the cornfields...

The working student who cleaned classrooms in exchange for an education...

All those seasons had quietly prepared me for the next chapter.

After successfully joining the Philippine National Bank family, I began my professional career with the Philippine Exchange Company

(Philexchange), a wholly owned subsidiary of the Philippine National Bank. It was an exciting beginning for a young accounting graduate eager to prove himself. Little did I know that this first assignment would not only shape my professional career but also lead me to one of the greatest blessings of my life.

I began my career as a Bookkeeper, eager to learn everything I could.

Those first months taught me that education never truly ends.

The classroom had prepared me academically.

Now the workplace would prepare me professionally.

Every ledger had to balance.

Every record had to be accurate.

Every responsibility demanded honesty, diligence, and attention to detail.

The values my parents had taught me years earlier proved just as important as everything I had learned in college.

Not long after joining the company, I received another unexpected blessing.

I was promoted to the position of Inventory Control Supervisor.

The promotion came during one of the most extraordinary periods in the Philippine sugar industry.

In 1974, world sugar prices surged dramatically, creating unprecedented demand for Philippine sugar exports.

To support this national effort, PhilExchange was designated as the exclusive purchasing and exporting agent for Philippine sugar. At the same time, the Philippine National Bank provided extensive financing and crop loans to sugar planters and sugar mills throughout the country.

It was an enormous responsibility.

PhilExchange handled the purchasing, warehousing, inventory management, and international export of sugar destined for overseas markets.

As Inventory Control Supervisor, I was entrusted with monitoring the quality of sugar intended for export and investigating inventory discrepancies in warehouses assigned to me. My principal field assignment was at the Hilongos Development Corporation (HIDECO) sugar central in Kananga, Leyte, where I maintained my office and carried out my daily responsibilities.

Although my work was centered at the sugar mill, I chose the Philippine National Bank Ormoc Branch as my operational base. From there, I prepared and submitted my reports to the Head Office of PhilExchange, ensuring that inventory records and export documentation were accurate and complete.

My duties also extended beyond the warehouses and coordination with the central's sugar laboratory. I regularly inspected port terminals where Philippine sugar was loaded onto foreign vessels bound for international markets. Before each shipment could leave the port, I carefully reviewed the required documents and signed the release

papers authorizing the cargo for export. It was a responsibility that demanded accuracy, integrity, and sound judgment, for every signature represented the successful completion of a transaction involving one of the country's most important export commodities.

Although I was still a young professional at the beginning of my career, I was humbled by the trust placed in me. The responsibilities entrusted to me contributed, in my own small way, to one of the Philippines' most important export industries during that remarkable period in our nation's economic history.

Each day, I traveled between the PNB branch, the HIDECO sugar central, and the export terminal, conducting inspections, verifying inventories, and resolving operational concerns.

I always reminded myself that no responsibility was too small when entrusted to me.

Whatever task was placed in my hands, I endeavored to perform it with professionalism, honesty, and diligence.

In retrospect, those early responsibilities taught me an important lesson that remained with

me throughout my career: integrity is earned not only through major decisions but also through the faithful performance of ordinary duties, day after day.

To me, it was simply another assignment.

Another responsibility.

Another opportunity to serve with integrity.

Today, I smile whenever I remember those days.

I believed I had been sent to Leyte to monitor sugar inventories.

God had another purpose.

Among the many people working in the bank, a young woman was completing her on-the-job training.

Neither of us knew it then.

Neither of us could have imagined what God was quietly preparing.

The assignment that seemed to be about sugar exports would become the beginning of the greatest relationship of my life.

Sometimes God sends us somewhere for one reason.

Only years later do we discover that His reason was far greater than our own.

The professional journey I thought was beginning would soon become the beginning of my greatest personal blessing.

A Moment to Reflect

- Have you ever accepted an opportunity without realizing how much it would change your life?
- Looking back, can you identify moments when God quietly redirected your future?
- What values prepared you for your professional responsibilities?
- Have you experienced God's providence through what first appeared to be an ordinary assignment?

"Commit to the Lord whatever you do, and He will establish your plans."
- Proverbs 16:3

Chapter 10: The Woman of My Life

"God often writes the most beautiful chapters of our lives through ordinary decisions that seem insignificant at the time."

After spending about a year with PhilExchange at Hilongos Development Corporation (HIDECO) Sugar Central, I experienced another unexpected career change.

The government reorganized the country's sugar export operations, and PhilExchange was eventually replaced by another government agency.

As a result, those of us assigned to PhilExchange were allowed to choose any branch of the Philippine National Bank where we wished to continue our careers.

Having already become familiar with the people and community of Ormoc City, I chose to join the Philippine National Bank Ormoc Branch.

At the time, I thought I was making a professional decision.

God was quietly preparing a personal blessing.

The Branch Manager warmly welcomed me into the organization,

and I was assigned to the Loans Department.

It was a completely different environment from my previous work.

Instead of inspecting sugar warehouses and export terminals, my responsibilities now centered on helping clients, evaluating loan transactions, and serving the community's banking needs.

The work was different, but the values remained the same.

Integrity.

Accuracy.

Professionalism.

Respect for every client.

As I settled into my new responsibilities, I often noticed a young lady named Jocelyn completing her on-the-job training at the branch.

I had seen her before, but now that we worked in the same office, our paths crossed more frequently.

What began as casual conversations between co-workers gradually developed into a comfortable friendship.

There was nothing extraordinary about those early days.

No dramatic first meeting.

No grand romance.

Simply two young people getting to know each other through ordinary conversations and shared experiences in the workplace.

With the perspective of time, I realize that some of God's greatest blessings begin in the quiet routines of everyday life.

As time passed, I came to admire Jocelyn's kindness, humility, sincerity, and gentle spirit.

Her character impressed me far more than outward appearances.

The more I came to know her, the more I appreciated the beautiful person she was.

Friendship slowly grew into affection.

Affection gradually became love.

About a year later, I gathered the courage to ask Jocelyn to marry me.

To my great happiness, she accepted.

We joyfully looked forward to building our future together.

However, before that dream could become a reality, life asked us to wait.

During our engagement, Jocelyn's beloved father passed away.

Out of love and respect for her family, we postponed our wedding.

In our culture, it was customary to allow a period of mourning before celebrating such a joyful occasion.

Although we were eager to begin our married life, we believed it was right to honor her father's memory and give the family time to heal.

In retrospect, I believe those years of waiting strengthened rather than weakened our relationship.

Love is tested not only by happiness but also by patience.

In the summer of 1981, nearly three years later, the day we had patiently waited for finally arrived.

Standing before God, surrounded by our families, relatives, friends, and community members, we exchanged our marriage vows.

Our wedding became one of the happiest days of my life.

I was deeply honored that our Branch Manager served as one of our principal sponsors, together with the City's Vice Mayor and several respected families of Ormoc.

Also standing with us were my brother Knights from the Knights of Columbus, whose friendship and faith had become an important part of my life.

But perhaps the greatest joy came from seeing my beloved parents sitting quietly in the front row inside the church.

As I looked at them, memories filled my heart.

My thoughts returned to my father and my mother who were both making quiet sacrifices for our education.

Every sacrifice they had made had helped bring me to that sacred moment.

Silently, I thanked God for allowing them to witness one of the happiest days of my life.

As Jocelyn and I walked out of the church as husband and wife, I realized that another chapter of my life had quietly come to an end.

I had entered Ormoc believing it was simply another career assignment.

Instead, God had led me to the woman with whom I would build a family, share my dreams, and walk through every season of life.

Sometimes we think we are choosing a place. Now I realize that God was preparing a home.

A Moment to Reflect

- Have you ever looked back and realized that an ordinary decision changed the course of your life?
- Has God ever asked you to wait before receiving one of His greatest blessings?
- How have patience and trust strengthened your most important relationships?
- Who are the people through whom God has most clearly shown His love and guidance?

