

Note about this document: The purpose of this translation is to help readers easily access the main ideas from the original letter to our shareholders, which was written in Spanish.

I am not familiar with the language used in the translation, thus this effort had to be done through artificial intelligence, so I cannot guarantee that it reflects all the nuances I wish to convey or that all details are expressed accurately. For parts where clarity is lacking, I recommend referring to the English version.

The complete report in both Spanish and English can be found here:

<https://bina.mx/inicio/reportes-anuales-y-trimestrales/2024-anual/>

Other translations of this letter can be viewed at the following link:

<https://bina.mx/inicio/carta-a-los-socios-duenos/>

关于本文件的说明：此翻译的目的是帮助读者轻松获取我们致股东的原始信件的主要思想，原信件是用西班牙语写成的。

我不熟悉翻译所用的语言，因此这项工作通过人工智能完成，因此我无法保证该翻译能够传达我想表达的所有细微差别或准确地表达所有细节。对于不清楚的部分，我建议参阅英文版本。

完整的西班牙语和英语报告可以在以下链接找到：

<https://bina.mx/inicio/reportes-anuales-y-trimestrales/2024-anual/>

此信件的其他翻译版本可以通过以下链接查看：

<https://bina.mx/inicio/carta-a-los-socios-duenos/>

I have included a table of contents below to help get a grasp of what I am trying to express:	为了帮助大家理解我想表达的内容，我在下面提供了目录：
Letter to the Shareholders of Bina Ormasel, SAPI de CV	致Bina Ormasel, SAPI de CV股东的信
The year at Bina	Bina的这一年
Progress of Bina's intrinsic value per share	Bina每股内在价值的进展
Our Investments	我们的投资
Fundamental change in Bina	Bina的根本性变革
Our annual meeting	我们的年度会议
Collection of underlying ideas	核心思想的集合
Bina's principle	Bina的原则
Compound gain in understanding	理解力的复合增长
Bina and China	Bina与中国
Bina and Mexico	Bina与墨西哥
Increasing our understanding	加深我们的理解
The unavoidable transformation of reality	现实不可避免的转变
An algorithm to redeem lost time as a risk management strategy	一种挽回失去时间的算法，作为风险管理策略
Geopolitical risk and Comunicación de Guillermo	地缘政治风险与Guillermo的沟通
A sensible approach to the unavoidable future	面向不可避免未来的理性方法
Bina as mission	Bina的使命

<p style="text-align: center;">Letter to the Shareholders of Bina Ormasel, SAPI de CV</p> <p>To the shareholders of Bina Ormasel SAPI de CV:</p> <p>The year at Bina</p> <p>First, let's go to the numbers.</p> <p>Our “income statement” shows that in 2023, we had a comprehensive net profit of \$49,191 pesos. In 2024, this amount was 3.4 times larger, reaching \$167,807 pesos.</p> <p>In the market, this figure is widely used for decision-making, especially among speculators. If we were more prominent, some analysts might speculate along these lines: “If Bina can achieve this growth from 2023 to 2024, what growth could we expect in 2025?”</p> <p>Comprehensive income has two components. The first is the net income, which reflects business’s operational results. In 2023, Bina reported a net profit of \$17,466 pesos, while in 2024, we had a net loss of \$2,654. Adding both years, we have an accumulated profit of \$14,813 pesos.</p> <p>The second component is the capital gains from our shares. In 2023, this gain was \$31,724 pesos, and in 2024, it increased to \$170,460 pesos, totaling \$202,184 pesos over the two years.</p> <p>These two types of gains are important, but they have different interpretations. So, if you’re considering any business, my recommendation is to focus your attention on pre-tax earnings, as these reflect the operational decisions that truly drive the business activity.</p> <p>In our case, the operating profit in 2023 came from the activity I mentioned in last year’s report, which I will explain in more detail later. The 2024 loss resulted from bank fees charged simply to keep the account open.</p>	<p>致Bina Ormasel, SAPI de CV的股东信</p> <p>致Bina Ormasel, SAPI de CV的股东：</p> <p>Bina的这一年</p> <p>首先，让我们看看数字。</p> <p>我们的“损益表”显示，2023年我们实现了综合净利润49,191比索。在2024年，这一数额增长了3.4倍，达到了167,807比索。</p> <p>在市场上，这一数据被广泛用于决策，尤其是投机者。如果我们更加知名，一些分析师可能会这么推测：“如果Bina能在2023年至2024年实现这种增长，那我们可以期待2025年会有怎样的增长？”</p> <p>综合收入由两个部分组成。第一部分是净收入，反映了业务的运营结果。2023年，Bina报告了17,466比索的净利润，而在2024年，我们出现了2,654比索的净亏损。两年加起来，我们累计盈利14,813比索。</p> <p>第二部分是我们股票的资本收益。2023年这一收益为31,724比索，而在2024年增长至170,460比索，两年合计202,184比索。</p> <p>这两类收益都很重要，但它们有不同的解读。所以，如果你在考虑任何业务，我的建议是关注税前收益，因为这些收益反映了真正推动业务活动的运营决策。</p> <p>在我们公司的例子中，2023年的营业利润来自我在去年报告中提到的活动，稍后我会详细说明。2024年的亏损则是因为银行收取的账户维持费用。</p>
---	--

On the other hand, capital gains are different. They are calculated based on valuation rules that determine asset values.

For example, in Bina’s reports, we use the purchase price of shares at a specific time to estimate their “market value” under the principle of: “What would happen if we liquidated the company today?” This gives a sense of capital gain, but it doesn’t necessarily mean it’s the true or “intrinsic” value.

I invite you to think of these recorded capital gains as a matter of perception. Using an analogy, it’s like if someone you care about doesn’t like you. Their perception may have nothing to do with you personally but rather with that person’s view of the world.

In this analogy, if someone doesn’t value you, it can motivate you to strengthen your character. But even if you grow and develop new strengths, it doesn’t mean others are obligated to recognize it or change their established views about you.

I invite you to think of accounting records of capital gains as a matter of perception. Using an analogy, it’s like if someone you care about doesn’t like you. That perception may have nothing to do with you personally but rather with that person’s view of the world.

In this analogy, if someone doesn’t value you, it can motivate you to strengthen your character. But even if you grow and develop new strengths, it doesn’t mean that you should require others to recognize it or change their fixed opinions about you.

What’s interesting here is that these differences between market perception and reality create all sorts of opportunities for those trained to spot them.

However, this can also lead to misunderstandings, which may cause decision-making errors, not only in business but in life in general. So, when evaluating “capital gains,” I recommend doing so with caution.

另一方面，资本收益有所不同。
它是根据确定资产价值的估值规则计算的。

例如，在Bina的报告中，
我们使用特定时间的股票购买价格来估算它们的“
市场价值”，
这个估值的原则是：“如果我们今天清算公司，会
发生什么？”

这种方法给了我们一个资本收益的概念，
但这并不一定意味着它是真实的或“内在”的价值。

我邀请你将这些记录的资本收益看作是一种“感知”
问题。

用一个比喻来说，就好像你关心的人不喜欢你。
这种感知可能和你本人无关，而是与那个人的世界
观有关。

在这个比喻中，如果有人不重视你，
这可能会激励你去增强自己的性格。
但即使你成长并培养出新的优点，
也并不意味着他人有义务去认可它，或改变对你的
固定看法。

有趣的是，市场感知和现实之间的这些差异，
为那些能够识别它们的人创造了各种机会。

然而，这也可能导致误解，从而引发决策失误，
不仅在商业上，在生活中也是如此。

因此，在评估“资本收益”时，我建议谨慎对待。

Progress of Bina's intrinsic value per share

More numbers.

We don't need to reinvent the wheel. Our main purpose is similar to that of Warren Buffett's Berkshire Hathaway, and it's the original reason for our existence.

Bina is a Mexican company aiming for something simple: to achieve an average performance that's better than U.S. businesses over the long term.

In the 43 months we've been operating, when we compare ourselves year by year with the U.S. market, we seem to be "tied" at 2 wins each. However, in net terms, we're a little behind.

Although we have outperformed the U.S. in the last two years, we haven't yet caught up to cover the lag from our first two years. In simple terms: When we resumed operations in March 2021, we issued one share at \$100 pesos. Today, that same share could be redeemed at Bina for \$125 pesos.

If you had invested in an index fund that follows the S&P 500 in the U.S. and another that follows the IPC market index in Mexico, with no fees, no taxes, and no transaction or management costs, your equivalent \$100 pesos would now be worth \$143 pesos in the U.S. fund and \$111 pesos in the Mexican fund.

Since we reported a net loss, there won't be a vote on dividend distribution. Personally, I would always vote against it because our model shows we can generate at least \$1 of book value for every \$1 of retained dividends over five-year periods.

In the details of this letter, I present solid evidence to help you see that we've exceeded this goal in terms of intrinsic value, even though this is not yet reflected in Bina's book value per share.

Bina每股内在价值的进展

更多数字。

我们不需要重新发明轮子。

我们的主要目标和沃伦·巴菲特的伯克希尔·哈撒韦公司相似。

这也是我们存在的初衷。

Bina是一家墨西哥公司，目标很简单：在长期内实现优于美国企业的平均业绩。

在我们运营的43个月中，

如果逐年与美国市场对比，

我们似乎是“打成平手”，各赢了两年。

然而，净收益方面，我们稍微落后。

尽管我们在过去两年中表现优于美国，

但尚未弥补前两年积累的差距。

简单来说：我们在2021年3月恢复运营时，发行了一股，价格为100比索。

如今，这一股可以在Bina以125比索赎回。

如果你投资了一个追踪美国标普500指数的基金

和一个追踪墨西哥IPC市场指数的基金，

没有费用、税费或交易管理成本，

你的100比索现在在美国基金中将值143比索，

在墨西哥基金中将值111比索。

由于我们报告了净亏损，

将不会对股息分配进行投票。

就个人而言，我会始终反对分红，

因为我们的模型显示，每保留1比索的股息，

在五年内可以为账面价值增加至少1比索。

在这封信的详细内容中，

我展示了有力的证据来帮助你看到，

我们在内在价值方面超过了这一目标，

尽管这尚未反映在Bina的每股账面价值上。

<p>Our Investments</p> <p>At the end of the calendar year 2024, our capital was invested in companies we don't control. Below is a list of our main holdings as of the date of this report.</p>	<p>我们的投资</p> <p>在2024年日历年结束时，我们的资本投资在我们不控制的公司中。以下是截至本报告日期的主要持股列表。</p>
--	--

Shares	Company	Cost* (in thousand pesos)	2024-10-01 Market
227	Alibaba Group Holding Limited	\$455.5	\$518.0
9	Bank OZK	4.2	4.2
	Others	35.7	14.2
	Total investments in shares at market value	<u>\$495.4</u>	<u>\$536.4</u>

* This is the purchase price.

股份数	公司	成本* (千比索)	2024-10-01 市场价值
227	Alibaba Group Holding Limited	\$455.5	\$518.0
9	Bank OZK	4.2	4.2
	其他	35.7	14.2
	按市场价值计算的总投资	<u>\$495.4</u>	<u>\$536.4</u>

*成本指的是购买价格。

<p>Fundamental change in Bina</p> <p>From now on, Bina will undergo a major change at a fundamental level. This decision comes from how I see reality.</p> <p>I believe the world we know will soon only be a memory, and that our reality will quickly change into something new over the coming years.</p> <p>The decision is this: we will keep our current position as long as our resources stay the same.</p> <p>If we receive new resources and partners, this will bring a major shift in how the intrinsic value of each Bina share is designed.</p>	<p>比纳的根本性变革</p> <p>从现在开始，比纳将在根本层面上进行重大变革。这个决定来源于我对现实的想法。</p> <p>我认为我们所熟知的世界很快将成为回忆，未来几年内我们的现实将迅速转变成新的样貌。</p> <p>这个决定是这样的：只要我们的资源保持不变，我们就会继续维持当前的状态。</p> <p>如果我们获得新的资源和合作伙伴，这将带来重大转变，影响到每股比纳的内在价值的构建方式。</p>
--	---

<p>The new resources will have a clear purpose: to build a collection of rights to the highest quality businesses we can acquire from each industry.</p> <p>The business portions that we are selecting to buy will be carefully chosen based on global standards, but they will also be limited by our resource capacity.</p> <p>Our goal is to preserve the value of these companies, ensuring their continuity into the future.</p> <p>This approach differs from that of Berkshire Hathaway, as well as funds that mirror the S&P 500 index, which focus on buying shares of the 500 largest and most well-known U.S. companies.</p> <p>The principles set in the Owner’s Manual will remain active in Bina.</p> <p>This includes our goal to outperform the average performance of U.S. businesses. The manual can be found here: https://bina.mx/inicio/manual-del-socio-dueno-de-bina/</p>	<p>新资源将有一个明确的目标：构建一系列高质量企业的权利集合，涵盖我们能够在每个行业中获取的最佳业务。</p> <p>我们正在选择购买的业务部分将根据全球标准精心挑选，但也会受到我们资源能力的限制。</p> <p>我们的目标是保护这些公司的价值，确保它们在未来能够持续经营。</p> <p>这种方法不同于伯克希尔·哈撒韦公司以及那些模仿标普500指数的基金，后者主要关注购买美国500家最大且最知名公司的股票。</p> <p>《股东手册》中制定的原则将在比纳继续执行。</p> <p>这包括我们要超越美国企业平均表现的目标。手册可以在此处查看：https://bina.mx/inicio/manual-del-socio-dueno-de-bina/</p>
* * *	* * *
<p>Our annual meeting</p> <p>Two years ago, our last annual meeting was held online, with only my sister present.</p> <p>This time, the meeting will be in person in the city of Durango on February 8, 2025.</p> <p>To decide on the format and venue, I’d like to know if any of you are interested in attending in person. Regardless, I’ll try to arrange an online broadcast for those who can’t attend.</p> <p>I’m preparing a general presentation that will serve as a guide for the meeting.</p> <p>If any questions come to mind while reading the annual report, please share them with me. Your questions might be the same as others have but don’t feel comfortable asking.</p>	<p>我们的年度会议</p> <p>两年前，我们最后一次年度会议在线上举行，只有我妹妹出席。</p> <p>这次会议将于2025年2月8日在杜兰戈市举行，采用线下形式。</p> <p>为了确定会议的形式和场地，我想了解是否有股东有意亲自出席。不论如何，我会尽力安排线上直播，方便无法出席的股东参与。</p> <p>我正在准备一份综合演示文稿，作为会议的指导。</p> <p>如果在阅读年度报告时有任何疑问，请与我分享。您的疑问可能与其他人相同，但他们可能不太愿意提问。</p>

By sending your questions in advance, you allow me to prepare detailed responses and ensure I address any concerns as effectively as possible.

So far, I believe I've covered the essentials of Bina's progress from the time we restarted operations up to today.

However, this annual letter is different and much longer than previous ones because I'll be discussing personal topics, like my views on the supernatural, which may surprise or even shock some readers.

Although my main intention is for this letter to be read by Bina's current shareholders, I understand that others might be curious about its content.

I'm not writing this with the goal of attracting anyone outside of our current partners, but among the possible reactions, there may be people who feel interested in joining Bina.

As I write this letter, I think of close friends who have believed in me, like Paco, César, Omali, Antonio, David, and my sister Jacqueline. Knowing them, I realize that some may feel puzzled, others may be bored, and some of you may even decide to move away from this initiative.

Whatever your decision, please know how much I value your trust in Bina and your friendship. My purpose in sharing these details isn't to overwhelm you, but to anticipate your questions and give the sincerest answers I can.

提前发送您的问题，这样我可以准备详细的回答，确保有效地解决所有的关注点。

到目前为止，我认为我已经涵盖了自我们重新启动运营以来比纳的基本进展。

然而，这封年度信不同于以往的信件，而且比以前的要长得多，因为我会讨论一些个人话题，比如我对超自然现象的看法，这可能会让一些读者感到惊讶甚至震惊。

虽然我主要的目的是让比纳的现有股东阅读这封信，但我理解其他人可能会对其中的内容感到好奇。

我并不是为了吸引当前合作伙伴之外的任何人而写这封信，但在可能的反应中，可能会有人对加入比纳产生兴趣。

写这封信时，我想到了一些相信我的亲密朋友，比如帕科、塞萨尔、奥玛里、安东尼奥、大卫和我的妹妹杰奎琳。了解他们的性格，我意识到有些人可能会感到困惑，有些人可能会觉得无聊，还有一些人可能会决定远离这个计划。

无论您的决定如何，请知道我多么珍视您对比纳的信任和您的友谊。我分享这些细节的目的是为了提前解答您的疑问，并给予我能提供的最真诚的回答，而不是让您感到负担。

November 9, 2024
2024年11月9日

Guillermo Estefani Monarrez
董事会主席

<p>Collection of underlying ideas</p> <p>On October 18, I sent an email directed especially to those interested in either increasing or decreasing their investment in Bina.</p> <p>I don't want my perspective on the world to catch you off guard in regard to your position in Bina. While I don't expect everyone to read all of the ideas I share below, I want to make sure you have the information needed for a well-informed decision.</p> <p>So, as an attachment to this letter, I'm sharing a collection of detailed ideas. I present them in a way that might help you understand my vision, the motives, paradigms, and principles underlying Bina's fundamental changes.</p> <p>The ideas may seem disconnected from each other, and I admit that some could even appear shocking.</p> <p>However, I'm convinced they'll be useful for understanding how I've come to develop my thoughts on reality and the crucial role I believe Bina will play within it.</p> <p style="text-align: center;">* * *</p> <p>Bina's principle</p> <p>To me, the name Bina is elegant, though it sounds strange because it isn't in Spanish.</p> <p>Since childhood, I've had the privilege of receiving an education rooted in reverence for God. This introduced me to the ideas of several theologians at a young age.</p> <p>Many years ago, one of these theologians explained me that Noah's language was a Semitic language known as "Paleo-Hebrew."</p> <p>According to this view, this was the language used by God to communicate with Adam and his descendants through Seth, all the way to Noah. In this narrative, Hebrew remained within Abraham's family despite the confusion at Babel, when humans lost the ability to understand each other due to the rise of many languages.</p>	<p>基础理念的汇集</p> <p>10月18日，我发了一封邮件，特别是给那些有意增加或减少对Bina投资的人。</p> <p>我不希望我对世界的看法让你在Bina中的立场感到措手不及。虽然我不期望每个人都阅读以下分享的所有想法，但我希望你有足够的信息来做出明智的决定。</p> <p>因此，作为这封信的附件，我提供了一些详细的想法。我以一种可能帮助你理解我愿景的方式呈现这些内容，包括Bina根本性变化背后的动机、范式和原则。</p> <p>这些想法可能彼此看起来无关，有些甚至可能显得令人震惊。</p> <p>然而，我确信它们将有助于你理解我是如何形成对现实的思考，以及我认为Bina在其中扮演的重要角色。</p> <p style="text-align: center;">* * *</p> <p>Bina的原则</p> <p>对我来说，Bina这个名字很优雅，尽管它听起来有些奇怪，因为它不是西班牙语。</p> <p>自童年起，我有幸接受了敬畏上帝的教育，这让我在很小的时候就接触到了一些神学家的思想。</p> <p>多年前，其中一位神学家向我解释说，挪亚的语言是一种叫“古希伯来语”的闪米特语言。</p> <p>根据这一观点，这种语言是上帝用来与亚当及其后代通过塞特、直到挪亚进行沟通的语言。在这个叙述中，希伯来语在巴别塔事件后依然保留在亚伯拉罕的家族中，尽管由于多种语言的出现，人类失去了相互理解的能力。</p> <p>现在，希伯来语对公众开放，这在很大程度上要归功于19世纪的神学家詹姆斯·斯特朗。他编制了一</p>
---	---