"He has made everything beautiful in its time."- Ecclesiastes 3:11

Chapter 11: Building Our Family

"A successful career may provide a living, but a loving family gives life its deepest meaning."

As Jocelyn and I began our married life together, we carried with us more than hopes and dreams.

We carried the values that had shaped us since childhood.

We believed that a happy home would not be built merely by material possessions but by love, faith, respect, sacrifice, and our willingness to grow together through every season of life.

Like every young couple, we began with modest means.

There were responsibilities to fulfill, careers to establish, and a future to build.

Life was not always easy.

There were challenges, unexpected expenses, and decisions that required patience and trust.

Yet through every season, we remained grateful.

We discovered that happiness is not measured by the size of a house or the amount of money we possess.

Rather, it is found in sharing life's simple blessings with the people we love.

In time, God blessed our marriage with children.

Each child was received not merely as another member of our family but as a precious gift entrusted to our care.

Our family continued to grow until God blessed us with eight wonderful children—seven daughters and one son.

Every birth brought new joy.

Every child brought a unique personality, different talents, and

new lessons in love and responsibility.

Parenthood became one of the greatest classrooms of my life.

No school had ever taught me how to become a father.

Each day became another lesson in patience, understanding, encouragement, and unconditional love.

As our children grew, Jocelyn and I shared one dream above all others.

We wanted to give them the opportunity that had transformed my own life—education.

Having experienced the hardships of working my way through school, I understood how education could open doors that poverty alone could never unlock.

Together, we encouraged our children to study diligently, pursue their individual talents, and build lives founded upon integrity, faith, humility, and respect for others.

We never expected perfection.

We hoped they would become good people.

By God's abundant grace, every one of our eight children completed their

education and pursued the profession to which they felt called.

Watching each of them graduate became one of the greatest rewards of our lives.

Every graduation ceremony became a celebration not only for our children but also for Jocelyn and me. As we watched each son and daughter receive a diploma, we quietly remembered the sacrifices, prayers, and countless ordinary days that had made those moments possible. Each graduation reminded us that the dreams we once carried as young parents had been blessed beyond our expectations.

In those moments, I often remembered my own parents.

I thought about the sacrifices they had made for me and my brothers and sisters.

I realized that every generation builds upon the sacrifices of the generation before it.

My parents had opened doors for me.

Jocelyn and I tried to open doors for our own children.

With time, I understand that raising a family is not about giving children everything they want.

It is about giving them the values that will guide them long after we are gone.

The greatest inheritance parents can leave is not measured in wealth.

It is measured in character.

In faith.

In education.

In integrity.

By the example they set every day.

As the years passed, I came to appreciate my wife even more.

Behind every professional success stood a faithful partner who quietly shared every responsibility of family life.

While I pursued my career, Jocelyn devoted herself wholeheartedly to nurturing our home and guiding our children with wisdom, patience, and unconditional love.

If people see achievements in my life, they should also recognize the countless sacrifices she made behind the scenes.

Whatever success our family has enjoyed has never been mine alone.

It has always been ours.

Today, I realize that my greatest accomplishments are not found in the positions I held, the promotions I received, or the titles that followed my name.

My greatest accomplishment is the family God entrusted to us.

Whenever I see our children living productive and meaningful lives, I silently thank God.

The little boy who once sold pandesal before sunrise could never have imagined the beautiful family that would one day gather around his table.

Life has given me many blessings.

Nothing has brought me greater joy than being called a husband, a father, and now a grandfather.

A Moment to Reflect

- What values have shaped your family?
- What lessons do you hope your children will carry into the future?
- In what ways have your parents influenced the way you raise your own family?
- What legacy do you hope to leave for the generations that follow?

"As for me and my house, we will serve the Lord."- Joshua 24:15

Chapter 12: A Career Built on Integrity

"Our reputation is built over many years, one honest decision at a time."

After beginning my career with the Philippine National Bank, I gradually discovered that banking was far more than numbers, accounts, and financial transactions.

At its heart, banking is built upon one priceless foundation:

Trust.

Every customer who entered the bank entrusted us with something

valuable- not only money, but also confidence, hopes, dreams, and the belief that we would serve them honestly.

That realization remained with me throughout my career.

The values my parents had taught me as a young boy continued to guide every responsibility entrusted to me.

My father had taught me that honest work brings dignity.

My mother had taught me humility and perseverance.

My years as a working student had taught me discipline.

My military training had strengthened my sense of responsibility.

Without realizing it, every season of my early life had prepared me for the professional responsibilities that now lay before me.

As the years passed, I accepted new assignments with gratitude and a willingness to learn.

Every promotion brought greater responsibility.

Every new position challenged me to develop new skills, make difficult decisions, and lead by example.

I discovered that leadership was never about authority.

It was about earning the confidence and respect of the people who worked alongside you.

Throughout my career, I tried never to forget where I had come from.

I could still picture the little boy who sold pandesal bread before sunrise.

I could still see the classrooms I cleaned as a working student.

Those memories kept me humble.

They reminded me that every opportunity was a privilege rather than an entitlement.

One principle guided me wherever I served:

***Never compromise your integrity*.**

There were moments when honesty required difficult decisions.

There were situations in which the easier path would have been to remain silent.

Yet I always believed that character is revealed not when everything is easy, but when doing what is right requires courage.

People may forget our titles.

They may forget our achievements.

But they rarely forget our integrity.

As my responsibilities continued to grow, I came to appreciate another important lesson.

Success is never achieved alone.

Behind every accomplishment stood dedicated colleagues, supportive supervisors, loyal employees, and countless individuals whose contributions deserved recognition.

Leadership taught me to value teamwork.

No organization succeeds because of one person.

It succeeds because many people work together toward a common purpose.

Throughout those years, I also discovered that learning never ends.

Every assignment became another classroom.

Every challenge became another teacher.

Every problem became another opportunity to grow.

In retrospect, I realize that my profession shaped me as much as I contributed to it.

Banking taught me patience.

It taught me careful judgment.

It taught me responsibility.

Most importantly, it continually reminded me that trust, once lost, is difficult to regain.

As the years passed, my career opened doors I had never imagined as a young graduate.

Those opportunities would eventually lead me beyond the Philippines, allowing me to work in other parts of the world and experience new cultures, responsibilities, and perspectives.

Yet wherever I went, I carried with me the same values that had first

been planted in a small farming community many years earlier.

Over the course of my professional life, I have come to one simple conclusion.

Titles eventually fade. Positions eventually change.

Careers eventually come to an end. But integrity remains part of who we are.

It is one of the few possessions that time can never diminish.

If there is one lesson I hope younger generations will remember from my professional journey, it is this:

Guard your character more carefully than your career.

A successful career may open many doors. But integrity determines whether those doors remain open.

A Moment to Reflect

- What values guide your decisions at work?
- How do you respond when honesty requires courage?
- What kind of reputation are you building through your daily actions?
- If your career ended today, what would people remember most about you?

"Whoever walks in integrity walks securely, but whoever takes crooked paths will be found out."- Proverbs 10:9

Chapter 13: Serving Beyond Borders

"Sometimes the greatest expression of love is the willingness to sacrifice today for the future of those we love."

By the early 1980s, I had established a promising career in banking, and Jocelyn and I were blessed with a growing family.

Life was moving forward, yet beyond the comfort of our home, our country was experiencing one of the most difficult periods in its modern history.

The years 1983 and 1984 marked one of the darkest economic and political chapters in the Philippines. Opportunities became increasingly limited, businesses struggled, and uncertainty affected countless Filipino families.

Like many fathers during that period, I faced one of the most difficult decisions of my life.

Should I remain in the Philippines, or should I leave temporarily to seek better opportunities for my family?

The decision became even more painful because Jocelyn had given birth to our second child only a month earlier.

Leaving my wife and our two young children was heartbreaking.

No father willingly chooses to be separated from his family.

Yet I believed that temporary sacrifice could create a better future for the people I loved most.

Before leaving the Philippines, I first applied for an accounting position on Diego Garcia, a strategic military base in the Indian Ocean.

After completing the selection process, I was offered the position.

However, after carefully evaluating the salary and employment package,

I realized it would not provide the future I hoped to build for my family.

With prayer and careful consideration, I declined the offer.

Looking back now, I realize that God was gently closing one door to open another.

Soon afterward, I was accepted by another recruitment company for deployment overseas to work at the Presidency of Civil Aviation in Jeddah, Kingdom of Saudi Arabia, where I joined the Finance Control Department.

Thus began my journey as an Overseas Filipino Worker (OFW).

OFWs are widely recognized as “Mga Bagong Bayani” (The New/Modern-Day Heroes) or silent heroes. This recognition exists both culturally and at the highest levels of government. They are viewed as heroes because of the immense personal sacrifice involved- leaving spouses, children, and parents behind for years at a time to secure a better financial future for their families. OFWs are among the largest drivers of economic progress and stability in the Philippines. A direct contributor to the country's GDP through their cash remittances. OFW earnings provide a massive inflow of foreign currency such as US dollar.

Leaving the Philippines was one of the most emotional experiences of my life.

In April 1984, as the airplane lifted into the sky, I carried more than luggage.

I carried my parents' values.

My wife's love.

My children's future.

And a determination to prove that a Filipino professional could earn respect through competence, integrity, and hard work.

Saudi Arabia was unlike anything I had ever experienced. Its language,

culture, traditions, and way of life were entirely different from my own.

Living in an Islamic country required understanding, respect, and the willingness to adapt to customs that reflected the nation's deeply held beliefs.

Rather than viewing those differences as obstacles, I came to appreciate them as opportunities to broaden my understanding of people and cultures.

During those early years, I learned that professionalism, honesty, humility, and respect are values understood in every country.

Although I was far from home, I never forgot why I had made the journey. Every day of separation carried a purpose.

Every sacrifice was made for my family.

After nearly five years with the Presidency of Civil Aviation, another opportunity unexpectedly arrived.

I was offered a position with Saudi Hollandi Bank, one of the Kingdom's respected international banks.

Accepting the position became another important milestone in my professional life.

One of the greatest blessings that accompanied my new position was that the bank granted me family status. At last, Jocelyn and our children were able to join me in Saudi Arabia.

After years of separation, our family was together again. No promotion or salary increase could equal the happiness of welcoming them into our new home.

By God's grace, our family continued to grow, and before long, we were blessed with eight wonderful children. Five of them were born in Saudi Arabia.

Now I understand that becoming an Overseas Filipino Worker was never simply about working in another country. It was about fulfilling my responsibilities as a husband and father.

Like millions of Filipino workers around the world, I discovered that love often expresses itself through quiet sacrifice.

The years ahead would become the most rewarding period of my professional career. Little did I know that another door was about to open.

A Moment to Reflect

- Have you ever made a difficult sacrifice for the people you love?
- How have unfamiliar places broadened your understanding of life?
- What values have remained constant wherever your journey has taken you?
- Can you recognize how God sometimes closes one door to open another?

"Commit your way to the Lord; trust in Him and He will act."- Psalm 37:5

Chapter 14: Excellence Beyond Borders

"True professionalism is measured not only by competence but by the integrity with which we serve others."

Joining Saudi Holland Bank marked the beginning of the most professionally fulfilling years of my banking career.

I was assigned to the bank's Head Office in Riyadh, where I entered the highly specialized field of Treasury Operations.

The work was both demanding and intellectually rewarding.

Treasury Operations required precision, careful analysis, sound judgment, and absolute attention to detail.

Every transaction carried significant responsibility.

Every decision required thoughtful consideration.

I began my new assignment as a Treasury Operations Coordinator.

As I gained experience and demonstrated my capabilities, I was promoted to Officer and later Assistant Manager in the department.

Later, I was entrusted with the role of Consultant, allowing me to contribute to major projects and operational improvements within the bank.

Each promotion reminded me that leadership is earned through consistent performance rather than sought through ambition alone.

After 22 years with Saudi Hollandi Bank, another opportunity presented itself.

I joined Saudi French Bank, another leading international financial institution headquartered in Riyadh.

There, I served as Senior Business Analyst in Treasury Operations, holding the corporate title of Senior Manager.

Life had carried me farther than I had ever imagined.

Yet despite the changing titles, countries, and responsibilities, one thing never changed.

The values my parents taught me remained my greatest professional asset.

Working in Saudi Arabia also allowed me to collaborate with colleagues from many different nations.

Every day I interacted with professionals representing diverse cultures, languages, and traditions.

Those experiences taught me that while our customs may differ, integrity, respect, and professionalism are understood everywhere.

Living in Saudi Arabia also required respecting the country's Islamic traditions, laws, and customs.

As guests in another nation, my family and I learned to appreciate the importance of honoring local

culture while remaining faithful to our own beliefs and values.

That experience enriched our lives and broadened our understanding of the world.

Professionally, the years passed quickly.

Personally, they became some of the happiest years of our family life.

Our children grew up surrounded by different cultures and nationalities, learning that respect for others begins with understanding them.

After three decades, I realize that

my greatest achievement was never a promotion or a title.

It was earning the trust and respect of the people I worked with.

Titles eventually change.

Organizations evolve.

Even the names of institutions change with time.

(Indeed, Saudi Holland Bank is now known by a different name.)

But integrity remains. It travels wherever we go.

If there is one lesson my international career taught me, it is this:

Professional success may open doors around the world, but character determines how long those doors remain open.

My years of service in Saudi Arabia were also marked by recognition for my work. On January 1, 1995, Saudi Hollandi Bank presented me with a Certificate of Recognition for my distinguished performance and service. I received it with gratitude, as a reminder that dedication and commitment are valued and remembered.

After thirty years in Saudi Arabia, I felt that another season of life was drawing to a close.

With gratitude for everything that country had given my family and me, I prepared to return home to the Philippines.

Little did I know that God was already preparing yet another chapter, one that would eventually lead me to the United States.

A Moment to Reflect

- What qualities have earned the trust of others in your professional life?
- How have different cultures enriched your understanding of people?
- What values remain unchanged regardless of where you live or work?
- When you look back on your career, what accomplishments matter most?

"Whoever walks in integrity walks securely."

- Proverbs 10:9

Chapter 15: The Sport I Love Most

Tennis: A Passion Beyond Work

I discovered another passion at age twenty-six, when I began playing tennis while working with the Philippine National Bank in Ormoc City. I joined the Ormoc Tennis Club, and on weekends, my colleagues and I would often play from early morning until noon. Those hours on the tennis court became a welcome balance to the demands of work and an enjoyable way to spend time with friends and colleagues.

When I moved to Saudi Arabia, I carried my love for tennis with me. I

continued playing whenever opportunities arose and eventually participated in various tournaments. Tennis became more than a pastime. It allowed me to build friendships, remain active, and enjoy a part of life beyond my professional responsibilities.

My interest in writing also became connected with the sport. Because I enjoyed writing about current events, I covered some of the tennis tournaments I participated in, particularly the annual Interbank Tennis Tournaments. It was fulfilling to experience the sport not only as a player but also as someone who could document and share what was happening on the court.

Over the years, I was fortunate to win and collect several trophies during my years in Saudi Arabia. Each trophy represented more than a victory. Behind each one were hours of practice, competition, friendship, perseverance, and the simple joy of playing a sport I had come to love.

Looking back, tennis taught me lessons that extended far beyond the game. It taught me discipline, patience, concentration, and the importance of accepting both victory and defeat with humility. It reminded me that improvement comes through practice and that every match, whether won or lost, offers something to learn.