<p>Now, Hebrew is accessible to the public, largely because of the 19th-century theologian James Strong, who created a concordance of the Bible. This was an impressive project, creating an index for every original word in the Judeo-Christian Scriptures.</p> <p>It included 5,624 words in Greek and 8,674 in Hebrew, so many of us who study Judeo-Christian texts use this dictionary to understand them better.</p> <p>In mid-2014, after studying Ben Graham's principles of value investing, I decided to start a "pilot project" based on what I had learned during my experience in gold mining.</p> <p>My goal was clear: to create a strong conceptual foundation that could scale. For that, I thought of a name that could connect with people in a deep and meaningful way.</p> <p>When it came time to name Bina, I chose the Hebrew language, first because I consider myself a man who is part of God's people, and second because I wanted every human being, even in their spirit, to understand the impact of this name.</p> <p>I searched for words related to the principles of an "intelligent investor" and tried to combine them in a way that vocally sounded.</p> <p>I chose three terms:</p> <p>"Binah" (#H998), which expresses wisdom in terms of understanding, meaning, and truth.</p> <p>"Ormah" (#H6195), which refers to wisdom as prudence and skillfulness in taking action.</p> <p>"Sekel" (#H7922), which, although it sounds like the Israeli currency, actually refers to wisdom in terms of insight and intelligence.</p> <p>In Job 28:28, there is one of the clearest explanations about how to find wisdom:</p> <p style="padding-left: 40px;">"Then God said to humans, 'Listen! Reverence for the Lord is wisdom, turning away from evil is understanding.'"</p>	<p>本《圣经》词汇对照表·这是一个令人印象深刻的项目·为犹太-基督教经文中的每个原始词汇创建了索引。</p> <p>这本对照表包括了希腊语的5,624个单词和希伯来语的8,674个单词·因此·许多研究犹太-基督教文本的人使用这本字典来更好地理解它们。</p> <p>在2014年年中,学习了本·格雷厄姆的价值投资原则后·我决定启动一个基于我在黄金开采经验中所学的“试点项目”。</p> <p>我的目标很明确:创建一个能够扩展的强大概念基础。为此·我想到了一个能够与人们产生深刻而有意义联系的名字。</p> <p>当需要为Bina命名时·我选择了希伯来语·首先是因为我认为自己是上帝子民的一员;其次·我希望每个人·即使是他们的灵魂·也能理解这个名字的影响。</p> <p>我寻找了与“智慧投资者”原则相关的词汇·并尝试将它们组合成一个听起来有意义的名字。</p> <p>我选择了三个词:</p> <p>“Binah” (#H998) , 表达了智慧的理解、含义和真理。</p> <p>“Ormah” (#H6195) , 表示智慧, 如行动中的谨慎和技巧。</p> <p>“Sekel” (#H7922) , 尽管听起来像以色列的货币·但实际上是指智慧的洞察力和聪明才智。</p> <p>在《约伯记》28:28中, 有关于如何找到智慧的最清晰解释之一:</p> <p>“然后上帝对人类说:‘听着! 敬畏主就是智慧, 远离邪恶就是理解。’”</p>
--	---

<p>To me, wisdom is more valuable than gold, silver, and precious stones. While it's easy to desire it and see it as something essential in what we do, true wisdom is very hard to find and even harder to apply consistently.</p> <p>However, with this first idea, what I want to emphasize is this: I'm not trying to impose a dogmatic or harmful religious view, and I certainly don't want to make anyone uncomfortable by sharing these ideas.</p> <p>In the style of Benito Juárez, I've tried to keep a line between what is natural and keep my ideas about the supernatural separate when it comes to Bina. However, reality has shown me that it's impossible to avoid integrating aspects of the supernatural, which some may view as a hobby, with the natural ones, which I believe some wrongly consider to be the only reality.</p> <p>And I think it's important to also let you know that from now on, these ideas will become a cornerstone of Bina's activities.</p> <p style="text-align: center;">* * *</p> <p>Compound gain in understanding</p> <p>One clear benefit of wisdom is that it increases our understanding of reality.</p> <p>For any human being, understanding reality is very rewarding in itself. I still haven't met anyone who doesn't enjoy understanding something new.</p> <p>However, understanding has also another wonderful nature: as we organize what we learn into a system, understanding tends to multiply like compound gain.</p> <p>For example, lessons from mistakes, if combined with discipline and a genuine curiosity to learn, can turn into lasting value, and ignorance quickly fades away.</p> <p>In other words, Bina's system allows us to become more valuable over time by the mere increase of our understanding.</p>	<p>对我来说，智慧比黄金、白银和宝石更有价值。虽然很容易渴望智慧，并把它视为我们所做之事中不可或缺的东西，但真正的智慧是非常难以找到的，且更难以始终如一地应用。</p> <p>然而，通过这个初步的观点，我想强调的是：我并不是试图强加一个教条式的或有害的宗教观念，当然也不希望通过分享这些想法让任何人感到不适。</p> <p>按照贝尼托·胡亚雷斯的风格，我尽量在Bina的事务中保持自然与超自然的想法分开。然而，现实已经向我证明，无法避免将一些人可能认为是爱好的超自然因素与我认为某些人错误地视为唯一现实的自然因素结合起来。</p> <p>我认为，现在也有必要让你们知道，这些想法将成为Bina活动的基石。</p> <p style="text-align: center;">* * *</p> <p>理解中的复利增长</p> <p>智慧的一个明显好处是它增加了我们对现实的理解。</p> <p>对于任何人来说，理解现实本身就是一种非常有意义的回报。我还没有遇到过不喜欢理解新事物的人。</p> <p>然而，理解也有另一个奇妙的特点：当我们将学到的东西组织成一个系统时，理解往往会像复利增长一样增加。</p> <p>例如，错误的教训，如果结合纪律和真正的学习兴趣，可以转化为持久的价值，ignorance（无知）则迅速消失。</p> <p>换句话说，Bina的系统通过仅仅增加我们的理解，使我们随着时间的推移变得更加有价值。</p>
--	--

<p>There's another wonder of life that I practiced a lot while I was involved in politics.</p> <p>New scenarios will always open up as decisions are made.</p> <p>What's amazing about making decisions is that new scenarios appear as you realize that some ideas were true while others were mere illusions. I think this is an essential part of the human experience.</p> <p>Whether decisions are good or bad, when you acquire wisdom through correct understanding, you realize that it's okay for things to be the way they are, and perhaps they couldn't have been any other way, because that's how you arrive at the current understanding.</p> <p>For example, when I proposed restarting operations nearly four years ago, my vision was much more limited than what I understand now.</p> <p>I hope I express this clearly when I point out that if I hadn't started Bina, I would never have understood the risks and opportunities that were invisible to me before.</p> <p>I will demonstrate this idea further with a practical example from Bina.</p> <p style="text-align: center;">* * *</p> <p>Bina and China</p> <p>I made a strategic mistake with our position in Alibaba. I won't go into the details to justify myself, but rather to give you insight into how I examine things like this.</p> <p>I will use some technical concepts, so if there's something unclear, it's probably because I didn't explain it well. Please feel free to contact me for any clarification.</p> <p>The thesis behind our position in Alibaba is quite simple:</p> <p>Alibaba is perhaps the biggest and most prominent company in the fastest-growing economy of the last few decades.</p>	<p>生活中还有一个奇妙之处，我在从政时练习了很多次。</p> <p>当做出决定时，总会有新的情境出现。</p> <p>做决定的神奇之处在于，当你意识到一些想法是真实的，而另一些只是幻想时，新的情境会不断浮现。我认为这是人类体验中的重要部分。</p> <p>无论决定是好是坏，当你通过正确的理解获得智慧时，你会明白，事情之所以如此是有道理的，也许它们本来就不能有其他的结果，因为正是这些过程带来了现在的理解。</p> <p>例如，四年前当我提议重启业务时，我的视野比现在的理解要狭窄得多。</p> <p>我希望能清楚地表达这一点：如果我没有创立 Bina，我永远不会理解那些当时对我来说还看不见的风险和机遇。</p> <p>我会用 Bina 的一个实际例子来进一步解释这一想法。</p> <p style="text-align: center;">* * *</p> <p>Bina 与中国</p> <p>我们在阿里巴巴的投资上犯了一个战略错误。我不会详细说明来为自己辩解，而是希望给你们一些关于我如何审视这些问题的见解。</p> <p>我会使用一些技术概念，如果有不清楚的地方，可能是我解释得不够好。请随时联系我澄清。</p> <p>我们投资阿里巴巴的理论相对简单：</p> <p>阿里巴巴或许是过去几十年中增长最快的经济体里最大、最突出的公司。</p>
--	--

<p>Its competitive position compared to its Asian peers is formidable, and due to certain cultural barriers, its market is very difficult for its American rivals to reach.</p> <p>Alibaba has managed to be pivotal in its market, a country that is not only the factory of the world, but its business model has also made many Chinese industries use its platform to distribute their products globally.</p> <p>If I had to describe the relationship between China and the United States using a familiar analogy, I would say the U.S. is the older sibling, while China is the restless sibling, though always reasonable when it comes to conflicts.</p> <p>With its great military power, China tends to act with moderation in global conflicts like those in Ukraine and Israel, and even in its economic rivalry with the United States.</p> <p>However, I also recognize that China faces an intrinsic vulnerability in its system.</p> <p>It's not an insurmountable weakness, but there is a certain philosophical disconnect between what its current communist political regime believes and the supernatural reality. This implies, for example, that its vision for the future is more pessimistic, based solely on materialism, and much less liberal than the American one.</p> <p>In other words, I would say that their stance is something like this:</p> <p>“Our creativity is different from that of the West.</p> <p>Through force, we will make what others invent cheaper, and we will keep a cheap fixed exchange rate that allows us to export our inflation to other countries. Whoever wants to join us is welcome, and those who don't, let them step aside.”</p> <p>In April 2020, Alibaba reported sales of \$76 billion. Just seven months later, in November, its stock reached a historic high of \$307, bringing its market capitalization to \$870 billion at that time.</p> <p>Today, the market believes this business is worth \$234 billion.</p>	<p>与其他亚洲竞争对手相比，阿里巴巴的竞争地位非常强大。由于某些文化壁垒，美国的竞争对手很难进入其市场。</p> <p>阿里巴巴成功地在其市场中占据了关键地位。中国不仅是全球的制造工厂，其商业模式也让许多中国企业通过其平台将产品分销到全球。</p> <p>如果用一个大大家熟悉的比喻来形容中美关系，我会说美国是大哥，而中国是活跃的小弟，在发生冲突时总是理性对待。</p> <p>凭借强大的军事力量，中国在全球冲突中（如乌克兰和以色列）通常表现出克制，甚至在与美国的经济竞争中也是如此。</p> <p>然而，我也意识到中国的体制存在一个内在的脆弱性。</p> <p>这并不是一个不可逾越的弱点，但它的现行共产主义政治体制的理念与超自然现实之间存在一定的哲学脱节。例如，这意味着其对未来的看法更悲观，完全基于唯物主义，与美国的自由思想相去甚远。</p> <p>换句话说，我会这样形容他们的立场：</p> <p>“我们的创造力不同于西方。</p> <p>通过力量，我们会使他人发明的东西变得更便宜，同时保持低汇率，从而把我们的通胀出口到其他国家。愿意加入我们的欢迎，不愿意的可以让路。”</p> <p>2020年4月，阿里巴巴报告了760亿美元的销售额。仅七个月后，到了11月，其股价达到历史高点307美元，使得当时的市值达到8700亿美元。</p> <p>今天，市场认为这家公司价值2340亿美元。</p>
--	--

<p>Despite the drop in its share price, Alibaba has continued to show its competitive advantage consistently in its real business.</p> <p>Now, my strategic mistake was taking too long to recognize the following:</p> <p>Although China is the second-largest economy in the world, it is still a developing country with the philosophical flaw I explained earlier.</p> <p>To illustrate this, I'll use the table I created with data from Alibaba's report, in millions of dollars updated to today.</p>	<p>尽管股价下跌，阿里巴巴在实际业务中仍然持续展现其竞争优势。</p> <p>现在，我的战略错误是花了太长时间才意识到以下几点：</p> <p>虽然中国是世界第二大经济体，但它仍然是一个发展中国家，并且具有我之前提到的哲学缺陷。</p> <p>为了说明这一点，我将使用我根据阿里巴巴的报告数据制作的表格，数据以百万美元为单位并更新到今天。</p>
---	--

Alibaba's business breakdown	2021	2022	2023	2024	21 vs 24 % real change
Domestic commerce in China	90,845	62,654	58,370	60,431	(33)
International commerce	8,851	9,062	9,960	14,257	61
Local consumer services	6,477	6,542	7,098	8,310	28
Cainiao	6,751	9,736	10,950	13,760	104
Cloud	10,973	14,867	14,620	14,781	35
Digital media & entertainment	5,651	2,638	2,605	2,938	(48)
Other	419	18,818	19,109	16,305	3,794
Total revenue	129,966	124,316	122,713	130,782	1
Domestic commerce in China	35,737	25,144	24,324	27,073	(24)
International commerce	(1,696)	(1,553)	(1,191)	(1,242)	(27)
Local consumer services	(5,290)	(4,489)	(3,292)	(3,637)	(31)
Cainiao	(718)	(571)	(512)	(502)	(30)
Cloud	(2,261)	(753)	(728)	(995)	(56)
Digital media & entertainment	(1,870)	(1,023)	(655)	(959)	(49)
Innovation initiatives and others	(1,414)	(1,373)	(1,329)	(1,163)	(18)
Unallocated	(6,238)	(5,233)	(2,442)	(2,823)	(55)
Operating profit	16,249	10,148	14,176	15,751	(3)

这是一个表格	2021	2022	2023	2024	21 vs 24
阿里巴巴业务分布	90,845	62,654	58,370	60,431	(33)
中国国内商业	8,851	9,062	9,960	14,257	61
国际商业	6,477	6,542	7,098	8,310	28
本地消费者服务	6,751	9,736	10,950	13,760	104
菜鸟网络	10,973	14,867	14,620	14,781	35
云服务	5,651	2,638	2,605	2,938	(48)
数字媒体与娱乐	419	18,818	19,109	16,305	3,794
其他	129,966	124,316	122,713	130,782	1
中国国内商业	35,737	25,144	24,324	27,073	(24)
国际商业	(1,696)	(1,553)	(1,191)	(1,242)	(27)
本地消费者服务	(5,290)	(4,489)	(3,292)	(3,637)	(31)
菜鸟网络	(718)	(571)	(512)	(502)	(30)
云服务	(2,261)	(753)	(728)	(995)	(56)
数字媒体与娱乐	(1,870)	(1,023)	(655)	(959)	(49)
创新计划及其他	(1,414)	(1,373)	(1,329)	(1,163)	(18)
未分配	(6,238)	(5,233)	(2,442)	(2,823)	(55)
营业利润	16,249	10,148	14,176	15,751	(3)

By the way, negative numbers in the changes in operating losses actually mean that they are losing less money each year. For 2024, I had to estimate the data.

What stands out right away is the drop in the value of sales in dollars from China's domestic commercial business.

Keep in mind that many analysts believe China keeps its currency artificially undervalued to encourage exports.

What's interesting to me is that, even though China has faced situations like pandemic restrictions in recent years, and is currently trying to recover from economic issues, Alibaba's business model remains strong and flexible, proof of that is that it was able to recover the same overall levels of real value 130 billion dollars by 2024.

Another notable situation is how the operating profit remained above 10 billion dollars in 2022, almost recovering the 16 billion dollars from 2021 by 2024.

顺便提一下，运营亏损中的负数实际上意味着他们每年损失的钱越来越少。对于2024年，我需要估算数据。

首先显而易见的是中国国内商业业务的销售额以美元计算的价值下降。

请记住，许多分析师认为中国人为压低了其货币价值，以促进出口。

令我感兴趣的是，尽管中国在最近几年面临疫情限制等情况，目前也在试图从经济问题中恢复，阿里巴巴的商业模式依然强大而灵活。证明这一点的是，到2024年，它恢复了1300亿美元的整体实际价值水平。

另一个值得注意的情况是，2022年运营利润保持在100亿美元以上，并且到2024年几乎恢复到了2021年的160亿美元。

Despite the drop in operating profit in China's domestic business (from 35 billion dollars in 2021 to 27 billion dollars in 2024), we can see that the total losses from non-strategic businesses, altogether, have been reduced dramatically by 42%, from a 19-billion-dollar loss in 2021 to an estimated 11-billion-dollar loss.

Another observation. As long as these figures are true, I believe there is no business like Alibaba in this world, as nearly all of its businesses continue to grow year after year, which can be a sign of competitive advantage and the existence of very large moats of all kind.

If we exclude the value of sales from the domestic business, which dropped by a third from almost 91 billion dollars in 2021 to over 60 billion dollars in 2024, we see that the rest of the businesses increased from 39 billion dollars in 2021 to 70 billion dollars in 2024 in real terms.

The problem with the previous explanation is that it might not fully reveal the mistake I made. I will show you how this mistake looks from a different angle, though I'm confident you will also see why Alibaba is such a solid idea.

Pitifully, if you don't have the right lens to see reality, as in my case here, the truth only becomes clear over time.

In the following table, I'll show you comparative data from certain countries, calculating the growth in their economic productivity (GDP) alongside the change in the value of their stock market indices converted to dollars. Keep in mind that both pieces of data are imperfect, and I only consider them as indicators.