Tennis also became one of the many threads woven into my life's journey. From the courts of Ormoc City to tournaments in Saudi Arabia, the sport accompanied me through important seasons of my career and personal life.

I may be older now, but tennis remains a cherished part of my life, a reminder of the younger man I once was, the places I have been, and the many meaningful moments along the way.

A Moment to Reflect

Tennis taught me that life is not about winning every match. It is about showing up, giving your best, accepting both victory and defeat, and continuing the journey with gratitude. Some of life's most meaningful moments happen not when we win, but in the friendships and memories we carry with us long after the game is over.

Chapter 16: A New Chapter in America

"Dreams do not have an expiration date. As long as God gives us life, He continues to open new doors."

After spending thirty years working in Saudi Arabia, I returned to the Philippines with a heart full of gratitude.

The country had changed.

So had I.

For three decades, Saudi Arabia had been the place where my family grew, where my professional career

flourished, and where many of life's greatest lessons were learned.

Returning home brought back many cherished memories.

Yet I soon realized that God was not yet finished writing my story.

After only six months in the Philippines, another opportunity quietly appeared.

By then, two of our daughters had already established their lives in the United States.

Several of our other children had also begun building their own families and careers, some in different parts of the world.

Jocelyn and I looked at our growing family with gratitude.

The little children we had once guided to school were now responsible adults, contributing to society in their own professions and raising families of their own.

As parents, there is no greater joy than watching your children stand confidently on their own.

As I think about it now, I remember a dream that had quietly lived in my heart since my younger days.

I had often wondered what it would be like to live in America.

It was simply a dream- one that I never pursued aggressively, but one I entrusted to God.

In His perfect time, that dream became reality.

I immigrated to the United States, not as a young man beginning his career, but as someone carrying a lifetime of experiences, lessons, and gratitude.

Many people believe that advancing age signals the end of productivity.

My own experience taught me otherwise.

At the age of seventy-seven, I was blessed with another meaningful opportunity.

I joined a nonprofit organization dedicated to serving individuals with developmental disabilities. After ten months as an Accounting Associate, I applied and was selected for the Fiscal Monitor Associate position following an interview.

Although my responsibilities were primarily financial and administrative, I knew that my work contributed indirectly to improving the quality of life of people who needed compassion, care, and support.

That realization gave my work a deeper meaning.

Throughout my professional life, I had worked with numbers.

Now those numbers represented services that helped improve lives.

I considered it a privilege to continue serving in a role that combined my professional experience with a mission that truly mattered.

Each morning I arrived at work with the same attitude that had guided me since my first day as a young bookkeeper many decades earlier.

Work honestly.

Serve faithfully.

Continue learning.

Remain grateful.

One blessing I never take for granted is that God has continued to bless me with a clear mind and the ability to perform my responsibilities well.

At an age when many people have already retired, I remain thankful that I can still contribute my knowledge and experience.

Age may change our pace, but it does not diminish our desire to serve.

As I reflect on my journey from a small farming community in the Philippines to international banking in Saudi Arabia, and finally to meaningful service in the United States, I see one lesson repeated again and again.

God's plans are often larger than our own.

Each chapter of my life prepared me for the next.

Nothing was wasted.

Not the hardships.

Not the disappointments.

Not the waiting.

Not even the unexpected detours.

Every experience became part of His greater design.

Today, one of my greatest sources of pride is seeing the next generation continue writing its own story.

Among my grandchildren, one has chosen to serve in the United States Navy.

When I learned of his decision, I could not help but smile.

Years ago, I had prepared for military service but was never able to serve on active duty because of circumstances beyond my control.

Watching my grandson serve in the United States Navy reminded me that some dreams are fulfilled in unexpected ways. The dream I once carried as a young Advance ROTC graduate found a new expression in the next generation. Rather than feeling that something had been lost, I felt immense gratitude that the values of service, discipline, and dedication had continued through my family.

More than anything else, his decision reminded me that our greatest legacy is not found in our own accomplishments, but in the values we pass on to those who follow us. Seeing my grandson answer the call to serve filled my

heart with pride and gratitude. It became another reminder that God's plans often extend far beyond our own lifetime. Through His grace, the dreams we nurture and the values we live by can continue to bear fruit in the lives of our children and grandchildren. Their achievements become part of our own joy, and their journey continues the story we began many years before.

After so many decades, I have come to understand that the American Dream is not simply about living in America.

It is about having the freedom to continue serving others, regardless of age.

It is about embracing new opportunities with gratitude.

It is about remaining useful, continuing to learn, and finding purpose in every season of life.

Today, as I continue my work and enjoy the blessings of family, I thank God for allowing me to experience more than I could ever have imagined.

The little boy who once sold bread before sunrise never dreamed that his journey would one day lead him

across continents and into a new life in America.

Yet through every step of that journey, one truth has remained constant.

God has always been faithful.

A Moment to Reflect

- Have you ever discovered that one dream led to another you never expected?
- In what ways can we continue serving others regardless of our age?
- How has your life's journey prepared you for your present season?
- What dreams have you seen fulfilled through your children or grandchildren?

"Even to your old age and gray hairs I am He, I am He who will sustain you. I have made you and I will carry you; I will sustain you, and I will rescue you."

- Isaiah 46:4

PART IV- The Meaningful Years

Wisdom Earned Through Experience

Chapter 17: Faith Through Every Season

"Faith does not remove life's storms. It gives us the courage to walk through them, trusting that God is already waiting on the other side."

As I look back over the many seasons of my life, I realize that every chapter has been connected by one unchanging presence.

God.

When I was a young boy selling bread before sunrise, I did not fully understand His plans.

I simply wanted enough money to buy paper and pencils for school.

Yet God was already shaping my character.

When I walked beside my father through the cornfields, following the slow footsteps of our faithful carabao, I believed I was merely helping with the farm.

Today I understand that God was teaching me the dignity of honest work.

When I became a working student, cleaning classrooms and performing household chores while other children played, I sometimes wondered why life had chosen such a difficult path for me.

Only years later did I realize that those hardships became my greatest classroom.

When Sister Eugene encouraged me to deepen my faith and later secured my Benedictine scholarship before her passing, I saw the kindness of one devoted servant of God.

Now I see something even greater.

I see God's providence working through the lives of people who believed in me.

When I stood between my dream of becoming a priest and my love for my mother, I thought I was choosing between two different paths.

Today I understand that I was simply following the path God had lovingly prepared for me.

Throughout my professional career, I encountered opportunities I could never have imagined.

The farm boy became a banker.

The working student became an international banking professional.

The young father became an Overseas Filipino Worker.

The immigrant found another opportunity to serve in America even in his later years.

At every stage, I believed I was making decisions.

Only now do I realize that God was quietly opening each door at the right time.

There were disappointments along the way.

Dreams that did not unfold as I expected.

Prayers that seemed unanswered.

Plans that suddenly changed.

Yet time has taught me that God's delays are not God's absence.

Many of the blessings I enjoy today arrived only after seasons of waiting.

Faith has never meant that life would become easy.

It has meant believing that God remains faithful even when His plans differ from our own.

One lesson has become increasingly clear to me.

God often accomplishes His greatest work through ordinary days.

Not every blessing arrives with great fanfare.

Sometimes it comes through a teacher's encouragement.

A parent's sacrifice.

A faithful spouse.

A colleague's friendship.

A child's smile.

A grandchild's achievement.

Or simply another sunrise reminding us that His mercies are new every morning.

Today, I no longer measure God's blessings by material success.

I measure them by the people He entrusted to my life.

My parents.

My wife.

My children.

My grandchildren.

My teachers.

My friends.

My colleagues.

Each became an instrument of His grace.