尽管中国国内业务的运营利润从2021年的350亿美元下降到2024年的270亿美元，但我们可以看到，非战略性业务的总亏损大幅减少了42%，从2021年的190亿美元亏损减少到估计的110亿美元亏损。

还有一个观察。只要这些数据是真实的，我相信世界上没有哪家企业能像阿里巴巴一样，因为几乎所有业务每年都在增长，这可以说明其竞争优势和各种类型的巨大壁垒的存在。

如果我们排除国内业务的销售额——从2021年接近910亿美元减少到2024年超过600亿美元的下降三分之一，我们会看到其他业务的实际销售额从2021年的390亿美元增加到2024年的700亿美元。

前面的解释有一个问题，就是它可能没有完全揭示我犯的错误。不过，我会从另一个角度展示这个错误，并且我相信你也会明白为什么阿里巴巴是一个如此稳固的选择。

可惜的是，如果你没有正确的视角来看待现实，比如我在这里的情况，真相只会随着时间的推移才逐渐显现。

在下面的表格中，我会向你展示一些国家的对比数据，计算他们的经济生产力（GDP）增长以及转换成美元后股市指数的变化。请注意，这两组数据都不是完美的，我只是把它们当作指标来看。

Country	Gross domestic product (trillions of USD)		Change in value of economic output (1)	Market index (units in USD)		Change in value of market index (2)	Market growth / economy growth (2) / (1)
	sep-19	sep-24		sep-19	sep-24		
USA	21.7	28.8	32 %	2,991	5,702	91 %	2.8
China	13.7	18.4	34 %	420	389	(7) %	(0.2)
France	2.5	2.6	4 %	6,271	8,372	34 %	8.0
Mexico	1.3	1.7	30 %	2,240	2,693	20 %	0.7

国家	国内生产总值 (万亿 美元)		经济产值	市场指数 (以美 元为单位)		市场增长 / 经 济增长	
	2019年9 月	2024年9 月	变化 (1)	2019 年9月	2024年9 月	市场指数变化 (2)	(2) / (1)
美国	21.7	28.8	32 %	2,991	5,702	91 %	2.8
中国	13.7	18.4	34 %	420	389	(7) %	(0.2)
法国	2.5	2.6	4 %	6,271	8,372	34 %	8.0
墨西哥	1.3	1.7	30 %	2,240	2,693	20 %	0.7

<p>I chose September 2019 as the starting point because it's right before we started seeing the effects of the COVID-19 pandemic restrictions.</p> <p>Remember that each of us interprets the same data differently. One way to interpret it is as follows:</p> <p>The U.S. economy grew by 32% during this period, however, if should adjust this for inflation, you must consider that the dollar's purchasing power actually decreased by 23% net. This helps explain some of the recent discontent in the U.S., as seen in the recent election results.</p> <p>Now, notice the growth in the value of the U.S. stock market, which increased by 91% during this period. This is a significant difference.</p> <p>In the 2002 report, I observed that the cause of the exuberance in the U.S. market was mainly due to the massive amount of money the central banking system pumped into circulation as part of its monetary policy to avoid an economic recession, combined with a process of rising interest rates. The report is here: https://bina.mx/inicio/reportes-anuales-y-trimestrales/2022-anual/</p> <p>Now it seems that the US central bank, the Federal Reserve has started a process of relaxing its monetary policy. However, the amount of cash in circulation is still dramatically different from the conditions five years ago.</p>	<p>我选择2019年9月作为起点，因为这是在新冠疫情限制影响出现之前。</p> <p>请记住，每个人对相同的数据会有不同的解读。可以这样理解：</p> <p>美国经济在这段时间内增长了32%，但如果你考虑通货膨胀的话，美元的实际购买力实际上下降了23%。这可以解释近期美国一些不满情绪的原因，比如在最近的选举结果中可以看出。</p> <p>现在，注意美国股市价值的增长，在此期间增长了91%。这是一个显著的差异。</p> <p>在2022年的报告中，我观察到美国市场繁荣的原因主要是由于中央银行系统在货币政策中大量投放资金，以避免经济衰退，同时伴随着利率上升的过程。报告在这里：https://bina.mx/inicio/reportes-anuales-y-trimestrales/2022-anual/</p> <p>现在似乎美国中央银行——美联储已经开始放松货币政策。然而，当前流通中的现金数量与五年前的情况仍有显著差异。</p>
---	--

<p>Now let's look at the numbers for France, a NATO member, as a representative economy of what's happening in Europe. The index I used is the CAC 40 (the largest French companies, like luxury brand LVMH, energy company Total, and industrial company Schneider, which all are considered global, with international representation).</p> <p>So, while France's real economy has grown only 4% (over these five years!), its stock market has increased by 34%, suggesting there's stock market enthusiasm for globalized French companies that is disconnected from what's happening in the real french economy.</p> <p>Now, let's look at the case of our beloved Mexico. Economic growth was 30%, but if we account for the 30% net loss in purchasing power, the result is not cheerful.</p> <p>Looking at the stock market, we see a net growth of only 20%. While this figure is more in line with Mexico's economy, it is far from the exuberance shown in the U.S. market.</p> <p>Finally, the situation in China is also interesting. While its economy grew by 34%, the value of its stock market has decreased by 7% net today.</p> <p>The gap is Notable, and reflects the effects of several specific factors.</p> <p>Let's remember that COVID-19 started in China, a country whose political and economic system is different from that of the United States. This difference can be seen in the way both countries dealt with a common challenge, like the pandemic.</p> <p>For example, in the United States (and Mexico), lockdowns and business closures were put in place for businesses considered "non-essential." This caused a significant economic contraction and millions of jobs were temporarily lost. However, by mid-2020, policies became more flexible, less strict, and more decentralized compared to China's centralized and strict approach to adapt to the "new normal."</p>	<p>现在让我们来看一下法国的数据·作为北约成员国·它代表了欧洲经济的现状·我使用的指数是CAC 40 (这是法国最大的公司指数·包括奢侈品牌LVMH、能源公司Total和工业公司Schneider等, 这些公司都是全球化的·并在国际上有一定的代表性)。</p> <p>所以, 尽管法国的实际经济增长仅为4% (在这五年内!)·其股市却增长了34%, 这表明·全球化的法国公司在股市上有着很大的热情·但这种热情与法国实际经济的表现是脱节的。</p> <p>接下来, 我们来看一下我们亲爱的墨西哥的情况·经济增长了30%, 但如果考虑到购买力净损失的30%, 结果并不乐观。</p> <p>看股市, 我们看到净增长仅为20%。虽然这个数字与墨西哥的经济状况更为吻合·但与美国市场的过度繁荣相比·仍然相去甚远。</p> <p>最后, 中国的情况也很有意思。尽管其经济增长了34%, 但其股市的价值今天净减少了7%。</p> <p>这一差距是显著的·反映了几个特定因素的影响。</p> <p>让我们记住·新冠疫情最早爆发在中国·而中国的政治和经济体制与美国不同·这种差异可以从两国处理共同挑战——比如疫情——的方式中看出来。</p> <p>例如, 在美国 (和墨西哥), 关闭了被认为是“非必需”的商业·实施了封锁措施。这导致了经济的重大收缩·数百万个工作岗位暂时丧失。然而·到2020年中期, 政策变得更加灵活·不那么严格·并且相比中国中央集权且严格的方式·更具分散性·以适应“新常态”。</p>
--	--

<p>You might remember that when the world seemed to be returning to "normal," I decided to restart Bina's operations.</p> <p>In the 2020 letter (https://bina.mx/inicio/reportes-anuales-y-trimestrales/2020-anual/), I showed how we started by buying two shares of Alibaba Holdings at around \$245 dollars per share.</p> <p>However, by March 23, 2021, the date of that letter, the price of the stock had dropped to \$225, though it wasn't a surprise since it had been falling from its peak of \$320 in October 2020.</p> <p>During the COVID-19 restrictions, the stock had reached that peak above \$300, driven by Jack Ma's attempt to take his then-subsiary Ant Group public.</p> <p>Ant Group's initial public offering (IPO) was scheduled for October 2020, and if it had happened, it would have been the largest IPO in the world. This excitement was part of what drove the stock price at that time.</p> <p>However, when Jack Ma made critical comments about the financial inclusion situation in China, the Chinese government stepped in and stopped the IPO process, which struck Alibaba's momentum in the markets.</p> <p>I have a habit: when an idea seems interesting to me, I like to "step a foot" in it and keep it on my radar, rather than letting it pass by. I'm very careful about the thoughts I allow to get my attention. And that's how I continued watching Alibaba's behavior.</p> <p>Now, since that peak in October 2020, Alibaba's stock kept falling, dropping from \$310 to a low of \$64 in October 2022.</p> <p>During this drop, we increased our position: in mid-2021, we bought shares at \$226, and in December of the same year, we bought more at \$118.</p> <p>As the price kept dropping, I assumed we were buying at a discounted price, trusting that we had already reached the stock price "bottom."</p>	<p>你可能还记得，当世界似乎开始恢复到“正常”状态时，我决定重新启动Bina的运营。</p> <p>在2020年的信中（https://bina.mx/inicio/reportes-anuales-y-trimestrales/2020-anual/），我展示了我们是如何开始购买阿里巴巴控股的两股股票，当时每股约245美元。</p> <p>然而，到2021年3月23日，即那封信的日期，股票价格已降至225美元，虽然这并不意外，因为它已经从2020年10月的320美元的峰值开始下跌。</p> <p>在COVID-19的限制期间，股票曾达到超过300美元的峰值，受到马云试图将其子公司蚂蚁集团上市的推动。</p> <p>蚂蚁集团的首次公开募股（IPO）原定于2020年10月进行，如果成功，它将成为全球最大的IPO。这种兴奋感是当时推动股价上涨的原因之一。</p> <p>然而，当马云对中国的金融包容性情况发表批评时，中国政府介入并停止了IPO进程，这打击了阿里巴巴在市场上的势头。</p> <p>我有一个习惯：当某个想法对我来说很有趣时，我喜欢“先踏一步”，把它留在我的雷达上，而不是让它过去。我对自己允许关注的想法非常小心。这就是我继续关注阿里巴巴表现的原因。</p> <p>现在，自2020年10月的那次峰值以来，阿里巴巴的股价一直在下跌，从310美元降到2022年10月的最低点64美元。</p> <p>在这次下跌期间，我们增加了我们的持股：在2021年中期，我们以226美元的价格购买了股票，在同一年12月，我们又以118美元的价格购买了更多。</p> <p>随着股价继续下跌，我认为我们是在以折扣价购买，信任我们已经到达了股价的“底部”。</p>
--	---

<p>Then, an "unexpected" event occurred for those unaware of the geopolitical situation (although it was telegraphed for years!): in February 2022, Russia, a commercial ally of China and already having annexed Crimea in 2014, decided to carry out a large-scale military invasion of Ukraine.</p> <p>They justified this action as a response to the United States and NATO's intention to establish military bases in Ukraine, and what had been a low-intensity conflict for years quickly escalated into an open war.</p> <p>In response, when the war began, the United States and its allies imposed severe economic sanctions on Russia.</p> <p>While Russia found ways to mitigate the effects of these sanctions through trade alliances and demanding payment for its oil in rubles, global investment funds suspended their participation in the Russian market, sold their positions, and cut ties. This caused many common investors to lose money in Russian company stocks.</p> <p>This series of events caused concern in the market about what might happen to the stocks of other geopolitical allies of Russia, such as China.</p> <p>This fear, along with existing concerns already priced in due to the policies of the Chinese Communist Party (i.e. Ant Group's shock), the trade war with the United States with the tone of "winner takes all," and worries about a possible economic recession in China, contributed to a loss of interest from the global market, especially in the United States, in Chinese company stocks.</p> <p>I do not share these fears. For me, it was an opportunity to buy an excellent business at an extraordinary price.</p> <p>In March 2022, I bought more Alibaba shares at \$103 per share, and by December of that year, I increased my position with an average cost of \$89 per share.</p>	<p>然后，对于那些不了解地缘政治情况的人来说，发生了一个“意外”事件（虽然这个事件已经预示了多年！）：在2022年2月，俄罗斯，这个中国的商业盟友，已经在2014年吞并了克里米亚，决定对乌克兰进行大规模军事入侵。</p> <p>他们将这一行动辩解为回应美国和北约计划在乌克兰建立军事基地，而原本已经存在多年的低强度冲突迅速升级为公开的战争。</p> <p>作为回应，当战争开始时，美国及其盟国对俄罗斯实施了严厉的经济制裁。</p> <p>虽然俄罗斯通过贸易联盟和要求以卢布支付石油来减轻这些制裁的影响，但全球投资基金暂停了对俄罗斯市场的参与，卖出了他们的股份，并切断了联系。这导致许多普通投资者在俄罗斯公司股票中蒙受了损失。</p> <p>这一系列事件让市场对俄罗斯其他地缘政治盟友的股票产生了担忧，比如中国。</p> <p>这种恐惧，再加上已经因中国共产党政策（例如蚂蚁集团的冲击）、与美国的贸易战（带有“赢家通吃”的语气）以及对中国可能出现经济衰退的担忧等原因所造成的担忧，导致全球市场，特别是美国市场，对中国公司股票失去了兴趣。</p> <p>我并不分享这些担忧。对我来说，这是一个以非凡的价格购买一个优秀企业的机会。</p> <p>在2022年3月，我以每股103美元的价格购买了更多的阿里巴巴股票，到同年12月，我以每股89美元的平均成本增加了我的持仓。</p>
---	---

<p>Unlike the United States, which lifted its restrictions in mid-2020, China relaxed its "zero COVID" restrictions only by the end of 2022 in response to mass protests due to frustration of the public.</p> <p>From then on, the Chinese government gradually abandoned the policies of mass lockdowns and movement restrictions, marking the end of its strictest measures. However, skepticism about Chinese stocks kept their stock market prices low.</p> <p>Between January 2023 and January 2024, I expanded our position in Alibaba with an average cost of \$83 dollars per share. My thought was: "Should I have more capital; I'd acquire more Alibaba shares". However, with true understanding and patience we could have acquired a larger chunk of shares at \$65!</p> <p>Currently, our investment in Alibaba has an average cost of \$100 dollars per share.</p> <p>Meanwhile, China, despite the setback caused by the pandemic, continued to grow, although at a slower pace than usually, similar to the United States.</p> <p>Due to globalization, some economists like Niall Ferguson believe that both economies work together in what Ferguson has called "Chimerica" — a system where China acts as the low-cost manufacturer (think of Alibaba) and the United States as the tech developer (a favorite example is Apple) and consumer (Amazon).</p> <p>However, this idea has become somewhat outdated. With the protectionist policies that have led to situations like the trade war between the two nations, both have had to rely on "bridge" countries like Mexico, or South Korea. For example, I'd say that we could be thinking of situations like "Chimexrica" (China-Mexico-America).</p> <p>Let's go back to the table to compare the markets, and we'll see clear differences between the growth of stock markets and the real growth in productivity.</p>	<p>与美国不同，美国在2020年中期解除限制，而中国则直到2022年底才在因民众抗议而感到沮丧的情况下放宽了“清零”政策。</p> <p>从那时起，中国政府逐渐放弃了大规模封锁和限制流动的政策，标志着其最严格措施的结束。然而，对中国股票的怀疑情绪使得股市价格依然低迷。</p> <p>在2023年1月到2024年1月之间，我以每股83美元的平均价格增加了我们在阿里巴巴的持仓。我当时的想法是：“如果我有更多的资金，我会买更多的阿里巴巴股票。”然而，如果我们有真正的理解和耐心，我们本可以以每股65美元的价格买入更多股份！</p> <p>目前，我们在阿里巴巴的投资平均成本是每股100美元。</p> <p>与此同时，尽管疫情造成了一定的挫折，中国仍持续增长，尽管增长速度比以往慢，类似于美国。</p> <p>由于全球化，一些经济学家，如尼尔·弗格森认为，两个经济体共同运作，形成了弗格森所称的“中美合成体”——一个中国作为低成本制造商（比如阿里巴巴），美国作为技术开发商（比如苹果）和消费者（比如亚马逊）。</p> <p>然而，这个观点现在有些过时了。随着保护主义政策的实施，导致了中美之间的贸易战等局面，两国不得不依赖“桥梁”国家，如墨西哥或韩国。例如，我会说我们现在可以考虑“中墨美合成体”（中国-墨西哥-美国）的情况。</p> <p>让我们回到表格上，比较各国市场，我们会看到股市增长和生产力的实际增长之间的明显差异。</p>
--	--

<p>Despite similar growth rates in productivity in China, the United States, and Mexico, their markets have had very different results. As we've seen, the U.S. index has grown by 91%, Mexico's by only 20%, and China's has decreased by 7%.</p> <p>In addition to the monetary expansion I explained in the 2020 report, I now also understand that the growth in the U.S. market is partly explained by the increase in the obligations of its pension system. A huge animal that is difficult to discern if you only look at one side of the equation.</p> <p>We also need to add that with globalization, there's a strong belief that the best companies in the world are American, and that these businesses are the best safe haven for value amid global geopolitical instability, especially those that are part of the S&P 500 index.</p> <p>In contrast, I now partially understand that in China, geopolitical risks, such as its friendship with Russia and Iran, the centralized policies of the Communist Party, and the constant pressure and internal conflicts the Communist Party faces to stay stable while needing to improve the lives of millions in precarious conditions, have limited market growth.</p> <p>My mistake in this story can be illustrated with a specific trade I briefly mentioned in the 2023 report.</p> <p>The other side of my "smart move" in Alibaba, is that in May 2023, I sold a position of 28 shares of Meta, which I had accumulated since March 2021 at an average cost of \$199 per share.</p> <p>I liquidated the position at \$256 per share to buy more shares of Alibaba at around \$80 per share.</p> <p>Since then, Meta continued to rise and reached \$582 per share (2.8 times the original cost), while Alibaba shares have only increased slightly by 17% since then, reaching \$94 today.</p>	<p>尽管中国、美国和墨西哥的生产率增长率相似，但它们的市場表现却截然不同。正如我们所看到的，美国的指数增长了91%，墨西哥的仅增长了20%，而中国的则下降了7%。</p> <p>除了我在2020年报告中解释的货币扩张外，我现在还了解到，美国市场的增长部分是由于其养老金制度的义务增加。这个巨大的体系若只看问题的一面，很难看清其整体情况。</p> <p>我们还需要补充一点，随着全球化的发展，很多人坚信世界上最好的公司是美国公司，并且认为这些公司是全球地缘政治不稳定中最安全的价值避风港，尤其是那些属于标准普尔500指数的公司。</p> <p>相比之下，我现在部分理解了中国的 geopolitical 风险，如其与俄罗斯和伊朗的友好关系、共产党实行的集权政策，以及共产党为了保持稳定而面临的内部压力和冲突，这些因素在改善数百万生活艰难的民众生活的同时，限制了市场的增长。</p> <p>我在这个故事中的错误可以通过我在2023年报告中简要提到的一个交易来说明。</p> <p>在阿里巴巴交易中，另一个“明智之举”的背面是，在2023年5月，我卖掉了28股Meta股票的仓位，这些股票自2021年3月以来以每股199美元的平均成本积累。</p> <p>我以每股256美元的价格清仓，以购买更多的阿里巴巴股票，当时约为每股80美元。</p> <p>从那时起，Meta的股价继续上涨，达到每股582美元（是原始成本的2.8倍），而阿里巴巴的股价仅略有上涨17%，目前达到每股94美元。</p>
--	--

Although the Alibaba thesis seems stronger to me as China moves away from recession worries in its real estate sector and returns to a growth path, I made the mistake of thinking that the high prices in the U.S. market couldn't rise further and that the negativity toward the Chinese market would change soon. But it didn't!

The economic perception in the United States worsened among the public, as shown by Trump's return to power. For example, we know that Berkshire Hathaway is covering its position by accumulating a huge amount of cash (about \$325 billion—this is the equivalent of 2/3 of Mexico's government budget for 2025!).

Although Buffett's cash position has made some nervous, the U.S. market has continued to grow, defying the expectations of many of us who thought that the unsustainable growth bubble should have burst years ago.

I'll use a simple metaphor to explain my mistake: it's like you gave me a ball to play in some beach tournaments, and when I saw the sky turn gray, I decided to run and hide with the ball in a cave, missing the chance to keep playing.

The hurricane hasn't arrived yet, and while the ball is safe, maybe with more courage we could have won two or three more balls in the tournaments before the storm hit.

In these two years, reality has shown me how much I still have to learn and how difficult is to develop true patience.

The world is changing at a speed I didn't anticipate, and I realize I'm not as wise as I'd like to be. Not as wise as Charlie Munger was, and certainly not as wise as Warren Buffett.

Therefore, I've had to repeat a lesson I already knew: to make better decisions, I need to be more realistic and distrust my own wisdom.