Perhaps the greatest lesson faith has taught me is gratitude.

Gratitude transforms ordinary memories into extraordinary blessings.

The older I become, the less I focus on what I wished life had given me.

Instead, I thank God for everything he already has.

If someone were to ask me today what success truly means, my answer would be simple.

Success is living each season of life knowing that we have tried to love God, serve others, remain faithful to our responsibilities, and leave the world a little better than we found it.

That is enough.

As I continue this journey, I no longer ask God to show me every step ahead.

Life has taught me to trust the One who already knows the destination.

A Moment to Reflect

- Looking back, where can you now recognize God's hand in your life?
- Have some of your greatest blessings come through unexpected circumstances?
- How has faith carried you through seasons of uncertainty?
- What ordinary moments have become extraordinary when viewed through gratitude?

"And we know that in all things God works for the good of those who love Him, who have been called according to His purpose."

- Romans 8:28

Chapter 18: Lessons I Wish I Had Learned Earlier

"Life is our greatest teacher, but its lessons often become clear only when we look back."

These are not regrets about the past. They are lessons that became clearer with time. Life has a way of teaching us slowly, and wisdom often arrives only after we have walked through seasons of joy, hardship, success, disappointment, and grace. If these reflections help even one person live more thoughtfully, then sharing them has been worthwhile.

If I could sit beside my younger self today, I would not speak about success, wealth, or recognition.

Instead, I would quietly share the lessons that life has patiently taught me through many years of joy, hardship, disappointment, faith, and gratitude.

Perhaps these reflections may also encourage those who are still writing their own life story.

Treasure Your Parents While You Still Can:

One of the greatest lessons I learned came too late.

As a young man, I was busy pursuing my education, building my career, and striving to provide for my future family.

In the process, there were moments when I did not spend as much time with my parents as I wish I had.

It was never because I loved them less.

It was simply because life became busy.

Looking back now, I realize that time is one gift we can never recover.

If I could speak to young people today, I would simply say:

Visit your parents.

Call them.

Listen to their stories.

One day, those conversations will become priceless memories.

Education Changes More Than a Career:

My life was transformed because education opened doors that hardship alone could never unlock.

From selling pandesal as a young boy...

to becoming a working student...

to receiving scholarships...

to serving in international banking...

education remained my faithful companion.

But I also learned that education does not end when we receive a diploma.

Life itself becomes our greatest university.

Even today, I continue learning.

Curiosity keeps the mind alive.

Humility keeps the heart teachable.

Character Is More Valuable Than Success:

Throughout my career, I discovered that promotions may be earned through competence.

Respect is earned through character.

Titles eventually disappear.

Positions change.

Institutions evolve.

But integrity remains.

If people remember me, I hope they remember not the positions I held but the honesty with which I tried to perform them.

Choose Faith Over Fear:

There were many moments when I did not know what the future would bring.

Leaving home.

Working abroad.

Making difficult family decisions.

Immigrating to another country.

Each new chapter required faith.

Now I realize that fear sees obstacles.

Faith sees possibilities.

Faith does not guarantee an easy road.

It reminds us that we never walk alone.

Family Is Life's Greatest Blessing:

If someone were to ask me today about my greatest accomplishment, I would not mention banking.

I would not mention international assignments.

I would not mention professional titles.

I would simply point to my family.

Jocelyn has been God's faithful partner in my life's journey.

Together we were blessed with eight wonderful children.

Watching each daughter and son complete their education and pursue meaningful lives has brought us immeasurable joy.

Now, seeing our grandchildren begin writing their own stories reminds me that love continues long after we ourselves have grown older.

Family is not simply part of life.

Family gives life its deepest meaning.

Never Stop Serving:

One lesson surprised me more than any other.

Purpose does not retire.

At an age when many people have already left the workforce, God opened another opportunity for me to serve.

Today, I continue working in America, contributing in whatever way I can to an organization that serves people with developmental disabilities.

Service has no age limit.

As long as God gives us strength, there is always someone we can help.

Gratitude Changes Everything:

The older I become, the less I focus on what I lack.

Instead, I thank God for what He has given.

My parents.

My wife.

My children.

My grandchildren.

My teachers.

My friends.

My colleagues.

The opportunities.

The disappointments.

Even the hardships.

Each became part of the person I am today.

Gratitude has transformed my memories into blessings.

Live a Life Worth Remembering:

When my journey on earth is finished, I do not hope that people

will remember how many positions I held or how many countries I visited.

I hope they remember something far more important.

That I tried to live honestly.

That I loved my family.

That I respected others.

That I remained faithful to God.

And that, despite my imperfections, I tried to leave the world a little better than I found it. If these pages encourage even one person to love more deeply, work more honestly, forgive more quickly, or trust God more completely, then every hour

spent writing this book will have been worthwhile.

For in the end, a meaningful life is not measured by what we accumulate.

It is measured by what we give away.

A Moment to Reflect

If you could speak to your younger self, what advice would you give?

- Which lessons in your life were learned only through experience?
- What values do you hope future generations will remember?
- How are you using today's opportunities to build tomorrow's legacy?

"The fear of the Lord is the beginning of wisdom, and knowledge of the Holy One is understanding."

- Proverbs 9:10

Chapter 19: The Meaning of Success

"Success is not measured by how high we climb, but by how faithfully we live."

Throughout my life, I have often been asked about my career.

People have spoken about the positions I held, the countries where I worked, and the responsibilities entrusted to me.

For many years, I also believed that success was measured by promotions, accomplishments, and professional recognition.

But time has a remarkable way of changing our perspective.

The older I become, the more I realize that success cannot be measured by titles alone.

Titles eventually disappear.

Positions are eventually filled by someone else.

Even the organizations we proudly serve continue long after we have gone.

True success must therefore be something deeper.

Over the course of my life, I have discovered that success has many dimensions.

The first is **Character**.

Long before I learned accounting, banking, or management, my parents taught me honesty.

They taught me to work hard without complaining.

They taught me that integrity begins with keeping one's word.

Those simple lessons became the strongest foundation of my professional life.

Without character, success becomes fragile.

With character, success gains lasting value.

The second measure of success is **Service**.

Every position I held eventually led me to the same realization.

Work is never only about ourselves.

Whether serving customers in a bank, managing financial operations, or supporting programs that improve the lives of people with developmental disabilities, every profession becomes meaningful when it benefits others.

Success without service is incomplete.

The third measure of success is **Family**.

If I were asked today what has brought me the greatest happiness, I would not mention my professional accomplishments.

I would think of Jocelyn.

I would think of our eight children.

I would think of our grandchildren.

Watching our children grow into responsible adults and pursue their chosen professions has given me greater satisfaction than any promotion I ever received.

No award compares with the joy of seeing your family flourish.

The fourth measure of success is **Faithfulness**.

There were seasons when life did not unfold as I planned.

Some dreams changed.

Some opportunities disappeared.

Some prayers seemed unanswered.

Yet I have learned that success is not always receiving everything we ask for.

Sometimes success is remaining faithful while waiting for God's perfect timing.

Today, I see that many of the greatest blessings in my life arrived unexpectedly.

God's plans proved wiser than my own.

The fifth measure of success is **Gratitude**.

When I was younger, I often looked toward the future.

Today, I spend more time looking back with thanksgiving.

The older I become, the more I realize how richly God has blessed my life.

Not because everything was easy.

But because He remained faithful through every season.

If I have learned anything from my journey, it is this:

Success is not about having more than others.

It is about becoming the person God created us to be.

It is about living with integrity.

Loving your family. Serving your community.

Helping those in need. Continuing to learn.

Growing in faith.

Leaving behind a good name.

One day, every one of us will leave this world.

On that day, people will not remember the size of our office or the titles written on our business cards.

They will remember how we treated people.

How we loved our families.

Whether we kept our promises.

Whether we lived honestly.