But specifically, regarding our adventure in China, what I've learned is that if we're going to make global activities, it's better to keep part of my attention on understanding the basic principles of geopolitics.

尽管随着中国房地产行业摆脱衰退担忧、回到增长轨道，阿里巴巴的投资逻辑对我来说似乎更有支撑力，但我犯了一个错误，以为美国市场的高价不会再涨，以及对中国市场的负面情绪会很快改变。但事实并非如此！

在美国，公众对经济的看法变得更加悲观，比如特朗普的回归就说明了这一点。此外，我们知道伯克希尔·哈撒韦通过积累大量现金来保护自己的头寸（大约3250亿美元，这相当于墨西哥2025年政府预算的2/3！）。

尽管巴菲特的大额现金持有让一些人感到不安，但美国市场仍然在增长，违背了我们许多人预期的一我们认为这种不可持续增长泡沫应该在几年前就破灭了。

我会用一个简单的比喻来解释我的错误：就像你给了我一个球，让我参加一些沙滩比赛。当我看到天空变灰时，我决定拿着球跑去躲在山洞里，错过了继续比赛的机会。

飓风还没来，而球虽然保住了，但如果我当时有更多勇气，也许我们可以在风暴来临前在比赛中再赢得两到三个球。

在这两年里，现实让我看到自己还有很多东西要学，也意识到培养真正的耐心有多困难。

世界以我没有预料到的速度在变化，而我意识到自己并没有想象中那样智慧。我不如查理·芒格那样睿智，当然也不如沃伦·巴菲特那样聪明。

因此，我必须再次重温一个已知的教训：为了做出更好的决策，我需要更加现实，且不轻信自己的智慧。

但具体到我们在中国的冒险，我学到的一点是，如果我们要进行全球活动，最好分出一部分精力来理解地缘政治的基本原则。

Buffett says it well: “I don’t know anything about China, so I stick to U.S. businesses that I understand.” Although we know he has recently ventured into Japanese businesses.

Bina and Mexico

Just as I believe that China has an inherent weakness in its political system by denying the existence of the supernatural reality (which doesn’t necessarily apply to the general public, who are mostly pantheistic), Mexico also has a major weakness, but it comes from a different source.

Although it’s not impossible to overcome, in Mexico, the explanation of the supernatural is based on myth. In other words, Mexican culture love lies.

I know this opinion isn’t popular with many Mexicans, who use different words to admit this. However, I have tested this hypothesis in many aspects of life in this country. My thesis is that Mexican culture has serious tendencies toward self-deception and denial of reality.

Although this isn’t unique to Mexico, the situation in Mexico is certainly Notable.

In my view, Mexico’s tendency to believe false ideas leads to corruption that spreads into almost every part of life in the country.

From what I’ve seen, in a certain sense, the “favorite sport” of Mexicans is for those with more cunning to deceive and take advantage of others. In Mexico, the culture of sincerity is the exception, while the norm is deception.

I don’t say this to justify my actions or omissions, but I will describe it as a perspective that helps explain the environment in which Mexicans live.

Today, we have 36 shareholders and a total of 4,253 shares in circulation at Bina. The last stock purchase happened in March 2023.

巴菲特说得好：“我对中国一无所知，所以我专注于我了解的美国企业。”尽管我们知道他最近也开始投资日本的企业。

比纳公司和墨西哥

我认为，中国的政治体制有一个固有的弱点，即它否认超自然现实的存在（这不一定适用于普通民众，因为大多数人是泛神论者）。而墨西哥也有一个重大弱点，但来源不同。

尽管这并非无法克服的障碍，但在墨西哥，超自然的解释通常基于神话。换句话说，墨西哥文化喜欢谎言。

我知道，许多墨西哥人对这种观点并不认同，他们用不同的方式来承认这一点。然而，我在这个国家的生活中，在许多方面验证了这个假设。我的观点是，墨西哥文化在自欺和否认现实方面有着严重的倾向。

虽然这种现象并非墨西哥独有，但在墨西哥的情况确实非常显著。

在我看来，墨西哥对虚假观念的信任倾向导致了腐败，这种腐败几乎渗透到生活的每一个角落。

从我的观察来看，在某种意义上，墨西哥人的“最爱运动”是那些更狡猾的人去欺骗和利用他人。在墨西哥，真诚的文化是例外，而欺骗是常态。

我并不是说这些话来为自己的行为或疏忽找借口，而是作为一种视角，帮助解释墨西哥人生活的环境。

截至今天，比纳公司有36位股东，总共发行了4,253股股票。最近的一次股票购买发生在2023年3月。

<p>In Mexico, the securities market law states that private offerings can be made as long as the number of participants stays below one hundred. Therefore, those of us who respect and follow these rules are extremely careful in our actions and what we say both publicly and privately.</p> <p>When we resumed Bina's operations after the pandemic, I chose Guadalajara for our restart. I thought that this city where I already lived for years, which has a larger community but mistakenly assuming it was more sophisticated than Durango, would be the ideal place to begin.</p> <p>I also believed that some of my friends from the Universidad Panamericana would warmly welcome the idea and support a good cause like Bina.</p> <p>For the initial round (friends and family), I decided to use my social networks, sending a message to each contact with our initial letter from 2020, the same one you all know well.</p> <p>The response from my acquaintances was minimal (some thought it was a virus or spam), and the number of people willing to listen quickly ran out.</p> <p>Obviously, I don't expect anyone to feel obligated to make Bina a priority, but many of the comments I received were that "they didn't have time."</p> <p>As I delved deeper into the financial culture of the country while presenting Bina, I discovered something more concerning: financial scams are common everywhere.</p> <p>Additionally, this is fueled by appearances and greed, which is destroying trust and understanding in the way business is conducted in Mexico.</p> <p>As I've moved forward, I've encountered all sorts of horror stories, from fraudulent schemes involving "famous startups," "sellers" of funds in tax havens, Ponzi schemes with "cryptocurrency trading," real estate scammers, loan sharks called "microfinance," up to pyramid schemes like the "flowers of abundance" based on the old "airplane game."</p>	<p>在墨西哥,《证券市场法》规定,只要参与人数少于一百人,就可以进行私人募股。因此,我们这些遵守规则的人在行动和言论上都非常谨慎,不论是公开还是私下。</p> <p>疫情后,我们恢复了比纳的业务,我选择在瓜达拉哈拉重新开始。我原本以为这个城市有更大的社区,而且误以为这里比杜兰戈更有文化素养,认为这里是理想的起点。</p> <p>我还以为我在泛美大学的一些朋友会热情接受这个想法,并支持像比纳这样一个好的事业。</p> <p>在初期的朋友和家庭融资阶段,我决定利用我的社交网络,向每位联系人发送了我们2020年的首次公开信,大家都很熟悉那封信。</p> <p>我的熟人回应很少(有些人甚至认为那是病毒或垃圾信息),愿意倾听的人很快就没有了。</p> <p>显然,我不指望任何人会觉得有义务把比纳放在优先位置,但我收到的许多反馈是“他们没有时间”。</p> <p>在向大家介绍比纳的过程中,随着我对墨西哥的金融文化了解得更深,我发现了一个更令人担忧的情况:金融诈骗在各地都很常见。</p> <p>此外,这种情况还受到外表和贪婪的助长,正在破坏信任,影响着墨西哥商业的运作方式。</p> <p>在这个过程中,我遇到了各种各样的“恐怖故事”,从涉及“知名初创企业”的诈骗计划、离岸基金的“销售员”、以“加密货币交易”为名的庞氏骗局、不动产欺诈、小额贷款放高利贷的“微金融”,直到基于“飞机游戏”的“繁荣花朵”这样的金字塔骗局。</p>
--	---

<p>What worried me the most was the following: It is practically impossible to have a conversation about an investment in something like Bina, even with people who have advanced business degrees or solid business experience.</p> <p>It's not that there's a lack of interest in intrinsic value. It's that many are convinced that a "friend of a friend" is offering something with "returns higher than 5% a month," and they end up putting their savings there, selling their cars, land, or houses to join an "opportunity" they believe is too good to miss.</p> <p>This becomes a pandemic in the following way: When they end up being victims, which happens often, either their shame and fear of criticism stop them from talking about it openly, and they become closed off and secretive, or they rationalize their losses, thinking that being scammed is just a normal part of the world, which leads them to become perpetrators of others.</p> <p>In the following link (in Spanish), I explain how these fraudulent schemes work, which are a serious financial epidemic in Mexico and operate with total impunity: https://guillermoestmon.substack.com/p/fraude-financiero-descubriendo-los</p> <p>So, very intelligent people from any social class refuse to listen because their understanding is clouded by greed, and simple ideas like Bina's don't get the slightest attention.</p> <p>Let me give you an example that reflects this situation.</p> <p>It all started when I met a friend of one of our shareholders at a party in Guadalajara.</p> <p>This man, despite having a good education from one of Mexico's top private universities, was openly promoting a Ponzi scheme related to cryptocurrencies. He claimed that the money was being put into "investments like Bitcoin."</p>	<p>让我最担心的是以下几点：即使是与拥有高级商业学位或丰富商业经验的人，几乎不可能进行关于比纳这类投资的对话。</p> <p>并不是他们对内在价值没有兴趣，而是很多人相信“一个朋友的朋友”正在提供“每月回报率超过5%”的投资机会。于是，他们把积蓄投进去，甚至卖掉汽车、土地或房子来参与他们认为“不容错过的机会”。</p> <p>这种情况成为一种“流行病”的原因在于：当他们最终成为受害者时（这种情况很常见），他们因为羞愧和害怕被批评而不愿公开谈论，变得封闭和保守，或者他们试图合理化自己的损失，认为被骗只是正常现象，结果他们开始欺骗他人。</p> <p>在下面的链接中（西班牙语），我解释了这些骗局是如何运作的，它们在墨西哥是一种严重的金融流行病，而且完全不受法律制裁： https://guillermoestmon.substack.com/p/fraude-financiero-descubriendo-los</p> <p>因此，来自任何社会阶层的聪明人都拒绝倾听，因为他们的认知被贪婪蒙蔽了，像比纳这样简单的想法根本无法引起任何关注。</p> <p>让我举一个例子来说明这种情况。</p> <p>一切始于我在瓜达拉哈拉的一次聚会上遇到我们一位股东的朋友。</p> <p>这个人虽然受过墨西哥顶尖私立大学的良好教育，却公开推广与加密货币相关的庞氏骗局。他声称资金被投入了“像比特币这样的投资”。</p>
---	---

Honestly, it's easy for almost anyone to be more persuasive and charismatic than I am. On social media, this man constantly spoke about the "benefits" of this company in Guadalajara. He described his partner as a "genius" who drove sports cars and had designed a "computer trading system" that promised profits through Bitcoin. Thanks to this "genius," he was able to "return profits" to his victims.

My friend, our fellow shareholder, had conversations with him, but he answered that he was fully aware of what he was doing. I disconnected from his social media, so I don't know what he's doing now. However, I did learn that his company collapsed a while ago, and, naturally, nobody did anything about it. I'm believe that this person, unless he changes his mind, will try again doing this somewhere else with a different scheme.

These ugly games were so common in Guadalajara that perhaps, if I had never started Bina and had stayed in a regular office job, I myself might have fallen, again and again, into the countless scams designed to trap the naive.

But because I used to talk about Bina in conversations, it didn't take long—just a few months—for me to realize that this issue was practically a pandemic in Guadalajara and touched nearly every aspect of daily life there.

Any slight attempt to talk about Bina was drowned out by an endless list of fraudsters. As I mentioned, the possibilities for scams were endless: from fake insurance agents to low-quality investment funds, fake startup entrepreneurs, loan sharks, influence peddlers, Mexican retirement fund agents, drug-money launderers, sellers of fake multi-level marketing, fake-invoice vendors, and various types of financial opportunists.

You name it, they were all trying to set up meetings to make easy money off hard-working people who would give them time and attention in good faith.

老实说，几乎任何人都比我更具说服力和魅力。在社交媒体上，这个人不断谈论这家位于瓜达拉哈拉公司的“好处”。他称他的合伙人为“天才”，开跑车，还设计了一个通过比特币赚钱的“电脑交易系统”。多亏了这个“天才”，他能够向受害者“返利”。

我的朋友，也是我们的股东之一，曾与他交谈过，但他回答说完全知道自己在做什么。我断开了他的社交媒体联系，所以我不知道他现在在做什么。不过，我听说他的公司在一段时间前倒闭了，当然，没人对此采取行动。我相信这个人，除非他改变主意，否则可能会换个地方、用不同的方式再次行骗。

这种丑陋的骗局在瓜达拉哈拉非常普遍，或许，如果我从未创办比纳，并且继续从事普通的办公室工作，我自己可能也会一次次掉进这些专为欺骗无知者设计的无数骗局中。

但因为我习惯在对话中提到比纳，仅仅几个月后，我就意识到这个问题在瓜达拉哈拉几乎成了一种流行病，几乎触及那里的日常生活各个方面。

任何稍微提及比纳的尝试都会被无尽的骗子名单淹没。正如我提到的，骗局的可能性无穷无尽：从假保险代理到劣质投资基金、假初创公司企业家、高利贷者、权力掮客、墨西哥退休基金代理、洗钱者、假多层次营销卖家、伪造发票销售者，各种类型的金融投机者。

只要你能想到，他们都在试图安排见面，以从那些善意地给他们时间和关注的勤劳人们身上轻松赚钱。

<p>The problem only grows worse if we expand our view to include exploitative labor schemes, fake experts in the so-called “alternative medicine”, trainers, and not to mention astrologers and fake religious teachers.</p> <p>Ordinary people in this city, despite its large population, seem to both love being deceived and yet are also fed up with the flood of false information. So, a general atmosphere of chaos and distrust prevails.</p> <p>It’s as if everyone is on guard, worried that someone will contact them just to find a way to deceive them.</p> <p>When I spoke about Bina with some of them, they often implicitly asked me, “Where’s the catch?” Some people even got irritated because they were so used to meet only to deceive one another.</p> <p>My lack of sales skills and this culture of distrust led me to conclude that Guadalajara was not the right place for me or for Bina. So, in October 2021, I decided to return to Durango to continue our operations from there.</p> <p>The harsh truth is that these practices aren’t unique to Guadalajara. They happen all over the country, unchecked. It seems that the national pastime in Mexican culture is lying.</p> <p>You can see it if you spend just a few weeks immersing yourself in Mexican culture.</p> <p>Here, liars are admired for being “clever,” fraudsters are excused for being “bold,” traitors are praised for what is actually cowardice, and wrongdoers are defended through an imaginary attachment that the victims themselves create. It’s complete madness.</p> <p>The situation in Durango isn’t much better. Here, the entrepreneurial culture has similar problems, especially when it comes to financing from questionable sources.</p> <p>The economy heavily depends on public money. Although there are some families involved in business, creativity and technology are limited, and true leadership is rare.</p>	<p>如果我们把视野扩大到包括剥削性的劳动计划、所谓“替代医学”的假专家、培训师，更不用说那些占星师和假宗教教师，问题只会变得更糟。</p> <p>在这个人口众多的城市，普通人似乎既喜欢被欺骗，又厌倦了虚假信息泛滥。因此，这里普遍充满了混乱和不信任的气氛。</p> <p>就像每个人都在戒备，担心有人接触他们只是为了找机会欺骗他们。</p> <p>当我和他们谈论比纳时，他们常常隐晦地问我：“这里有什么圈套吗？”有些人甚至感到恼火，因为他们习惯了每次见面都带着欺骗的意图。</p> <p>我的销售技巧不足，再加上这种不信任的文化，让我得出结论：瓜达拉哈拉不是适合我或比纳的地方。所以，2021年10月，我决定回到杜兰戈继续我们的运营。</p> <p>残酷的现实是，这些行为并非瓜达拉哈拉独有。它们在全国各地普遍存在，且无人监管。似乎在墨西哥文化中，撒谎成了国民爱好。</p> <p>如果你花几周时间深入墨西哥文化，你就能看到这一点。</p> <p>在这里，骗子被视为“聪明”，欺诈者被称赞为“大胆”，背叛者因为实际上的懦弱而得到称赞，违法者则通过受害者自己创造的虚幻依恋而被辩护。这完全是疯狂的状况。</p> <p>杜兰戈的情况也没好到哪里去。这里的创业文化存在类似的问题，尤其是在涉及来自不可靠来源的融资时。</p> <p>经济严重依赖公共资金。虽然有一些从事商业的家族，但创意和技术有限，真正的领导力很稀缺。</p>
---	--

<p>Places like Durango, unfortunately, are fertile ground for scammers, as ignorance, fanaticism, and opportunism are widespread.</p> <p>Between 2021 and 2023, nearly everyone I spoke with in Durango about Bina seemed to know a “better place to invest”. For example, there was a sports-betting-algorithm that claimed to offer astronomical monthly returns.</p> <p>Worse still, these so-called entrepreneurs seemed to have quick access to political figures, posing in local newspapers with them and even buying local sports teams. They presented themselves as “investors” and claimed they were bringing economic development because they supposedly wanted the best for Durango.</p> <p>When I tried to warn people that they were being scammed, they wouldn’t listen. Instead, some even called me naive for not “taking advantage” of such an opportunity, and others went as far as to distance themselves from me.</p> <p>In public places, like cafes, you can overhear conversations about people involved in things like fuel theft, influence-peddling, and organized crime.</p> <p>It’s common for strange characters to approach you, trying to figure out what you do and testing if you might be a target for their scams.</p> <p>A few years ago, I attended a local Christian church in Durango, and I witnessed how social relationships were destroyed when a man infiltrated the congregation to scam several members there.</p> <p>This person took advantage of the good faith and pure intentions which are common in these environments, using a Ponzi scheme linked to cryptocurrencies. He broke the hearts of many and did irreversible damage to the trust within that community.</p> <p>I arrived there several months after the disaster, and it took me a while to realize how deeply this damage had affected the culture there, since no one ever spoke to me about it openly.</p>	<p>像杜兰戈这样的地方，不幸地成为了骗子的温床，因为这里普遍存在无知、狂热和机会主义。</p> <p>在2021年至2023年之间，几乎每次我在杜兰戈和人们谈论比纳时，他们似乎都知道一个“更好的投资地点”。例如，有人说有一个体育博彩算法，声称能提供极高的月回报。</p> <p>更糟的是，这些所谓的“企业家”似乎能迅速接触到政治人物，他们在当地报纸上与政客合影，甚至买下了当地的运动队。他们自称是“投资者”，声称他们带来了经济发展，因为他们为杜兰戈的未来着想。</p> <p>当我试图警告人们他们正被欺骗时，他们不愿意听。相反，有些人甚至称我真，认为我不懂得“抓住”这样的机会，还有人甚至和我保持距离。</p> <p>在咖啡馆等公共场所，你能听到有人谈论涉及盗油、影响力交易和有组织犯罪等事情。</p> <p>一些陌生人会接近你，试图了解你的职业，看看是否可以将你作为诈骗的目标。</p> <p>几年前，我参加了杜兰戈的一个基督教教会，我亲眼看到，一个人潜入教会，诈骗了几位成员，导致社交关系受到破坏。</p> <p>这个人利用了教会环境中常见的善意和纯真，用一种与加密货币相关的庞氏骗局行骗。他伤害了许多人的心，给这个社区的信任带来了不可逆转的损害。</p> <p>在灾难发生几个月后我才来到这里，一开始我并没有意识到这种伤害对这个文化的深远影响，因为没有人公开向我提起过这件事。</p>
---	--

<p>You can imagine that when some members of that group learned about what I did with Bina, I found out that their personal assumptions were extremely closed-minded, and no explanation I could give was enough to change that.</p> <p>It's worth clarifying that not everyone was affected by this man. God protected many as well. I believe that some members of that community still don't know this happened, but distrust has been planted there, and I believe it continues to affect personal relationships.</p> <p>I didn't search for this information; it was by the work of the Holy Spirit. I learned about this situation many months later while attending another local church. During a Lord's Supper—a moment of communion with bread and wine—this information was shared in by some who had witnessed it. Everything we do comes to light sooner or later.</p> <p>Even though I deeply love and appreciate these people and they hold a special place in my heart, I couldn't understand why it was almost impossible for me to establish meaningful relationships there.</p> <p>This situation taught me a great lesson. God has helped me, either through His miraculous providence or by giving me enough wisdom to recognize these situations and avoid the majority of these traps in time.</p> <p>Personally, I think it's better to go to Zacchaeus's camp. We all make mistakes and struggle with selfishness, and after all, God didn't come to call those who think they are righteous, but those who know they are wrong and need to change.</p> <p>The grace of God is sovereign and sublime. He is not like humans, and His extended forgiveness covers many sins. It is available to all who repent. In other words, we are all Zacchaeus and need Christ's forgiveness to experience true life.</p> <p>My conclusion is that maybe the scammer thought he was smarter than everyone else, and in his selfishness, he cared more about greed and his ego than the terrible consequences his antisocial behavior caused others.</p>	<p>你可以想象，当这个小组的一些成员得知我和比纳的事情时，我发现他们的个人假设极其狭隘，无论我怎么解释，都无法改变他们的看法。</p> <p>值得澄清的是，并不是每个人都受到了这个人的影响。上帝也保护了很多人。我相信，仍然有一些社区成员不知道这件事，但在那里已经种下了不信任的种子，我认为它仍然在影响着人际关系。</p> <p>我并没有主动去寻找这些信息；这是圣灵的工作。我是在几个月后，参加另一个本地教会时才得知的。在一次主餐时——那是与饼和酒的圣餐——一些见证过此事的人分享了这段信息。我们所做的一切，迟早都会显露出来。</p> <p>尽管我深深地爱这些人，他们在我心中占有特殊的位置，但我始终无法理解，为什么我几乎不可能在那里建立有意义的关系。</p> <p>这件事情给我上了一个很大的课。上帝通过祂神奇的保佑，或者赐予我足够的智慧，让我能够识别这些情况，并及时避免大多数陷阱。</p> <p>从个人角度来说，我认为去撒该的营地会更好。我们每个人都会犯错，都会与自私作斗争，毕竟，上帝来并不是呼召那些认为自己是义人的人，而是呼召那些知道自己错了并需要改变的人。</p> <p>上帝的恩典是至高无上的。祂不像人类，祂所赐的宽恕覆盖了许多罪。所有悔改的人都可以得到这恩典。换句话说，我们每个人都是撒该，都需要基督的宽恕，才能体验真正的生命。</p> <p>我的结论是，也许那个骗子认为自己比其他人更聪明，在他的自私中，他更关心贪婪和自己的自尊，而不是他反社会行为给别人带来的可怕后果。</p>
---	--

<p>As for my own injustices, I come from a family where the name Daniel is common. So, if the name “Daniel” runs in my blood, I prefer to rest in the belief that God is my Judge, and He is a better administrator of justice than I am.</p> <p>Therefore, I simply try not to judge people, but rather the seriousness of the situation in Mexican culture, where corruption has become normalized to extreme levels.</p> <p>I believe God has the solution, because He has forgiven all of us. I am certain that any conman, like Zacchaeus, can come to reconciliation, forgiveness, grace, and restoration if he genuinely repents.</p> <p>However, the mark left by the scammer on the trust of that small community was so deep that even as time passed, I saw that any possibility of doing business with them no longer existed—or was only available to very closed groups that have known each other for many years.</p> <p>This situation is not isolated; it’s just one of the many stories I hear daily about how scams are common in Mexico. Just as it’s inevitable to find wisdom if you stay away from evil, it’s also inevitable to fall for a scam in a culture where deceit is common.</p> <p>Every year, hundreds of thousands of people fall into similar schemes, and it all continues with complete impunity. Some scams are even legal, like the case of the Mexican retirement system.</p> <p>I’m not saying that all Mexicans engage in deceit and fraud in money relationships. I’m simply saying that it’s widely normalized, and the loss of values like honesty, integrity, and justice might help explain why Mexico has not managed to overcome its economic stagnation.</p> <p>Those who deceive others think they’re smart, but in reality, their “cleverness” is just an abuse of others’ trust for their own gain.</p> <p>In the past two years, it’s been especially challenging to explain what Bina does, especially after the decision to focus capital on Alibaba.</p>	<p>至于我自己的不公，我来自一个“丹尼尔”这个名字很常见的家庭。所以，如果“丹尼尔”这个名字流淌在我的血液里，我宁愿相信上帝是我的审判者，祂比我更擅长管理公正。</p> <p>因此，我尽量不去评判别人，而是关注墨西哥文化中情况的严重性，在那里，腐败已经被极度正常化。</p> <p>我相信上帝有解决办法，因为祂已经宽恕了我们所有人。我确信，任何像撒该这样的骗子，如果真心悔改，都能得到和解、宽恕、恩典和恢复。</p> <p>然而，那个骗子在那个社区中留下的信任伤痕是如此深刻，即使时间过去，我看到与他们做生意的任何可能性都已经不存在——或者只存在于那些已经相识多年的非常封闭的小圈子中。</p> <p>这种情况并不是孤立的；这只是我每天听到的关于诈骗在墨西哥普遍存在的众多故事之一。就像远离邪恶就能获得智慧一样，在一个欺骗普遍的文化中，陷入诈骗也是不可避免的。</p> <p>每年，成千上万的人陷入类似的骗局，而且这一切依然完全没有受到惩罚。有些骗局甚至是合法的，比如墨西哥退休制度的案例。</p> <p>我不是说所有墨西哥人在金钱交易中都参与欺骗和诈骗。我只是说，这种现象已经广泛正常化，像诚实、正直和公正这样的价值观的丧失，可能帮助解释为什么墨西哥没有克服经济停滞的问题。</p> <p>那些欺骗别人的人认为自己很聪明，但实际上，他们的“聪明”不过是利用别人信任来谋取自己的利益。</p> <p>在过去两年里，尤其是在决定将资本集中到阿里巴巴之后，解释比纳所做的事情变得特别具有挑战性。</p>
--	--

<p>I'm not naive, either. Bina's current size is worth no more than an average used car. Mexicans would love it if you showed up in a Ferrari so they could convince themselves you know what you're doing in the finance world. I've been asked, "If you know so much about business and finance, why aren't you rich at forty?"</p> <p>They have a point; I don't blame them. I'm also aware that my 2009 Sedan doesn't project the image of austerity that I would like to in the minds of Mexicans. So, I understand why fewer people are willing to listen, and I don't hold it against those who have stood me up.</p> <p>I don't see myself as a saint. I rationalize it this way: I'd rather live with little, being honest, and sleep peacefully than be drawn into the illusions of dishonesty. I believe that if you turn to a dishonest life, you'll never find peace in your conscience.</p> <p>Some, even though they listen, don't understand what Bina does because their way of seeing the world, business, and generating wealth is completely different from what we do here.</p> <p>There's also a large category of people who are smarter than me and simply don't have time to pay attention to something like Bina when they could build something bigger or better.</p> <p>I also recognize that I've lacked patience in this process. Even though I dislike it, it's logical that Mexicans compare Bina to what their favorite scammer does. Perhaps what I see as unfair hints, might be demonstrations that there's some pride on my side, and that if I were humbler, I might connect better with people and their concerns about what Bina does.</p> <p>And although I recognize these flaws, I want to make it clear that I have never stopped looking for ways to solve this block in the road and find new shareholders who can help increase Bina's value. However, I have decided to use more indirect methods, which I will explain later.</p>	<p>我也不是天真。比纳目前的规模值不超过一辆二手车。墨西哥人会很喜欢如果你开着法拉利出现，这样他们可以自我安慰，认为你在金融界知道自己在做什么。我也曾被问过：“如果你这么懂商业和金融，为什么四十岁时还不富有？”</p> <p>他们说得有道理，我不怪他们。我也知道我的2009年款轿车并没有展现出我想在墨西哥人心中呈现的节俭形象。所以，我理解为什么愿意听我的人变少了，我也不会怪那些放我鸽子的人。</p> <p>我不认为自己是圣人。我这样理智地看待：我宁愿少一点、诚实地生活，安安稳稳地睡觉，也不愿意陷入不诚实的幻想中。我相信，如果你选择了不诚实的生活，你永远无法在良心上找到平静。</p> <p>有些人即使听了，也不明白比纳到底做什么，因为他们看待世界、商业和创造财富的方式与我们这里的完全不同。</p> <p>还有一大类人比我聪明，他们根本没有时间关注像比纳这样的事情，因为他们可以去做更大或更好的事情。</p> <p>我也承认在这个过程中我缺乏耐心。尽管我不喜欢这样，但墨西哥人把比纳和他们最喜欢的骗子做的事情进行比较，这也是合乎逻辑的。也许我所认为的不公平暗示，可能是我这边有一些骄傲，如果我更谦虚一些，也许我能更好地与人建立联系，理解他们对比纳所做事情的担忧。</p> <p>虽然我承认这些缺点，我要明确表示，我从未停止过寻找解决这条路上阻碍的方法，并寻找新的股东，帮助提升比纳的价值。然而，我已经决定使用更间接的方法，这一点我稍后会解释。</p>
--	---

<p>Several friends have pointed out two important things about Bina: "No one will take you seriously until you make them money" and "You don't have a track record proving you know what you're doing."</p> <p>Both statements are true in the sense that none of Bina's partners are recommending the project to others. I believe this will happen until they see that its value turns into tangible wealth, at least in the book value of their shares.</p> <p>As I told you when they joined, many of you followed my advice not to invest large amounts of money to avoid suffering from the ups and downs of the stock price.</p> <p>Also, many of you may not see a real impact on your wealth when a share that you acquired that might have cost you \$200 dollars goes up to \$3000 in a year, as it did in 2024, because your investment just doesn't have enough zeros on the right side.</p> <p>If you ask me about the saying, "What are you aiming for when you dream, Mexican?" my dream would be for Bina to be a public company, traded on the stock market, where every Mexican could own at least one share of Bina. This would benefit society by raising awareness of intrinsic value in a practical way, as I have seen in some of you when we talk about this topic.</p> <p>But to be realistic here, as long as Bina continues to operate under its current model, I believe it won't fit into the Mexican market.</p> <p>As a minimum viable product, while it is designed to work universally, what I mean is that the needs of the Mexican market are very different from what Bina offers, and realistically, it would be naive to think that the conditions of corruption in the Mexican business environment will change in the medium term.</p> <p>Therefore, my conclusion is that Bina will need to use prudence, wisdom, and flexibility to adapt to reality.</p> <p style="text-align: center;">* * *</p>	<p>几位朋友指出了关于比纳的两件重要事情：“在你为别人赚到钱之前，没人会认真对待你”和“你没有证明你知道自己在做什么的业绩记录。”</p> <p>这两句话在某种程度上是对的，因为比纳的合作伙伴并没有推荐这个项目给其他人。我相信，直到他们看到比纳的价值转化为实际财富，至少在他们股份的账面价值上，他们才会开始推荐它。</p> <p>正如我在他们加入时告诉过你们的，许多人听从了我的建议，没有投资大量资金，以避免受到股价波动的影响。</p> <p>另外，很多人可能没有看到自己财富的实际变化。例如，某个你花了200美元买的股票，在2024年一年内涨到3000美元，因为你的投资并没有足够多的“零”在右边，所以你没有感受到变化。</p> <p>如果你问我那句“你做梦时在追求什么，墨西哥人？”我的梦想是，比纳能成为一家上市公司，在股票市场上交易，让每个墨西哥人至少能拥有一股比纳。这将通过一种实际的方式提高社会对内在价值的认知，正如我在我们讨论这个话题时，看到你们中的一些人一样。</p> <p>但为了现实一点，只要比纳继续在当前的模式下运作，我认为它并不适合墨西哥市场。</p> <p>作为一个最低可行产品，虽然它设计得可以普遍适用，但我的意思是，墨西哥市场的需求与比纳所提供的完全不同，现实中，认为墨西哥商业环境中的腐败状况在中期会改变是天真的。</p> <p>因此，我的结论是，比纳需要运用谨慎、智慧和灵活性来适应现实。</p> <p style="text-align: center;">* * *</p>
---	--

<p>Increasing our understanding</p> <p>Enough about the natural. Now, let's talk about the supernatural.</p> <p>In June 2023, I completed an article titled "Valgoritmo to distinguish information quality". This article is the result of an idea I started developing in 2013 when I first conceptualized Bina, but it follows Google's foundational white paper.</p> <p>The document outlines the design and creation of an algorithm that evaluates the relative importance and objective quality of businesses, based on quantitative values from their financial statements.</p> <p>It's a simple idea but, at the same time, extraordinarily powerful.</p> <p>In fact, I believe this is one of the most revolutionary ideas in business history because it has the potential to change key aspects of how work operates in our reality.</p> <p>Sincerely, I am firmly convinced that the Holy Spirit inspired this, and all I did was pay attention to His guidance.</p> <p>I don't view it as if what I do defines my identity, but if I ever wanted to understand my purpose in this world, I believe this idea is part of the answer.</p> <p>The results of this algorithm, when I applied it in July 2023 to over 58,000 public companies worldwide across every industry, are available here: https://bina.mx/inicio/global-map-of-intrinsic-value/. Since intrinsic value tends to remain, the result could be valid for several years.</p> <p>The product is designed as universal as it can be, so anyone, anywhere, can access, understand, and use it according to their needs.</p> <p>The idea is as solid as it can be, and while there are academic studies and rating agencies, I don't believe there is anything quite as accessible or comparable. This is because I didn't follow the</p>	<p>增加我们的理解</p> <p>够了关于自然的部分，现在让我们来谈谈超自然的部分。</p> <p>在2023年6月，我完成了一篇题为《Valgoritmo 区分信息质量》的文章。这篇文章是我在2013年首次构思比纳时开始发展的一个想法的结果，但它遵循了谷歌的基础白皮书。</p> <p>这篇文档概述了一个算法的设计和创建，这个算法基于公司财务报表中的定量数据，评估企业的相对重要性和客观质量。</p> <p>这个想法很简单，但同时又异常强大。</p> <p>事实上，我认为这是商业历史上最具革命性的想法之一，因为它有潜力改变我们现实中工作运作的关键方面。</p> <p>说实话，我坚信这是圣灵的启示，而我所做的只是留心聆听祂的指引。</p> <p>我并不认为我的身份由我做的事情来定义，但如果我曾经想要理解我在这个世界上的目的，我相信这个想法是答案的一部分。</p> <p>当我在2023年7月将这个算法应用于全球超过58,000家上市公司时，结果如下所示： https://bina.mx/inicio/global-map-of-intrinsic-value/ 由于内在价值通常是持久的，这个结果可能在几年内有效。</p> <p>这个产品设计得尽可能具有普适性，任何人、任何地方都可以根据自己的需求访问、理解并使用它。</p> <p>这个想法是尽可能坚实的，尽管有学术研究和评级机构，我认为没有任何东西像它一样容易获得或具</p>
---	---

usual and common principles or paradigms used to build their algorithms.

While there might be something slightly similar, I am sure nothing else is available as freely or as intuitively as this product.

Sometimes I like to think that Ben Graham and Philip Fisher would be proud to see that one of their students, a genuine admirer of their ideas, took the time to develop something like this, following their teachings.

I should also say that this product is a finely crafted work in terms of minimum viability.

It only required a clear conceptual framework, the willpower to develop it, time to gather data, and logic to organize the information coherently.

To run it, there were no costs to Bina's shareholders, no additional server expenses beyond what we already have on our website, no expensive software, and only minimal computing power.

I consider this product one of the most interesting things that exist in reality because it has so many uses.

Also, I think it's great that it's available to anyone, like air, sunlight, rain, math, language or love, allowing me to celebrate the worth of 'intrinsic value'.

At one point, I used this algorithm to validate an idea for "Superinvestors", which, by the way, a few years ago since my partners there lost interest, mainly due to faith-based differences.

From this idea also came an initiative by Betsela called "Valgoritmo," which I am pursuing with Hugo, one of Bina's shareholders (<https://valgoritmo.mx/>). It's still in the minimum viable product stage.

Of all the ideas I've shared, I believe this one is the most fundamental to Bina, because it will form the core for our fundamental change into the future.

有可比性。这是因为我没有遵循他们常用的、构建算法的常规原则或范式。

虽然可能有一些稍微相似的东西，但我相信没有任何东西能像这个产品一样如此自由和直观地提供。

有时我喜欢想象，Ben Graham和Philip Fisher会为看到他们的一个学生，一个真正崇拜他们思想的人，花时间开发出像这样的东西而感到骄傲，这个学生按照他们的教诲去做。

我还应该说，这个产品在最小可行性方面是精心制作的。它只需要一个清晰的概念框架，开发它的意志力，收集数据的时间，以及逻辑来将信息有条理地组织起来。

运行它时，对Bina的股东没有任何费用，除了我们网站上已经有的服务器费用外，没有额外的服务器开销，也没有昂贵的软件，仅需最少的计算能力。

我认为这个产品是现实中最有趣的东西之一，因为它有如此多的用途。

此外，我认为它能够像空气、阳光、雨水、数学、语言或爱一样，供任何人使用，真是太好了，这让我可以庆祝“内在价值”的价值。

有一次，我用这个算法来验证一个“超级投资者”的想法，顺便说一句，几年前，由于信仰上的分歧，我在那里的合作伙伴失去了兴趣。

这个想法也促成了Betsela发起的“Valgoritmo”项目，我现在正和Bina的股东Hugo一起推进这个项目（<https://valgoritmo.mx/>）。它仍然处于最小可行性产品阶段。

在我分享的所有想法中，我相信这个是Bina最根本的，因为它将成为我们未来根本性改变的核心。

The unavoidable transformation of reality

More on the supernatural.

I'm not a prophet, and I don't claim to predict the future. I consider myself a man of numbers.

Though I'm not a professional mathematician, I've been drawn to numbers since I was young—not out of some silly attachment, but because I believe math is a language of pure logic.

In this section, I want to record something that concerns me on a spiritual level. I'll explain it through a series of historical events, connected like links in a chain, as life often works under the “butterfly effect” principle.

In 2020, during the deep reflection many of us experienced during the pandemic, I went through what I'd call my "miraculous year."

During that time, from Durango, I wrote the book *To the Christian Man of the 21st Century* (<https://www.amazon.com.mx/dp/B0C91KG1CW>).

Among other topics, I focused on a deep analysis of what the Sumerian civilization recorded about the Great Flood, involving Noah.

From my research, I concluded that stories following the flood seemed to recount the same event, just told from different perspectives.

To compare these historical accounts, I also reviewed the chronology in Genesis.