Whether we made their lives a little better.

After more than seven decades of life, I have reached one simple conclusion.

A meaningful life is the truest measure of success.

That is the legacy I hope to leave behind.

Not wealth. Not prestige.

Not recognition.

But a life lived with faith, integrity, gratitude, and love.

If my children, grandchildren, and future generations remember those values long after I am gone, I will consider my life successful.

A Moment to Reflect

- How do you personally define success?
- Have your priorities changed as you have grown older?
- Which achievements will matter most when you look back over your life?
- What kind of legacy are you building today?

"Better a little with righteousness than much gain with injustice."- Proverbs 16:8

Chapter 20: The Gift of Family

"If God were to ask me which of His blessings I treasure most, my answer would be simple- my family."

As I look back over the many years of my life, I have come to realize that possessions, positions, or accomplishments do not measure the greatest blessings God gives us.

Relationships measure them.

Among all the gifts God has entrusted to me, none has been more precious than my family.

My journey began in a humble home, where my parents taught me

lessons that no classroom could ever teach.

My father taught me the dignity of honest work.

Walking beside him through our cornfields, I learned that every harvest begins with perseverance.

My mother taught me unconditional love.

Her sacrifices were often quiet and unseen, yet they became the foundation upon which our family was built.

Looking back today, I understand that my parents gave me far more than food, clothing, or education.

They gave me values.

Those values became my greatest inheritance.

When God blessed me with Jocelyn, He gave me more than a wife.

He gave me a faithful companion who would walk beside me through every season of life.

Together we celebrated joyful moments, endured difficult seasons, made countless decisions, and shared responsibilities that only husbands and wives truly understand.

Marriage taught me that love is not sustained by grand occasions alone.

It grows through ordinary days.

Through patience.

Forgiveness.

Respect.

Shared sacrifices.

And an unwavering commitment to walk together through whatever life may bring.

One of God's greatest blessings was entrusting us with eight wonderful children.

Each child arrived with a unique personality, different talents, and individual dreams.

As parents, we did not seek to shape them into copies of ourselves.

Instead, we tried to encourage each one to discover the gifts God had placed within them.

Watching them grow became one of the greatest privileges of our lives.

One by one, we watched them graduate, begin their careers, build families of their own, and become responsible members of society.

Every graduation ceremony became a celebration not only for our children but also for Jocelyn and me.

Behind every diploma were years of prayers, sacrifices, encouragement, and hope.

Those moments reminded us that the greatest rewards in life often require the greatest patience.

Today, our family has grown beyond our children.

God has blessed us with grandchildren who continue bringing joy into our lives.

Watching them grow reminds me that every generation writes a new chapter while carrying forward the values of those who came before.

Seeing one of my grandsons proudly serve in the United States Navy fills me with gratitude.

It reminds me that dreams sometimes continue through the next generation in ways we never expected.

As I grow older, I have come to appreciate something I did not fully understand when I was young.

Family is not something we possess.

It is something we nurture.

Relationships require time.

They require forgiveness.

They require listening.

They require choosing one another again and again.

Life has taught me that careers eventually come to an end.

Titles are eventually forgotten.

Even achievements slowly fade into history.

But the love we give our family continues to echo through future generations.

If I could offer one piece of advice to young parents today, it would be this:

Never become so busy building a successful career that you forget to build a successful home.

Children may not remember every gift we bought them.

But they will remember our presence.

Our encouragement. Our example.

Our faith. And our love.

I have also learned that family extends beyond those who share our name.

Throughout my journey, God placed teachers, mentors, colleagues, friends, and neighbors into my life.

Each became part of my extended family, helping shape the person I eventually became.

No one succeeds alone.

Every meaningful life is built upon relationships.

As I reflect upon the many blessings God has given me, I realize that if everything else had been taken away, but my family remained, I would still consider myself a blessed man.

For in the end, family is not simply one chapter of life.

It is the heart of life itself.

A Moment to Reflect

- Who first taught you the values that guide your life today? How are you investing in your family relationships?
- What memories do you hope your children and grandchildren will cherish?
- What legacy of love and faith are you passing on to future generations?

"Children's children are a crown to the aged, and parents are the pride of their children."- Proverbs 17:6

"The greatest inheritance we leave our children is not found in our possessions, but in the values we live before them every day." - Enn Crave Baybay

Chapter 21: Living with Gratitude

"Gratitude is not simply saying 'thank you.' It is recognizing God's hand in every season of life."

As I have grown older, I have discovered that gratitude changes the way we see life.

When we are young, we often focus on what we hope to achieve. We dream about the future. We work hard to accomplish our goals.

We strive to build successful careers, provide for our families, and create a better tomorrow.

There is nothing wrong with dreaming. Dreams give us direction.

But as the years pass, something beautiful begins to happen. Our attention slowly shifts.

Instead of asking,

"What else can I gain?" we begin asking,

"How richly have I already been blessed?"

That change of perspective has become one of the greatest gifts of growing older. As I review my life's journey, I no longer remember only the challenges.

I now see the blessings hidden within them. I can still picture the little boy selling pandesal bread before sunrise. At the time, I thought I was simply earning money for school supplies.

Today, I thank God because those mornings taught me responsibility. I can still see myself following my father through the cornfields while he guided our faithful carabao.

At the time, I saw only hard work. Today, I recognize that I was receiving lessons in perseverance, humility, and honest labor. Those years as a working student still remind me of how much strength can grow from hardship.

There were days when I envied children who could simply enjoy their youth while I cleaned classrooms and completed household chores.

Yet today, I thank God for those years. They gave me strength long before I knew I would need it.

I think of the scholarship that almost led me to the priesthood. At one time, I wondered whether I had missed God's calling.

Today, I realize that God never abandoned His plan. He simply led me along a different path of service. The years in banking also come to mind.

The opportunities. The promotions. The responsibility. The trust placed in my hands.

Today, I understand that every promotion carried with it a greater opportunity to serve others with honesty and integrity.

I still recall leaving my family behind as I traveled to Saudi Arabia.

At the time, separation brought sadness.

Today, I remember not only the loneliness but also the blessing that eventually allowed our family to build a better future together.

I still recall returning to the Philippines after three decades abroad. Then, unexpectedly, another door opened in America.

Even in my later years, God gave me another opportunity to serve.

How could I not be grateful?

Gratitude has also changed the way I see people. When I was younger, I admired those who achieved great success. Today, I admire those who quietly make the lives of others better.

A loving spouse. Faithful parents.

Dedicated teachers.Honest workers.

Compassionate caregivers.

These are the people who quietly transform the world every day. As I grow older, I have also learned to be grateful for life's disappointments.

That may sound surprising. Yet many of the doors that closed eventually led me toward better ones.

The opportunities I thought I had lost prepared me for opportunities I could never have imagined. God's wisdom proved greater than my own understanding. Perhaps the greatest lesson gratitude has taught me is contentment. Contentment does not mean we stop dreaming.

It means we learn to appreciate today's blessings while continuing to trust God with tomorrow.

It allows us to celebrate what we have instead of constantly mourning what we do not. If I were asked today what has brought me the greatest happiness, my answer would not be wealth.

It would not be recognition. It would not even be professional success.

I would say this: I am grateful.

Grateful for parents who sacrificed.

Grateful for a faithful wife.

Grateful for children who have become responsible adults.

Grateful for grandchildren who continue our family's story.

Grateful for friends.

Grateful for opportunities.

Grateful for every country that became part of my journey.

Grateful for every lesson life has taught me.

Most of all...

Grateful that through every season,

God remained faithful.

When I finally stand before Him one day, I believe my greatest prayer will not begin with a request.

It will begin with two simple words.

Thank You.

A Moment to Reflect

- What blessings have become clearer as you have grown older? Have some of life's greatest challenges eventually become reasons for gratitude? Who are the people you thank God for most often? What would change if you began each day with a grateful heart?