Through that process, I found James Ussher's calendar proposal. He argued that our current calendar has an error regarding Christ's birth year, suggesting it happened earlier than commonly believed.

Also, in December 2020, during the COVID restrictions, I wrote another book and recorded a podcast titled *How to Be Happier* (<https://www.amazon.com.mx/dp/B09D5X2WDL/>).

现实的不可避免的转变

关于超自然的更多内容。我不是先知，也不声称能够预测未来。我认为自己是一个数字的人。

虽然我不是专业的数学家，但从小我就对数字产生了兴趣——不是出于某种愚蠢的执着，而是因为我相信数学是纯粹逻辑的语言。

在这一部分，我想记录一些从灵性角度令我担忧的事情。我将通过一系列历史事件来解释它，这些事件像链条中的环节一样相连，因为生活往往遵循“蝴蝶效应”原则。

在2020年，在我们许多人经历疫情时的深刻反思中，我经历了我所谓的“奇迹之年”。在那段时间里，我从杜兰戈写了《21世纪的基督徒》(<https://www.amazon.com.mx/dp/B0C91KG1CW>)。

在这本书中，我深入分析了苏美尔文明关于大洪水的记载，涉及到诺亚。

通过我的研究，我得出结论，关于洪水后的故事似乎都在讲述同一个事件，只是从不同的角度叙述。

为了比较这些历史记载，我还审查了《创世纪》中的时间表。

通过这个过程，我发现了詹姆斯·厄舍 (James Ussher) 的日历提案。他认为我们现在的日历在关于基督诞生年份上存在错误，建议它发生的时间比普遍认为的要早。

另外，在2020年12月，在疫情限制期间，我写了另一本书，并录制了一期名为《如何更快乐》的播客 (<https://www.amazon.com.mx/dp/B09D5X2WDL/>)。

<p>With this work, I wanted to document findings from my master's thesis, which focused on the scientific study of happiness.</p> <p>Inspired by Warren Buffett's advice on "the value of saying no," I developed several tools for this project. These included ways to manage time and work better, learn faster, and simplify everyday tasks, freeing up more time.</p> <p>As I mentioned in another idea, by mid-February 2021, I decided to return to Guadalajara to establish this project, Bina, in that city.</p> <p>In March, after moving back to Guadalajara, Oscar Jiménez, a former fellow from the political party Movimiento de Regeneración Nacional in the indigenous urban community of San Juan de Ocotán, invited me to run an aspiration to become candidate for the public office of Zapopan.</p> <p>I then shared my political thesis with him, based on my previous experience running for that same candidacy for Zapopan in 2018. I believed that Morena, in my opinion, was a political party that faked democratic processes. Still, I accepted his invitation, determined to prove that this simulation was, in fact, a reality again.</p> <p>The selection process turned out to be exactly what I had anticipated: a simulation. On March 21, Morena selected its candidates, confirming my suspicion that several of us aspiring candidates had simply been ignored.</p> <p>Interestingly, some of my former colleagues from my office job at DXC Technology reported me internally within the company for the audacity of participating in that internal political process.</p> <p>Obviously, their report never went anywhere because they made false accusations, claiming that I was using company resources to campaign for mayor among the employees. This was hilarious and absurd because the process was within the party, and the purpose of the process was to aspire to the candidacy, which did not require support from any outsiders. In politics I might be a bit innocent, but not that stupid.</p>	<p>通过这项工作，我想记录我硕士论文中的发现，论文重点是幸福的科学研究。</p> <p>受到沃伦·巴菲特关于“说不了的价值”建议的启发，我为这个项目开发了几个工具。这些工具包括如何更好地管理时间和工作、更快地学习以及简化日常任务，从而腾出更多时间。</p> <p>正如我在另一个想法中提到的，到2021年2月中旬，我决定回到瓜达拉哈拉，在那座城市建立这个项目，Bina。</p> <p>2021年3月，在搬回瓜达拉哈拉后，来自原先在圣胡安·德·奥科坦（San Juan de Ocotán）土著城市社区的政治党派“国家再生运动”（Morena）的前同事奥斯卡·希门尼斯邀请我参与竞选萨波潘市的公职候选人。</p> <p>我随后与他分享了我的政治论文，这篇论文基于我在2018年曾经竞选同样的萨波潘市候选人的经验。我认为，莫雷纳（Morena）是一个伪装民主过程的政党，但我还是接受了他的邀请，决心证明这个模拟过程其实又一次变成了现实。</p> <p>选举过程最终正如我预料的那样：一个模拟。2021年3月21日，莫雷纳选出了候选人，证实了我的怀疑：我们这些有意成为候选人的人根本被忽视了。</p> <p>有趣的是，我在DXC科技公司曾经的同事举报了我，称我胆敢参与那个内部的政治过程。</p> <p>显然，他们的举报没有任何后续，因为他们做出了虚假的指控，声称我在公司资源上竞选市长，针对的是公司员工。这件事既滑稽又荒谬，因为这个过程是在党内进行的，过程的目的是争取候选人资格，并不需要外界的支持。在政治上，我可能有点天真，但不至于傻到那种程度。</p>
--	--

<p>I wasn't disappointed by the result. In fact, unlike the 2018 process, in which I also ran for Zapopan mayor, this time I spent considerably less money to prove the same thing.</p> <p>The best part of this experience was that it pushed me to become disillusioned with purely human political systems.</p> <p>Finally, on May 17, 2021, I made a definitive decision that remains fundamental in my life: I made a written commitment to Jesus Christ, surrendering my entire life—my past, my present, and my future—so that He could fulfill His will in me.</p> <p>I still keep that handwritten paper in one of my Bibles. After that decision, the events in my life began to unfold at a different pace, which I will try to present to you chronologically as a testimony.</p> <p>In June 2021, I encountered a theological theory that has been circulating in the modern Christian Church for decades. It is based on a prophecy of Jesus about a fig tree, which is found in Matthew 24:32-35:</p> <p style="padding-left: 40px;">"Now, learn this lesson from the fig tree: When its branches become tender and leaves sprout, you know that summer is near.</p> <p style="padding-left: 40px;">In the same way, when you see all these things, you know that He (the Son of Man) is near, right at the door.</p> <p style="padding-left: 40px;">I tell you the truth, this generation will not pass away until all these things have happened. Heaven and earth will pass away, but my words will never pass away."</p> <p>In the context of this passage, Jesus describes several signs that happen at the same time, allowing us to recognize certain characteristics of crucial times so that we can understand the season we are living in.</p>	<p>我对结果并不感到失望。事实上，与2018年我也曾竞选萨波潘市市长的过程不同，这次我花费的钱明显更少，但证明了相同的事情。</p> <p>这次经历中最棒的部分是，它促使我对纯粹的人类政治系统感到失望。</p> <p>最终，在2021年5月17日，我做出了一个决定，这个决定在我的生活中仍然至关重要：我向耶稣基督做了书面承诺，将我的整个生命——我的过去、现在和未来——交托给祂，让祂在我身上成就祂的旨意。</p> <p>我仍然把那张手写的纸保存在我的一本圣经里。做出这个决定后，我生活中的事件开始以不同的节奏展开，我会尽量按时间顺序向你们呈现作为见证。</p> <p>2021年6月，我遇到了一种在现代基督教教会中流传了几十年的神学理论。它基于耶稣关于无花果树的预言，这段预言出现在马太福音24:32-35中：</p> <p style="padding-left: 40px;">“你们要从无果树学习这个比喻：当它的枝条发嫩，长出叶子时，你们就知道夏天近了。</p> <p style="padding-left: 40px;">同样，当你们看见这一切事发生时，就知道人子近了，正在门口。</p> <p style="padding-left: 40px;">我实在告诉你们，这一代人还没有过去，这一切事就都要成就。天地要废去，我的话却不能废去。”</p> <p>在这段经文的背景下，耶稣描述了同时发生的几个迹象，这使我们能够认识到关键时刻的一些特征，从而理解我们所生活的时代。</p>
---	---

<p>Some scholars interpret that the fig tree refers to Israel, given the abundance of fig trees in the region.</p> <p>So, according to them, since Jesus is referring to the nation of Israel, they argue that the "generation" mentioned began on the very day the state of Israel was born, on May 14, 1948.</p> <p>Even though we read in Genesis 6:3 that God says, "In the future, life span will not exceed one hundred and twenty years," Psalm 90:10 says, "The days of our age are seventy years, and if by reason of strength they are eighty years." According to official statistics, in 2022, the life expectancy for an Israeli man was 81 years.</p> <p>So, based on this interpretation, people born on the day the State of Israel was founded might also witness the coming of the Messiah, who will come to judge the nations and establish a thousand-year rule on Earth.</p> <p>The conclusion is straightforward: if you add 80 years to 1948, this would lead to the expectation of Christ's return in the year 2028.</p> <p>If we analyze the geopolitical events surrounding the creation of the state of Israel, we see that World War I (1914-1918) led to the dissolution of the German, Austro-Hungarian, Ottoman, and Russian empires.</p> <p>After four centuries of control in Jerusalem, the Turkish Ottoman Empire fell in 1922. In 1932, the modern kingdom of Saudi Arabia was founded.</p> <p>Then came World War II (1939-1945).</p> <p>During this war, British protectorates like Lebanon and Syria gained sovereignty in 1943.</p> <p>After the war and the Holocaust, in 1946, Jordan became a sovereign state.</p>	<p>一些学者解释说，无花果树指的是以色列，因为该地区有许多无花果树。</p> <p>因此，根据他们的解释，由于耶稣提到的是以色列这个国家，他们认为“这一代人”指的是以色列国成立的那一天——1948年5月14日。</p> <p>尽管我们在创世记6:3中读到上帝说：“将来人的寿命不超过一百二十年”，但诗篇90:10却说：“我们的年日是七十年，若因强壮可活到八十年。”根据官方统计，2022年，以色列男性的平均寿命为81岁。</p> <p>所以，基于这种解释，出生在以色列建国那一天的人可能也会见证弥赛亚的到来，弥赛亚将来审判万国，并在地球上建立千年国度。</p> <p>结论很简单：如果你将80年加到1948年，那么我们可以预计基督将在2028年回归。</p> <p>如果我们分析围绕以色列建国的地缘政治事件，我们会看到第一次世界大战（1914-1918）导致了德意志帝国、奥匈帝国、奥斯曼帝国和俄罗斯帝国的解体。</p> <p>经过四个世纪的控制，土耳其的奥斯曼帝国在1922年崩溃。1932年，现代沙特阿拉伯王国成立。</p> <p>接着发生了第二次世界大战（1939-1945）。</p> <p>在这场战争期间，像黎巴嫩和叙利亚这样的英国保护国在1943年获得了主权。</p> <p>战争和大屠杀结束后，1946年，约旦成为了一个主权国家。</p>
---	---

<p>Finally, on May 14, 1948, Israel was born in a single day, which is remarkable if we consider what Isaiah 66:8 says.</p> <p>Soon after, Israel fought a war of independence against neighboring Arab countries, followed by a series of conflicts that make us believe that conflict there is “normal” and that “there have always been issues there.”</p> <p>The conflicts involving Israel’s existence has had a lasting impact on global geopolitics, especially in Jerusalem, which I consider the epicenter of global politics.</p> <p>In my opinion, Jesus clarified which generation he was referring to when he mentioned the story of Noah in verses 37 to 39.</p> <p>As I see it, the first human generation goes from Adam to Noah, until a significant change transformed the ancient world, leading to Noah’s generation, which corresponds to our current age.</p> <p>Because of this, although hardly anyone lives more than a century, we can logically say that the more than 8 billion people today actually descend from Noah’s three families.</p> <p>This makes us all brothers in a way and of course, part of the same generation. This is, from Noah to Abraham, to David, to Jesus, to our time, we are all part of the same generation.</p> <p>This reasoning also helps explain why supremacism, like racism, is a misguided belief, as foolish as believing and preaching that we descend from bacteria and monkeys.</p> <p>Let’s get back to the timeline. As I reflected on the parable of the fig tree, I came across an intriguing Hebrew concept: if you use a circular calendar, you can measure a year by assigning one day to each degree of the circle, so that the complete circle, 360 degrees represent a full year. The Hebrews refer to this as the “prophetic year.”</p>	<p>最后，1948年5月14日，以色列在一天内成立了，这一点如果考虑以赛亚书66:8的预言就显得非常特别。</p> <p>不久之后，以色列与邻近的阿拉伯国家爆发了独立战争，随后发生了一系列冲突，这让我们相信那里的冲突是“正常的”，并且“那里一直存在问题”。</p> <p>涉及以色列生存的冲突对全球地缘政治产生了持久的影响，特别是在耶路撒冷，我认为它是全球政治的中心。</p> <p>在我看来，当耶稣提到诺亚的故事时，他澄清了他指的是哪个世代，这是在马太福音第24章37到39节中提到的。</p> <p>在我看来，第一个人类世代从亚当到诺亚，直到一次重大变化改变了古代世界，导致了诺亚的世代，这与我们现在的时代相对应。</p> <p>因此，虽然几乎没有人活过一百岁，我们可以合乎逻辑地说，今天超过80亿人实际上都来自诺亚的三个家族。</p> <p>这使得我们在某种程度上都成为兄弟，当然也是同一代人。从诺亚到亚伯拉罕，再到大卫，到耶稣，到我们今天，我们都属于同一代人。</p> <p>这个推理也有助于解释为什么种族至上主义，就像种族主义一样，是一种错误的信念，像相信和宣扬我们来自细菌和猴子一样愚蠢。</p> <p>回到时间线。当我反思无花果树的比喻时，我遇到了一个有趣的希伯来概念：如果使用圆形日历，你可以通过将一天分配给圆圈的每一个度数来衡量一年，这样完整的圆圈，360度代表一年。希伯来人称之为“预言年”。</p>
--	---

<p>This is how they calculate, for example, the prophecy in Daniel 9:21-27, which mentions 70 weeks. By this method, scholars believe that the final week of this prophecy can be understood as 7 years of 360 days each, totaling 2,520 days.</p> <p>As I pondered these ideas between June and July of that year in Guadalajara, I immersed myself in writing a theology book titled He Is, where I wanted to explore the characteristics of God. https://www.amazon.com/dp/B09NVTQ76M/</p> <p>My goal with this book was simple and sincere: to introduce Christ Jesus to readers, hoping they would draw closer to Him, just as I had experienced Him.</p> <p>To achieve this, I decided to give the book as a gift to friends, acquaintances, and contacts, especially those who had wished me well on my birthday (since I considered them warm people). I hoped each would find something valuable in its pages.</p> <p>In sending out this book, I also wanted to test a hypothesis that had come to mind:</p> <p>“If people show no interest in something as important as the salvation of their soul, why would they be interested in something as mundane as Bina?”</p> <p>In the months that followed, I gave away over a thousand books, but the positive responses I received were less than 2%.</p> <p>After distributing as many books as I could, I came to the following conclusion: the distractions and concerns of this world are many and so absorbing that most people rarely stop to think about something as significant as eternity.</p> <p>When I combined these findings with the responses that I received during the “friends and family” round of capital raising for Bina, I spent August reflecting on a recurring obstacle: people kept telling me that basically they “don’t have time to pay attention.”</p>	<p>这就是他们计算的方式·例如《但以理书》9:21-27节中提到的70个七·通过这种方法·学者们认为·这个预言的最后一周可以理解为7年·每年360天·总共是2520天。</p> <p>当我在那年6月到7月期间在瓜达拉哈拉思考这些想法时·我全身心投入到一本神学书籍的写作中·书名为《他是》·我想要探讨上帝的特征。 https://www.amazon.com/dp/B09NVTQ76M/</p> <p>我写这本书的目标很简单也很真诚：向读者介绍耶稣基督·希望他们能像我一样亲近他。</p> <p>为了实现这个目标·我决定把书作为礼物送给朋友·熟人和联系人·特别是那些在我生日时祝福过我的人（因为我认为他们是热心的人）。我希望每个人都能从书中的页面中找到一些有价值的东西。</p> <p>在送出这本书的同时·我还想测试一个出现在我脑海中的假设：</p> <p>“如果人们对灵魂得救这样重要的事情毫无兴趣·那他们为什么会像Bina这样的平凡事情感兴趣呢？”</p> <p>在接下来的几个月里·我送出了超过一千本书·但我收到的积极回应不到2%。</p> <p>在分发了尽可能多的书之后·我得出了以下结论：这个世界的干扰和忧虑太多且太吸引人·以至于大多数人很少停下来思考像永恒这样重要的事情。</p> <p>当我把这些发现与在Bina进行“亲朋好友”筹资阶段时收到的回应结合起来后·我在8月开始反思一个经常出现的障碍：人们总是告诉我·他们“没有时间关注”。</p>
--	---

<p>Despite everything I said above, in my view, I choose to believe people speak sincerely. If they don't, sooner or later, the truth always comes to light as I have demonstrated in the previous idea.</p>	<p>尽管我在上面说了这么多，在我看来，我选择相信人们是真诚地说话的。如果他们不真诚，迟早真相总会浮出水面，就像我在前面的观点中所展示的那样。</p>
<p>In July, I recorded my first series of videos for YouTube, based on a review of Ben Graham's principles in his book <i>The Intelligent Investor</i>: https://bina.mx/inicio/revision-literaria-el-inversor-inteligente/</p>	<p>在7月，我录制了我的第一系列YouTube视频，内容是对本·格雷厄姆的《聪明的投资者》一书中的原则进行回顾：https://bina.mx/inicio/revision-literaria-el-inversor-inteligente/</p>
<p>In parallel, I analyzed the situation of the largest companies in Mexico and worldwide to document the state of business at that time and leave a record for history.</p>	<p>同时，我分析了墨西哥和全球最大公司的情况，记录当时商业状况，并为历史留下一个档案。</p>
<p>The results are available for anyone who wants to see them. https://bina.mx/inicio/las-20-empresas-publicas-mas-grandes/</p>	<p>结果对任何想要查看的人都开放。 https://bina.mx/inicio/las-20-empresas-publicas-mas-grandes/</p>
<p>Also, in August 2021, I had a peculiar dream in which I saw drawings inspired by the Beatitudes. This led me to hire my friend, Juan Pablo Robles Ruiz, in fact, he is one of our shareholders, to bring those ideas to life in a series of black-and-white illustrations. This work can be seen in a video and, to me, represents a visual reflection of that thought. https://www.youtube.com/watch?v=BBzvgn0kuJU</p>	<p>此外，在2021年8月，我做了一个特别的梦，梦中我看到了灵感来自“八福”的插图。这让我决定聘请我的朋友胡安·巴勃罗·罗布雷斯·鲁伊斯，事实上，他是我们的股东之一，将这些想法通过一系列黑白插图呈现出来。这项工作可以在一个视频中看到，对我来说，它代表了这种思想的视觉反思。 https://www.youtube.com/watch?v=BBzvgn0kuJU</p>
<p>The measurement of time has always been a fascinating challenge. On August 21, 2021, I started gathering some conclusions about time, ideas I had developed while writing my other book, <i>Principles for Capital Allocation</i>: https://www.amazon.com/dp/B099MZBGLB/</p>	<p>时间的测量一直是一个令人着迷的挑战。在2021年8月21日，我开始总结关于时间的一些结论，这些是我在写另一本书《资本配置原则》时所发展的想法： https://www.amazon.com/dp/B099MZBGLB/</p>
<p>The basic principle goes like this: time is essentially "a rate of change"; it's "the order in which things progress," and, as we know well, it is "irreversible".</p>	<p>基本原则是这样的：时间本质上是“一种变化的速率”；它是“事物发展的顺序”，而且，正如我们所知，它是“不可逆转的”。</p>
<p>Regarding the statement: “I don't have time” my conclusion was as follows</p>	<p>关于“我没有时间”这个说法，我的结论如下：</p>

<p>First, there are those who lie because that's how they were taught to make excuses and have grown used to normalizing lies in their lives and relationships. With these, it's best to verify and keep a healthy distance for mental well-being.</p> <p>Then, there are those who tell the truth. These can be split into two groups.</p> <p>Some don't have time because they use it well and maximize it. Others waste it because they're caught up in unimportant matters.</p> <p>I believe the largest group is the last one since nearly everyone has struggled with time at some point in their life.</p> <p>This is where we find ourselves trapped by distractions: false idols, overwork, overwhelming information, and often, driven by fear of death or poverty.</p> <p>Situations like these drain the courage needed to face our insecurities and fears, preventing us from reaching a life that is truly rich, full, and meaningful.</p> <p>In this context, my conclusion was that based on what I found in the book "How to be happier", the answer for the group I wanted to help (the last one) lies in finding wisdom and applying smart work to experience a more valuable life. Then they can join the other group that practices sincerity, where, strangely enough, there tends to be time for what's essential and important.</p> <p>So, on August 31, 2021, I decided to launch an initiative I called "Eutos" — a Greek word meaning "well done" — hoping to offer a practical application of wisdom.</p> <p>I thought that through Eutos, I could help others channel their efforts toward a more fulfilling life.</p>	<p>首先，有些人撒谎，因为他们被教导要找借口，并且已经习惯在他们的生活和关系中正常化撒谎。对于这些人，最好核实并保持健康的距离，以保证心理健康。</p> <p>然后，有些人会说真话。这些人可以分为两组。</p> <p>有些人没有时间，因为他们利用时间很有效，最大化地使用它。另一些人则浪费时间，因为他们被重要的事情困住了。</p> <p>我认为最大的一组是后者，因为几乎每个人在某个时刻都曾为时间而挣扎。</p> <p>在这里，我们发现自己被各种干扰困住了：虚假的偶像、过度工作、信息泛滥，常常被对死亡或贫穷的恐惧所驱使。</p> <p>像这样的情况耗尽了我们对不安全感 and 恐惧所需的勇气，阻止我们达到一个真正富有、充实且有意义的生活。</p> <p>在这种情况下，我得出的结论是，根据我在《如何更快乐》一书中找到的内容，我希望帮助的这一组人的答案在于找到智慧并应用聪明的工作方式，从而体验更有价值的生活。这样，他们就可以加入另一组，即那些践行真诚的人，而奇怪的是，在这一组人中，通常会有时间去做那些重要且必要的事。</p> <p>因此，在2021年8月31日，我决定启动一个名为“Eutos”的计划——这是一个希腊词，意思是“做得好”——希望能提供智慧的实际应用。</p> <p>我认为通过Eutos，我可以帮助他人将努力引导到一个更充实的生活中。</p>
---	---

<p>On September 7, I gathered all the information I had studied and created for this purpose, envisioning an initial prototype: an easy-to-access online portal that anyone could use to improve their life.</p> <p>However, just two weeks later, due to a minor disagreement with the person I was living with in Guadalajara, I realized my life there was going nowhere. So, on September 21, I made an important decision: I moved to Durango with the intention of setting up my permanent capital there.</p> <p>This decision was not made lightly. I remember that as I traveled down the highway with my belongings, a feeling stirred inside me, something like, “I want you to get involved with Durango.”</p> <p>A few days after I settled in, I was talking with my brother David and a friend, Rodrigo, who is a software engineer. The idea came up to turn Eutos into a digital application.</p> <p>To do this, it was suggested that I should first dive deeply into a topic that had always interested me: the principles that govern time and our human relationship with it.</p> <p>So, I decided to study how we currently measure days and weeks, aiming to create tools that would allow us to manage time more meaningfully.</p> <p>Among my first observations, I began with something that had been difficult for me as a child — the fact that our analog clocks display cycles of 12 hours, and that our cultural convention marks the start of each day at midnight.</p> <p>On the other hand, from a natural perspective and based on the principle described in Genesis, the day actually begins after sunset. First comes the night after sunset, then dawn, and after that, the daytime.</p> <p>With this idea in mind, I moved toward a broader understanding. First, my hypothesis was that the world is rebelling in how it wants to measure the passage of time.</p>	<p>在9月7日，我将我所研究和为此目的创建的所有信息进行了整理，设想了一个初步原型：一个便于访问的在线门户，任何人都可以使用它来改善自己的生活。</p> <p>然而，仅仅两周后，由于我与在瓜达拉哈拉一起生活的那个人发生了一些小分歧，我意识到我的生活在那里没有前进的方向。因此，在9月21日，我做出了一个重要决定：我决定搬到杜兰戈，并计划在那里建立我的永久资本。</p> <p>这个决定并不是轻易做出的。我记得在我带着行李沿着高速公路行驶时，我内心涌起了一种感觉，像是：“我希望你参与杜兰戈的事。”</p> <p>几天后，当我安顿下来时，我与我的兄弟大卫和一位朋友罗德里戈（他是一名软件工程师）谈话时，出现了将Eutos转变为数字应用程序的想法。</p> <p>为了实现这一点，他们建议我应该首先深入研究一个我一直感兴趣的话题：时间的规律和我们与时间的关系。</p> <p>于是，我决定研究我们现在如何测量天数和星期，旨在创造出能够更有意义地管理时间的工具。</p> <p>在我的初步观察中，我从一件童年时对我来说很困难的事情开始——那就是我们的模拟钟表显示12小时的周期，而我们的文化习惯是将每一天的开始定在午夜。</p> <p>另一方面，从自然的角度来看，根据《创世纪》中的原则，一天实际上是在日落之后开始的。首先是日落后的夜晚，然后是黎明，接着是白天。</p> <p>有了这个想法，我开始朝着更广泛的理解迈进。首先，我的假设是，世界在如何衡量时间的流逝上存在反叛。</p>
--	---

<p>This led me to the next thought: If Genesis describes the day as starting with the evening followed by morning, then this same pattern could apply to a week.</p> <p>Thus, the first days could be the "night of the week" (to organize ourselves with caution), and the second half, the "day of the week" (to act boldly).</p> <p>The same could apply to the design of a year: a cycle of contraction and expansion, like the heartbeat, with winter as a "night" for rest and planning, and summer as a "day" for work and harvest.</p> <p>By October 4, at home I received a 24-hour clock I had ordered online, and based on it, I designed a proposal for an analog clock that would optimize time management.</p> <p>Using this logic, I then adopted the ancient concept of specific hours (like the first, third, sixth hour in the day) and, at night, the idea of "watches" or blocks of time for rest. I concluded that a smart way to work would be to work for 2 hours after sunrise and then use 1 hour for rest.</p> <p>My hypothesis is that this tool — though it may seem simple — can help us change a false paradigm about time and allow us to improve the way we approach each day, week, and year.</p> <p>You can view the prototype here: https://www.instagram.com/p/CUoLTLegCTo/</p> <p>In practice, Hebrews end their day at sunset. This makes it clear why they would end their year at an important astronomical point, like the September equinox in the Northern Hemisphere.</p> <p>So, instead of just following the existing calendar, I imagined a system that reflected this perspective in a logical and visual way.</p>	<p>这让我产生了下一个想法：如果《创世纪》描述了一天是从傍晚开始，然后是早晨，那么同样的模式也可以适用于一周。</p> <p>因此，第一天可以是“一周的夜晚”（以小心的方式来组织自己），而第二天则是“一周的白天”（以大胆的方式来行动）。</p> <p>同样的原则也可以应用于一年设计：这是一个收缩与扩张的周期，就像心跳一样，冬天是休息和规划的“夜晚”，而夏天则是工作和收获的“白天”。</p> <p>到10月4日，我收到了我在网上订购的24小时制时钟，基于这个时钟，我设计了一种优化时间管理的模拟钟表方案。</p> <p>采用这种逻辑后，我接纳了古代对特定时间段的概念（比如一天中的第一、第三、第六小时），并且在晚上使用“值夜”或时间段来休息。我得出结论，一个聪明的工作方式是，在日出后工作2小时，然后休息1小时。</p> <p>我的假设是，这个工具——尽管看起来简单——可以帮助我们改变关于时间的错误观念，并改善我们处理每一天、每一周和每一年的方式。</p> <p>你可以在这里查看原型：https://www.instagram.com/p/CUoLTLegCTo/</p> <p>实际上，希伯来人是在日落时结束他们的一天。这也清楚地解释了为什么他们会在一个重要的天文时刻，如北半球的9月分点结束他们的一年。</p> <p>所以，除了仅仅遵循现有的日历，我想象了一种系统，能够在逻辑和视觉上反映这种视角。</p>
---	--

<p>Just like sunset leads to darkness, the equinox represents the transition between light and darkness in a year. Therefore, I decided to represent the year with a circle, similar to my 24-hour analog clock. I drew a horizontal line where the equinoxes mark the shift between the two natural seasons.</p>	<p>就像日落带来黑暗一样，春秋分代表了一年中光明与黑暗之间的过渡。因此，我决定用一个圆形来表示一年，这与我24小时的模拟时钟相似。我画了一条水平线，春秋分标志着两种自然季节之间的转变。</p>
<p>On October 5, 2021, I published my first design of an annual solar calendar based on this principle.</p>	<p>2021年10月5日，我发布了基于这个原则的第一个年度太阳历设计。</p>
<p>One day later, another idea came to mind: the prophetic week of 2,520 days, covering seven years of 360 days each.</p>	<p>一天后，另一个想法出现在我的脑海中：2,520天的预言周，包括七个360天的一年。</p>
<p>So, considering that the Hebrew natural year ends at the September equinox, I made a simple calculation on a spreadsheet. I tested it by using the year 2028 as a reference.</p>	<p>因此，考虑到希伯来自然年在9月春秋分时结束，我在电子表格上做了一个简单的计算。我用2028年作为参考来进行测试。</p>
<p>This led me to October 29, 2021, a starting point for my calendar, which was about to begin in just a couple of weeks.</p>	<p>这让我来到了2021年10月29日，这是我的日历的起点，距离它开始只剩几周时间。</p>
<p>On October 21, 2021, I decided to create a bilingual calendar, in Spanish and English.</p>	<p>2021年10月21日，我决定制作一个双语日历，分别是西班牙语和英语。</p>
<p>I planned to share it on social media each year, adjusted to this 360-day cycle, as a celebration of everything I believe I had recognized and as an annual record.</p>	<p>我计划每年在社交媒体上分享它，按照这个360天的周期进行调整，作为我所认识到的一切的庆祝，并作为一年的记录。</p>
<p>Here it is in Spanish: https://www.youtube.com/playlist?list=PL0HBf7EpEC6iFHAVZC5qSM7CaVdRTEJlr</p>	<p>这是西班牙语版： https://www.youtube.com/playlist?list=PL0HBf7EpEC6iFHAVZC5qSM7CaVdRTEJlr</p>
<p>Here it is in English: https://www.youtube.com/playlist?list=PL0HBf7EpEC6jiQtpyDOFVMdXfSNcXebbD</p>	<p>这是英语版： https://www.youtube.com/playlist?list=PL0HBf7EpEC6jiQtpyDOFVMdXfSNcXebbD</p>
<p>On October 23, 2021, I published the results of all this research. Here is the Spanish version: https://eumartus.wordpress.com/jesus-is-king/change/resultados-de-reflexion-del-tiempo/</p>	<p>2021年10月23日，我发布了所有这些研究的结果。 · 这里是西班牙语版本： https://eumartus.wordpress.com/jesus-is-king/change/resultados-de-reflexion-del-tiempo/</p>

<p>And here is the English version: https://eumartus.wordpress.com/jesus-is-king/change/results-of-thoughts-about-time/</p> <p>On November 3, 2021, just a few days after the first video was posted, while thinking about the structure of time, another question arose: in chapters 6 to 19 of Revelation, John describes 21 events divided into three series of seven — seals, trumpets, and cups.</p> <p>I wondered if a pattern of 21 events could be connected with the 2,520 days. So, I thought about dividing these days by this sequence of events, which resulted in segments of 120 days.</p> <p>Following this idea as a hypothesis, I created a table to calculate events every 120 days, starting on October 29, 2021. This is the first time I'm sharing it:</p>	<p>这里是英语版本： https://eumartus.wordpress.com/jesus-is-king/change/results-of-thoughts-about-time/</p> <p>2021年11月3日·就在第一个视频发布几天后·当我在思考时间结构时·另一个问题浮现了：在《启示录》第6到19章中·约翰描述了21个事件·这些事件分为三组七个——封印、号角和碗。</p> <p>我想知道·这21个事件的模式是否能与2,520天相连接。因此·我考虑将这些天数按这个事件序列进行划分·结果得到每个段落为120天。</p> <p>按照这个假设·我创建了一个表格来计算每120天发生一次的事件·从2021年10月29日开始。这是我第一次分享这个表格：</p>
--	--

From	Event	To	Days	Year
2021-10-29	Seal 1	2022-02-26	120	1
2022-02-26	Seal 2	2022-06-26	120	
2022-06-26	Seal 3	2022-10-24	120	
2022-10-24	Sello4	2023-02-21	120	2
2023-02-21	Seal 5	2023-06-21	120	
2023-06-21	Seal 6	2023-10-19	120	
2023-10-19	Seal 7	2024-02-16	120	3
2024-02-16	Trumpet 1	2024-06-15	120	
2024-06-15	Trumpet 2	2024-10-13	120	
2024-10-13	Trumpet 3	2025-02-10	120	4
2025-02-10	Trumpet 4	2025-06-10	120	
2025-06-10	Trumpet 5	2025-10-08	120	
2025-10-08	Trumpet 6	2026-02-05	120	5
2026-02-05	Trumpet 7	2026-06-05	120	
2026-06-05	Cup 1	2026-10-03	120	
2026-10-03	Cup 2	2027-01-31	120	6
2027-01-31	Cup 3	2027-05-31	120	
2027-05-31	Cup 4	2027-09-28	120	
2027-09-28	Cup 5	2028-01-26	120	7
2028-01-26	Cup 6	2028-05-25	120	
2028-05-25	Cup 7	2028-09-22	120	

从	事件	到	天	年
2021-10-29	封印 1	2022-02-26	120	1
2022-02-26	封印 2	2022-06-26	120	
2022-06-26	封印 3	2022-10-24	120	
2022-10-24	封印 4	2023-02-21	120	2
2023-02-21	封印 5	2023-06-21	120	
2023-06-21	封印 6	2023-10-19	120	
2023-10-19	封印 7	2024-02-16	120	3
2024-02-16	号角 1	2024-06-15	120	
2024-06-15	号角 2	2024-10-13	120	
2024-10-13	号角 3	2025-02-10	120	4
2025-02-10	号角 4	2025-06-10	120	
2025-06-10	号角 5	2025-10-08	120	
2025-10-08	号角 6	2026-02-05	120	5
2026-02-05	号角 7	2026-06-05	120	
2026-06-05	杯子 1	2026-10-03	120	
2026-10-03	杯子 2	2027-01-31	120	6
2027-01-31	杯子 3	2027-05-31	120	
2027-05-31	杯子 4	2027-09-28	120	
2027-09-28	杯子 5	2028-01-26	120	7
2028-01-26	杯子 6	2028-05-25	120	
2028-05-25	杯子 7	2028-09-22	120	

<p>If this hypothesis is correct, today, Saturday, November 9, would mean we are on day 17 of month 2 in year 4, or day 7 of week 6 in year 4.</p> <p>Out of the 2,520 days, we have not yet reached the halfway point, as today would be 1,107 days in, almost 44% of the total since October 29, 2021.</p> <p>There are still 1,413 days left, which is less than four years, until the equinox on September 22, 2028.</p> <p>As I thought about this, I asked myself, "What significant event might have happened when, according to this count, the first seal was opened?" So, I searched the news for something that could resemble what John described.</p> <p>In learning to reason, experts often warn us about "biases." Biases are mental traps that can affect how we think.</p> <p>One of the most dangerous and common forms of self-deception we fall into when trying to understand something is the so-called "confirmation bias."</p> <p>In simple terms, people tend to seek, interpret, or remember information that supports their beliefs or ideas. At the same time, we often ignore information that contradicts what we want to believe.</p> <p>I am aware of this bias as I share this with you.</p> <p>If October 29, 2021, marked a significant beginning, I started paying close attention to major global events on that date and afterward.</p> <p>Since then, I have focused on observing important events worldwide, documenting them as historical events unfold.</p> <p>I have noticed a surprising pattern in these events, as they seem to align in a cycle of about 120 days. Below is the table with the events I have recorded so far:</p>	<p>如果这个假设是正确的，那么今天，2024年11月9日，意味着我们处于第4年的第2个月的第17天，或者第4年的第6周的第7天。</p> <p>在这2520天中，我们还没有到达一半，因为今天是从2021年10月29日算起的第1107天，已经接近总天数的44%。</p> <p>剩下的天数还有1413天，这不到四年，直到2028年9月22日的秋分。</p> <p>当我想到这一点时，我问自己：“根据这个计算，第一个封印被打开时，可能发生了什么重大事件？”于是，我在新闻中寻找可能类似于约翰所描述的事件。</p> <p>在学习推理时，专家们常常提醒我们注意“偏见”。偏见是可能影响我们思维的心理陷阱。</p> <p>我们在试图理解某些事情时，最危险且最常见的自我欺骗之一是所谓的“确认偏误”。</p> <p>简而言之，人们倾向于寻找、解释或记住支持自己信念或观点的信息。同时，我们经常忽视与我们想要相信的相矛盾的信息。</p> <p>在与您分享这些内容时，我意识到自己也有这种偏见。</p> <p>如果2021年10月29日标志着一个重要的开始，我便开始密切关注从那时起的全球重大事件。</p> <p>从那时起，我一直专注于观察全球重要事件，并在历史事件发生时记录它们。</p> <p>我注意到这些事件中出现了一个令人惊讶的模式，因为它们似乎在大约120天的周期中对齐。以下是我到目前为止记录的事件表格：</p>
--	---

Date	Num.	Symbol	Event	Reference
2021-10-29	1	Seal	Elon Musk becomes the richest person in the world	Rev 6:1-2
2022-02-26	2	Seal	Russia-Ukraine War	Rev 6:3-4
2022-06-26	3	Seal	Global inflation	Rev 6:5-6
2022-10-24	4	Seal	Xi Jinping renews third term, Taiwan tensions	Rev 6:7-8
2023-02-21	5	Seal	Spiritual revival in U.S. university campuses	Rev 6:9-11
2023-06-21	6	Seal	Global heat wave	Rev 6:12-17; 7:1-17
2023-10-19	7	Seal	Israel-Palestine War; Annular Solar Eclipse in America	Rev 8:1-5
2024-02-16	1	Trumpet	Wildfires in Chile; Heat wave; Auroras	Rev 8:6-7
2024-06-15	2	Trumpet	Houthi naval conflict; Chinese-Filipino ship incident; russian ships in Cuba	Rev 8:8-9
2024-10-13	3	Trumpet	Tsuchinshan-Atlas comet near Earth; hurricanes; river crisis in Ukraine	Rev 8:10-11
2025-02-10	4	Trumpet		Rev 8:12-13
2025-06-10	5	Trumpet		Rev 9:1-12
2025-10-08	6	Trumpet		Rev 9:13-21; 10:1-11; 11:1-14
2026-02-05	7	Trumpet		Rev 11-14
2026-06-05	1	Cup		Rev 15:1-8; 16:1-2
2026-10-03	2	Cup		Rev 16:3
2027-01-31	3	Cup		Rev 16:4-7
2027-05-31	4	Cup		Rev 16:8-9
2027-09-28	5	Cup		Rev 16:10-11
2028-01-26	6	Cup		Rev 16:12-16
2028-05-25	7	Cup		Rev 16:17-21; 17:1-18; 18:1-24
2028-09-22				Rev 19:1-21

日期	序号	象征	事件	参考
2021-10-29	1	封印	埃隆·马斯克成为世界首富	启示录 6:1-2
2022-02-26	2	封印	俄罗斯-乌克兰战争	启示录 6:3-4
2022-06-26	3	封印	全球通货膨胀	启示录 6:5-6
2022-10-24	4	封印	习近平连任第三届任期·台湾局势紧张	启示录 6:7-8
2023-02-21	5	封印	美国大学校园的属灵复兴	启示录 6:9-11
2023-06-21	6	封印	全球热浪	启示录 6:12-17; 7:1-17
2023-10-19	7	封印	以色列-巴勒斯坦战争；美国日环食	启示录 8:1-5
2024-02-16	1	号角	智利的野火；热浪；极光	启示录 8:6-7
2024-06-15	2	号角	胡塞海军冲突；中菲船只事件；俄罗斯船只在古巴	启示录 8:8-9
2024-10-13	3	号角	Tsuchinshan-Atlas彗星靠近地球；飓风；乌克兰河流危机	启示录 8:10-11
2025-02-10	4	号角		启示录 8:12-13
2025-06-10	5	号角		启示录 9:1-12
2025-10-08	6	号角		启示录 9:13-21; 10:1-11; 11:1-14
2026-02-05	7	号角		启示录 11-14
2026-06-05	1	杯		启示录 15:1-8; 16:1-2
2026-10-03	2	杯		启示录 16:3
2027-01-31	3	杯		启示录 16:4-7
2027-05-31	4	杯		启示录 16:8-9
2027-09-28	5	杯		启示录 16:10-11
2028-01-26	6	杯		启示录 16:12-16
2028-05-25	7	杯		启示录 16:17-21; 17:1-18; 18:1-24
2028-09-22				启示录 19:1-21

I want to emphasize that this is only a hypothesis, and I am not claiming to know the exact day or hour when the Son of Man will come.