"Give thanks in all circumstances, for this is God's will for you in Christ Jesus."

- 1 Thessalonians 5:18

"Gratitude turns ordinary memories into lasting treasures and ordinary lives into meaningful journeys."- Enn Crave Baybay

Chapter 22: Finding Joy in Serving Others

"The greatest joy in life is not found in what we receive, but in what we can give."

As I look back over the many seasons of my life, I have come to understand that genuine joy is rarely found in personal achievement alone.

The deepest joy comes from knowing that our lives have made a difference in others' lives.

When I was a young boy, I did not realize I was learning the value of service.

Selling pandesal before sunrise was simply my way of helping my parents while providing for my own school needs.

With time, I understand that service often begins in the smallest acts of responsibility.

Later, as a working student, I cleaned classrooms, washed clothes, prepared meals, and completed tasks that many people considered ordinary.

At the time, I saw them as necessary duties.

Today, I recognize them as opportunities to develop humility,

discipline, and respect for honest work.

No task performed with love and integrity is ever insignificant.

My years as an altar boy also taught me another kind of service.

Standing beside the priest during the Holy Mass, I learned reverence, obedience, and the quiet privilege of serving God.

Those moments strengthened my faith long before I understood how deeply they would shape the rest of my life.

Throughout my banking career, I gradually realized that every

profession is ultimately an opportunity to serve.

Behind every financial transaction stood people placing their trust in us.

Serving them with honesty, accuracy, and integrity became more important than any title I would eventually hold.

When I accepted the difficult decision to work overseas, I believed I was pursuing a better career.

In retrospect, I realize my greatest motivation was never professional advancement.

It was love.

Every sacrifice, every lonely day, every mile away from home became an expression of my commitment to provide a better future for my family.

Service often requires sacrifice.

Yet sacrifice offered in love never loses its value.

Today, I continue to experience that same joy in a different way.

Working for a nonprofit organization that supports individuals with developmental disabilities has reminded me that meaningful work is not measured solely by the position we hold.

Although I serve as a Fiscal Monitor Associate, I know that every report I prepare, every budget and contract I review, and every responsibility I fulfill contributes to programs that improve the lives of others.

I may not meet every individual whose life is touched by those services.

But I know that faithful work performed behind the scenes also becomes an act of service.

That thought brings me quiet satisfaction every day.

One truth has become increasingly clear to me.

Service does not end with retirement.

As long as God gives us strength, wisdom, and compassion, there will always be opportunities to help someone.

Sometimes we serve through our profession.

Sometimes through our family.

Sometimes through a kind word.

Sometimes simply by listening.

We do not need to perform extraordinary acts to change the world.

We simply need to be faithful in the opportunities God places before us each day.

As I grow older, I have discovered another beautiful truth.

The joy of serving others grows greater than the joy of being served.

Helping another person succeed.

Encouraging someone who has lost hope.

Sharing knowledge with younger generations.

Offering our experience without expecting recognition.

These are among life's richest rewards.

Now I understand that every stage of my life prepared me for service.

The farm taught me diligence. The working student years taught me humility. The bank taught me responsibility. My family taught me unconditional love.

My faith taught me compassion.

Together, they shaped a life that has found its greatest fulfillment not in receiving blessings, but in becoming a blessing to others.

If there is one message I hope readers will remember from my journey, it is this:

Never underestimate the impact of a life devoted to serving others. Success may be admired. Achievements may be celebrated. But service leaves a lasting legacy.

Long after our titles are forgotten, people will remember how we treated them, encouraged them, and helped them along life's journey. And perhaps that is one of God's greatest gifts.

He allows ordinary people to accomplish extraordinary things simply by serving others with love.

A Moment to Reflect

- In what ways has serving others enriched your own life?
- How can your talents become a blessing to someone else?
- What opportunities has God placed before you today to make a difference?
- What legacy of service do you hope to leave behind?

"Whoever wants to become great among you must be your servant."- Matthew 20:26

"A life becomes truly meaningful not when we ask, 'What have I achieved?' but when we can answer, 'Whom have I helped?'"

- Enn Crave Baybay

Chapter 23: Leaving a Legacy

"The greatest legacy we leave behind is not found in what we accumulate, but in the lives we inspire."

As I write these final pages, I find myself looking back over more than seven decades of life, my heart filled with peace.

When I was a young boy, I never imagined that I would one day write the story of my life's journey.

I lived each day as it came.

I worked. I learned. I prayed.

I made mistakes.

I celebrated blessings. I faced disappointments. I trusted God.

Looking back now, I realize that every chapter had a purpose. Some chapters were joyful. Others were difficult. Yet each one became part of the person I eventually became.

If there is one lesson my life has taught me, it is that we are all writing a legacy, whether we realize it or not. Every decision shapes it.

Every act of kindness strengthens it. Every sacrifice enriches it. Every expression of love becomes part of it.

Our legacy is written not with ink, but with the lives we touch.

For many years, I believed that success would be measured by professional accomplishments.

Today, I know differently. The greatest achievements of my life are not the positions I held or the countries where I worked.

They are found in my family. In the children God entrusted to us. In the grandchildren who now continue the journey. In the friendships that enriched my life. In the opportunities to serve others. In the faith that sustained me.

If future generations remember anything about me, I hope it is not the titles that followed my name.

I hope they remember that I tried to live honestly.

That I kept my promises.

I respected people regardless of their position in life.

I loved my family deeply.

That I remained grateful.

And above all, that I trusted God through every season.

As I look back on my life, I also recognize the importance of asking forgiveness. If, knowingly or unknowingly, I have hurt, disappointed, or caused pain to anyone along my journey, I sincerely ask for their forgiveness. None of us lives perfectly. What matters is having the humility to acknowledge our shortcomings, make amends when we can, and move forward with a heart at peace.

To my children and grandchildren, I leave no great fortune.

But I pray that I leave you something far more valuable.

A good name.

A love for learning.

Respect for others.

The courage to work hard.

The wisdom to remain humble.

The faith to trust God when life becomes uncertain.

Guard these treasures carefully.

Unlike material possessions, they become richer each time they are shared.

As I reflect upon the journey that brought me from a small farming

community in the Philippines to different parts of the world and finally to America, I see one unmistakable truth.

God has always been faithful.

Long before I understood His plans, He was already preparing the road ahead.

He placed the right people into my life.

He opened doors I never expected.

He closed others for reasons I only understood many years later.

His grace has been the quiet thread woven through every chapter of my story.

There is one final lesson I wish to leave with every reader.

Do not wait until the end of your life to discover what truly matters.

Love your family today.

Honor your parents while you still can.

Serve others generously.

Work with integrity.

Continue learning.

Forgive quickly.

Be grateful every day.

And never lose your faith in God.

One day, your own story will also be told.

My prayer is that when others remember your life, they will say not merely that you were successful...

But that you were kind.

Faithful. Generous.

Honest. Compassionate.

And that because you lived...

Someone else's life became better.

If these pages have encouraged you to live more intentionally, to love more deeply, or to trust God more completely, then this book has fulfilled its purpose.

The story you have just read is my journey.

The story you continue writing is yours.

May it become a meaningful one.

A Moment to Reflect

- What kind of legacy are you building today?
- If your grandchildren were to describe your life many years from now, what would you hope they would say?
- What values do you hope will continue long after you are gone?
- How will you make today part of the legacy you wish to leave?

"A good name is more desirable than great riches; to be esteemed is better than silver or gold." - Proverbs 22:1

A Letter to My Children and Grandchildren

My dear children and grandchildren,

If you are reading this letter, it means you have reached the final pages of the story of my life. Thank you for taking this journey with me.

As I look back over the many years God has given me, I realize that my life has never been perfect. Like everyone else, I have experienced moments of joy and sorrow, success and failure, certainty and doubt. Yet through every season, one truth has remained constant: **God has been faithful.**

Everything I have written in this book is more than a collection of memories. It is my testimony of God's goodness throughout an ordinary life.

My journey began in a humble home, where I learned that honest work, faith in God, and perseverance could overcome many obstacles. I began life as the youngest of five children in a humble family. As a boy, I sold “pandesal” before sunrise, helped my father in the cornfields, and worked my way through school. Along the way, I was blessed with opportunities I never imagined- a college scholarship, the chance to pursue the priesthood, four years of ROTC leadership

training, a rewarding career in banking and finance that took me across two continents, a loving marriage, the blessing of raising our family, and, later in life, a new chapter in America. Looking back, I can see that every step was guided by God's faithful hand.

If there is anything I hope you remember about me, it is not the positions I held or the countries I lived in.

Remember instead the values that guided my journey.

Love God above all else.

Honor your parents while they are still with you.

Never stop learning.

Work honestly, even when no one is watching.

Treat every person with dignity and respect.

Be grateful for both the blessings and the challenges, because each has something to teach you.

Never allow success to make you proud, nor failure to make you lose hope.

Always choose kindness.

The world has enough criticism; it needs more compassion.

If God blesses you with abundance, share it generously.

If He blesses you with knowledge, teach others.

If He blesses you with influence, use it to lift people up rather than to draw attention to yourself.

Remember that your true worth will never be measured by the size of your home, your bank account, or your professional title.

Your greatest wealth will always be your character.

Love one another.

Families are not held together by perfection but by forgiveness, patience, understanding, and unconditional love.

Protect your relationships, because they are among God's greatest gifts.

One day, each of you will face difficult seasons. There will be moments when your plans do not unfold as you had hoped, and you may wonder why God is leading you along an unfamiliar path. During those times, remember what my own life has taught me: never lose heart. Trust God. Although you may not understand His plan today, one

day you will look back with gratitude and discover that He was quietly guiding every step toward a future far better than you could have imagined. His wisdom never fails, and His timing is always perfect.

To my grandchildren, I may not always be beside you as you grow older, but I hope that whenever you remember me, you will remember a grandfather who loved you, prayed for you, and believed in your future.

Never be afraid to dream.

But allow your dreams to be guided by faith, humility, and a desire to serve others.

The greatest joy in life comes not from asking, "How successful can I become?" but from asking, "How can I make someone else's life better?"

To my beloved children, thank you.

Thank you for the countless ways you have brought joy into my life.

Watching each of you grow, complete your education, build your own families, and pursue your calling has been one of God's greatest blessings to your mother and me.

You have made every sacrifice worthwhile.

Take good care of one another.

Stay close as sisters, and take care of your only brother.

Love your mother.

She has given more of herself than words can ever express.

Honor her, cherish her, and let her know often how much she means to you.

Finally, when my journey on earth has come to an end, do not remember me with sadness.

Remember me with gratitude.

Smile when you think of the stories we shared.

Laugh at my mistakes.

Continue the values entrusted to our family. Live with integrity.

Walk humbly. Serve faithfully.

And never forget that God loves you more than I ever could.

My prayer is that each of you will live a life that is not only successful but truly meaningful.

May you become people of faith.

People of character. People of compassion.

People who leave the world a little better than they found it. If you do that, then the greatest legacy I could ever hope to leave will continue through you.

I love you all more than words can express.

May God bless each one of you, guide your steps, protect your families, and grant you peace throughout your lives.

Until we meet again in God's eternal home...

With all my love,

Daddy/Grandpa

Epilogue: Looking Back with Gratitude

As I place the final period on this book, I find myself smiling.

Not because my journey has been perfect.

But because it has been full.

When I began writing these pages, I thought I was simply recording the events of my life.

Instead, I discovered something far more beautiful.

I discovered God's fingerprints on every chapter.

Only by looking back could I see how faithfully He had guided me.

There were moments when I questioned His plans.

There were dreams that changed, opportunities that disappeared, and roads I never expected to travel.

Yet today I would not exchange my journey for any other.

Every experience has shaped me into the person I have become.

Every blessing taught me gratitude. Every hardship strengthened my faith.

Every person God placed in my life became part of my story.

If this book has any message, it is not that I lived an extraordinary life.

It is that God can do extraordinary things through an ordinary person who tries to trust Him one day at a time.

As I continue this season of my life, I do not know what tomorrow will bring.

But after everything I have experienced, I no longer need to know every step ahead.

I know the One who walks beside me.

That is enough.

If you have read this far, thank you for allowing me to share my journey.

Perhaps your story is very different from mine.

Perhaps you are just beginning your own journey.

Whatever season of life you are in, I pray you will never lose hope.

Keep your faith. Love your family.

Serve others. Live with integrity.

Be grateful for each new day.

One day, you, too, will look back and discover that God was quietly writing a beautiful story through your life.

As for me, I continue to thank Him for every sunrise He allows me to see. For every opportunity to learn. For every chance to serve.

And for every person He has placed along my path.

My story may be written on these pages...But God's work in my life continues.

With a grateful heart,

"To God be all the glory."

About the Author

Enriqueto "Enn" Crave Baybay began life's journey in humble circumstances, where faith, hard work, and perseverance became the foundation of his character. As a young boy, he sold *"pandesal" bread* before sunrise to help pay for his school supplies. He later became a working student throughout high school, taking on various responsibilities in exchange for free tuition. Through determination, discipline, and God's grace, he graduated as Salutatorian. He became one of the first recipients of the Honorable Congressman Nicanor Yniguez College Scholarship, earning a Bachelor of Science in Commerce,

major in Accounting, from Saint Joseph College in Maasin, Southern Leyte, Philippines.

During his youth, Enn was presented with two extraordinary opportunities. He received a scholarship from the Benedictine Order to pursue the priesthood at San Beda College in Manila, and he completed four years of military training through the Reserve Officers' Training Corps (ROTC), graduating from the Advanced ROTC Course after Summer Camp Training. Although neither path became his life's vocation, both profoundly shaped his discipline, leadership, and enduring faith.

Enn built a distinguished career spanning more than three decades in banking and finance. Beginning in the Philippines and later continuing in Saudi Arabia, he held positions of increasing responsibility in Treasury Operations, advancing from Treasury Operations Coordinator to Assistant Manager, Consultant, and Senior Business Analyst/Senior Manager. His international career enriched not only his professional experience but also his appreciation for diverse cultures and the universal values of honesty, respect, and service.

After a brief return to the Philippines, Enn fulfilled another lifelong dream by immigrating to the

United States. Today, he continues to serve as a Fiscal Monitor Associate for a nonprofit organization supporting individuals with developmental disabilities. He remains grateful for the opportunity to use his experience in work that quietly improves the lives of others.

Enn and his beloved wife, Jocelyn, have been blessed with eight children, all of whom completed their education and pursued meaningful careers. They now rejoice in the blessings of their grandchildren, whose lives continue the family's legacy of faith, education, integrity, and perseverance.

Throughout every season of life, Enn has sought to honor God by living with integrity, humility, compassion, and gratitude. Whether as a son, husband, father, grandfather, banking professional, mentor, or nonprofit employee, he believes that life's greatest purpose is found not in personal achievement, but in serving God by serving others.

The Meaningful Years of My Life is more than a memoir. It is Enn's testimony to God's faithfulness throughout an ordinary life made meaningful by faith, perseverance, family, and service. He hopes that readers will be encouraged to trust God, cherish their loved ones, live with integrity, and leave behind a

legacy that will bless future generations.

May this book inspire you to live with purpose, cherish your family, serve others with humility, and trust God in every season of life.

With gratitude to God...
And to everyone who became part of my journey.

To God be the glory.



My family, the most meaningful chapter of my life.