By the way, when Jesus said this a long time ago, it was years before He gave His revelation to John. I am also not saying that I can show you exactly what John saw in that revelation, or that my interpretation is the only possible one.

我要强调，这只是一个假设，我并不是在声称自己知道人子降临的确切日期或时间。

顺便说一句，当耶稣很久以前说这句话时，那是祂在将启示给约翰之前的几年。我也并不是在说我能准确展示约翰在那个启示中所看到的，也不是在说我的解释是唯一的可能。

<p>Even more, I don't think I have greater insight than theologians who hold onto the belief that they will be "raptured" before the first year of the "great tribulation."</p> <p>This hypothesis, however, suggests that we may already be experiencing it, and things aren't unfolding the way any of us have imagined.</p> <p>As I have shown many times in this letter, I have made mistakes in judgment, and I do not hesitate to admit that, like any human being, I am prone to errors of omission.</p> <p>Still, I am amazed at how accurately these global events continue to happen at regular intervals of 120 days as time passes.</p> <p>Additionally, it's clear that I have not had any direct involvement in these events, nor have I caused them to happen.</p> <p>Despite a small gap at the beginning (possibly because I used 360-day years instead of the natural 365), I have noticed that events are aligning with greater accuracy over time as we get closer to September 22, 2028.</p> <p>A clear example of this precision is the appearance of the Atlas comet in the sky, which occurred exactly on October 13. This coincides with the reference to the "bitter" star, which we have recently seen reflected in political conflicts, like what happened in Spain following the DANA storm.</p> <p>There is one more idea I have been exploring, which strengthens the idea of using the year 28 as a reference point, along with the founding of the State of Israel on May 14, 1948.</p> <p>When Jesus spoke about the destruction of the Temple and said He would raise it up in three days (John 2:19), many interpret this not only as a reference to His resurrection but also as a hint of a future, significant change.</p>	<p>更重要的是，我不认为自己比那些相信在“大灾难”第一年之前会被“提走”的神学家有更深刻的见解。</p> <p>然而，这个假设表明，我们可能已经在经历大灾难了，而且事情的发展并没有像我们任何人想象的那样。</p> <p>正如我在这封信中多次提到的，我在判断上犯过错误，我也不犹豫承认，像每个人一样，我容易犯疏忽的错误。</p> <p>尽管如此，我仍然感到惊讶的是，这些全球事件在时间流逝中，仍然每隔120天定期发生。</p> <p>另外，很明显我对这些事件没有任何直接的参与，也没有促使它们发生。</p> <p>尽管一开始有些小误差（可能是因为我使用了360天的一年而不是自然的365天），但我注意到，随着我们接近2028年9月22日，这些事件的对齐越来越精确。</p> <p>一个清晰的例子就是阿特拉斯彗星的出现，恰好在10月13日出现。这与“苦涩”之星的提到相吻合，最近我们在政治冲突中看到类似的反映，比如在DANA风暴后的西班牙发生的事件。</p> <p>我还在探索一个想法，这进一步支持使用2028年作为参考点，以及1948年5月14日以色列建国作为参考。</p> <p>当耶稣谈到圣殿的毁灭并说祂会在三天内重建（约翰福音2:19）时，许多人认为这不仅指祂的复活，也暗示着未来的一个重要变化。</p>
---	---

<p>In the second letter of Peter, there is a reference to Psalm 90:4, which says that one day for the Lord is like a thousand years.</p> <p>This leads some people to expect that, when two thousand years have passed since Christ's resurrection, something significant and supernatural might happen.</p> <p>This brings up an important question about calculating these years accurately, especially because many believe that our human calendar has errors that could hide the exact timing of any prophetic dates, making it nearly impossible to track without a trained eye.</p> <p>According to my calculations, today, Saturday, November 9, 2024, is the 9th day of the 7th month in the year 1996 after Christ's Resurrection.</p> <p>I will now explain how I arrived at this conclusion.</p> <p>First, while the historical existence of Jesus is not seriously questioned by historians, the exact dates of His crucifixion and resurrection are still a matter of debate.</p> <p>One key event in this timeline is the death of Herod the Great, the Edomite who ruled Judea as a vassal of Rome when Jesus was born. Historians estimate this occurred around the year 4 before the "common era," which apparently puzzles any common calculation.</p> <p>One year after Herod's death, the roman Emperor Augustus divided the region among Herod's successors.</p> <p>To make matters more complicated, there is no "year 0" in our calendar, meaning the timeline moves directly from -1 to 1.</p> <p>For example, if Jesus was 3 years old in the year -1, then when He turned 4, it was already the year 1.</p>	<p>在彼得的第二封信中，有提到诗篇90:4，这节经文说“在主眼中，一天如千年”。</p> <p>这让一些人期待，当基督复活后的两千年过去时，可能会发生一些重大且超自然的事情。</p> <p>这也引出了一个关于如何准确计算这些年的重要问题，特别是因为许多人认为我们的人类日历存在误差，可能会掩盖任何预言日期的确切时间，使得没有经过训练的眼睛几乎无法追踪。</p> <p>根据我的计算，今天，2024年11月9日星期六，是基督复活后1996年的第7个月第9天。</p> <p>现在我将解释我是如何得出这个结论的。</p> <p>首先，虽然耶稣的历史存在性在历史学家中没有太大争议，但祂被钉十字架和复活的确切日期仍有争论。</p> <p>在这个时间线上，一个关键事件是希律大帝的去世。希律大帝是耶稣出生时统治犹太的罗马附庸国埃东人。历史学家估计他大约在“公元前”4年去世，这让任何普通计算都显得有些困惑。</p> <p>希律去世一年后，罗马皇帝奥古斯都将该地区分给了希律的继承人。</p> <p>事情更加复杂的是，我们的日历中没有“0年”，这意味着时间直接从-1年跳到1年。</p> <p>例如，如果耶稣在-1年时3岁，那么当祂4岁时，已经是1年了。</p>
--	---

<p>This reveals a possible margin of error in how we calculate the years of anyone's life from that time.</p> <p>And there's more. When we closely examine Jesus' age at the time of His crucifixion, another question arises.</p> <p>In 2 Samuel 5:4-5, it says that David began to reign at age thirty and ruled for forty years.</p> <p>This made me question the commonly accepted idea that Jesus was 33 years old when He wore the crown of thorns.</p> <p>In fact, there is no clear basis for claiming He was 33, except for a later interpretation of Luke 3:23, which mentions that Jesus was "about 30 years old."</p> <p>With this reference, it can be understood that 27 years old also meets the description of being "about" 30.</p> <p>There is also no certainty that His ministry lasted 3.5 years. This assumption only comes from counting the number of feasts where His words and miracles were recorded in the Gospels.</p> <p>Since Jesus fulfilled everything written about Him in the Law, the Psalms, and the Prophets, I tend to think He was around 30.5 years old at the time of the crucifixion—similar to His father David—rather than the number 33.</p> <p>The proposal of an age of 33 feels forced and is closer to the Masonic use of that number to signify the highest rank members reach in those groups.</p> <p>In Matthew 12:40, Jesus says that just as Jonah spent three days and three nights in the belly of a fish, the Son of Man would spend the same amount of time in the heart of the earth.</p> <p>This implies a precise calculation:</p> <p>Jesus had His last supper on the night of Nisan 14. He was then arrested early in the morning, tried during that morning, crucified and suffered for several hours, and was buried before sunset on that same day, Nisan 14.</p>	<p>这揭示了我们在计算那个时代人们寿命年份时可能存在的误差。</p> <p>还有更多。当我们仔细研究耶稣被钉十字架时的年龄时，出现了另一个问题。</p> <p>在《撒母耳记下》5:4-5中提到，大卫在三十岁时开始作王，并统治了四十年。</p> <p>这让我对耶稣在戴上荆棘冠冕时33岁的普遍观点产生了疑问。</p> <p>事实上，认为他是33岁并没有明确的依据，只有对《路加福音》3:23的后期解释提到耶稣“约有三十岁”。</p> <p>根据这一说法，27岁也可以理解为“约”三十岁。</p> <p>另外，也没有确凿证据表明祂的传道持续了3.5年。这一假设仅来自福音书中记录祂言行奇迹的节日次数。</p> <p>由于耶稣实现了律法、诗篇和先知书中关于祂的一切预言，我倾向于认为祂在被钉十字架时大约是30.5岁——类似于祂的祖先大卫，而不是33岁。</p> <p>33岁的提法显得牵强，更接近于共济会使用这一数字来表示其成员的最高等级。</p> <p>在《马太福音》12:40中，耶稣说，正如约拿在鱼腹中度过三天三夜，人子也将同样在地心度过相同的时间。</p> <p>这暗示了一个精确的计算：</p> <p>耶稣在尼散月14日的夜晚举行了最后的晚餐。然后祂在清晨被捕，在那天早晨受审，随后被钉十字架并忍受了数小时的痛苦，并在当天日落前，也就是尼散月14日被埋葬。</p>
--	---

<p>At the start of Nisan 15, as the sun set, the Jews celebrated the Passover lamb meal, beginning the Feast of Unleavened Bread, a very important day of rest.</p> <p>Counting three full days and nights—from the end of Nisan 14 to the end of Nisan 17—we deduce that the resurrection would have occurred on Saturday, Nisan 17, showing He is the Lord of the Sabbath.</p> <p>However, as first-born, He also shows Himself as Lord of the first day of the week because, according to the written accounts, Mary Magdalene was the first to find the empty tomb on the morning of the following day after Sabbath.</p> <p>Moreover, Christ Jesus continued to appear to many of His disciples over the following weeks during the first day of the week to establish the sacrament of celebrating him on Sundays.</p> <p>Christ Jesus spent time with them, eating and drinking, both indoors and outdoors, while they worked or traveled, confirming the truth of His resurrection in many different settings.</p> <p>Using artificial intelligence, I developed a code to identify the years that meet a specific criterion, and I will explain it below.</p> <p>The goal of the code is to determine if, in a given year of our era, the 14th of Nisan on the Hebrew calendar falls on a Wednesday according to the Gregorian calendar.</p> <p>To do this, the code checks if the 14th of Nisan falls on the fourth day of the Hebrew week (Sunday is 1, Monday is 2, and so on), and if it corresponds to the same Wednesday on the Gregorian calendar. In the years where both conditions are met, the code will print those years as valid.</p>	<p>在尼散月15日的开始，太阳下山时，犹太人庆祝逾越节的羔羊餐，开启了除酵节，这是一个非常重要的安息日。</p> <p>从尼散月14日结束到尼散月17日结束，计算出整整三天三夜后，我们可以推测复活发生在周六，即尼散月17日，显示出祂是安息日的主。</p> <p>然而，作为长子，祂也显明自己是周第一日的主，因为根据记载，抹大拉的马利亚在安息日后的清晨，首先发现了空墓。</p> <p>此外，基督耶稣在接下来的几个星期的周第一天继续向许多门徒显现，确立了在星期日庆祝祂的圣礼。</p> <p>基督耶稣与门徒一起吃喝，无论是在室内还是室外，无论他们在工作还是旅行，祂在多种场景中确认了祂复活的真相。</p> <p>我使用人工智能开发了一段代码，以识别符合特定条件的年份，下面我将进行解释。</p> <p>这段代码的目标是确定在我们纪元的某一年中，希伯来历的尼散月14日是否与公历的星期三对应。</p> <p>为此，代码会检查尼散月14日是否在希伯来周的第四天（星期天是1，星期一是2，以此类推），并且是否与公历的星期三一致。若同时满足这两个条件，代码将输出这些有效的年份。</p>
--	---

```

python

import math

def calculate_passover_date_and_weekday(gregorian_year):
    # Adjust for 3760 years from the Hebrew calendar
    hebrew_year = gregorian_year - 3760

    # Calculate the date of Passover in the Hebrew calendar
    m = 1
    n = hebrew_year
    k = math.floor((12 * n + 17) % 19)
    c = math.floor(n / 100)
    k1 = math.floor((3 * c + 5) / 4)
    k2 = math.floor(8 * c + 13)
    k3 = math.floor((15 * k) - k1 - k2)
    k4 = math.floor((4 * n + k3 + 30) % 7)
    d = math.floor(114 + 30 * k + k3 + k4)

    # Adjust for the nightfall, as the Hebrew day starts at sunset
    d += 1

    # Assign the month and day for Passover
    passover_month = 4 # Nisan
    passover_day = d

    if d < 31:
        passover_month = 3 # Adar II
    elif d == 31:
        if k != 0 and (k3 + k4) > 0:
            passover_month = 3 # Adar II
    elif d == 32:
        passover_month = 2 # Adar
    elif d == 33:
        passover_month = 3 # Adar II

    # Calculate the weekday in the Hebrew calendar (Sunday = 1, Monday = 2, etc.)
    weekday_hebrew = ((passover_day + math.floor(13 * (passover_month + 1) / 5) + k) % 7) + 1

    # Condition for Wednesday at 19:01 on the fourth Hebrew day
    if weekday_hebrew == 4:
        # Translate Hebrew day to common name
        common_days = ["Sunday", "Monday", "Tuesday", "Wednesday", "Thursday", "Friday", "Saturday"]
        weekday_name_hebrew = common_days[weekday_hebrew - 1]

        return {
            "gregorian_year": gregorian_year,
            "hebrew_date": f"Nisan {passover_day}",
            "sunset_time": "19:01",
            "weekday": weekday_hebrew,
            "weekday_name": weekday_name_hebrew
        }
    else:
        return None

# Range of Gregorian years to check
valid_years = []
for gregorian_year in range(25, 36):
    result = calculate_passover_date_and_weekday(gregorian_year)
    if result:
        valid_years.append(result)

# Print the valid years with the required format
print("Here are the calculation results:")
print("Hebrew Date\tGregorian Year\tSunset Time\tWeekday\tCommon Weekday Name")
for result in valid_years:
    print(f"{result['hebrew_date']}\t{result['gregorian_year']}\t{result['sunset_time']}\t{result['weekday']}\t{result['weekday_name']}")

```

I could be wrong, however, according to my calculations, between the years 25 and 35 of our era, only in the years 28 and 31 does the condition hold that, at 19:01, which is our Wednesday night, it aligns with the fourth day of the Hebrew week.

Here are the details of the calculation results:

我可能会错，但根据我的计算，在我们纪元的25年至35年之间，只有在28年和31年满足条件，即在19:01时，也就是我们星期三的晚上，对应希伯来周的第四天。

以下是计算结果的详细信息：

Hebrew date	Gregorian year	Sunset common hour	Day of the week	Common day of the week
Nisan 14, 3785	25	19:01	Sixth	Friday
Nisan 14, 3786	26	19:01	Fifth	Thursday
Nisan 14, 3787	27	19:01	Third	Tuesday
Nisan 14, 3788	28	19:01	Fourth	Wednesday
Nisan 14, 3789	29	19:01	Sabbath	Saturday
Nisan 14, 3790	30	19:01	Fifth	Thursday
Nisan 14, 3791	31	19:01	Fourth	Wednesday
Nisan 14, 3792	32	19:01	Second	Monday
Nisan 14, 3793	33	19:01	First	Sunday
Nisan 14, 3794	34	19:01	Sabbath	Saturday
Nisan 14, 3795	35	19:01	Fifth	Thursday

希伯来日期	公历年份	日落时间	星期几	常见星期几
尼散月14日, 3785年	25年	19:01	第六天	星期五
尼散月14日, 3786年	26年	19:01	第五天	星期四
尼散月14日, 3787年	27年	19:01	第三天	星期二
尼散月14日, 3788年	28年	19:01	第四天	星期三
尼散月14日, 3789年	29年	19:01	安息日	星期六
尼散月14日, 3790年	30年	19:01	第五天	星期四
尼散月14日, 3791年	31年	19:01	第四天	星期三
尼散月14日, 3792年	32年	19:01	第二天	星期一
尼散月14日, 3793年	33年	19:01	第一天	星期日
尼散月14日, 3794年	34年	19:01	安息日	星期六
尼散月14日, 3795年	35年	19:01	第五天	星期四

If we want to pick the date of 31 AD, with the restriction of King Herod the Great's death, Christ would have had to be crucified at the age of 33. If we put these considerations in a chronological table, my calculation is that, consistent with criticisms that Christ's birth could not have been around the winter solstice. My estimate is that Christ was born during the Feast of Tabernacles, around the equinox, in early October of the year 4 BCE.

If we accept that His ministry lasted 3.5 years, then He was anointed as king and priest when He turned 27, in the year 24 of our calendar.

Like King David, He was crowned at the age of 30. The date of the coronation is Nisan 14, and He rose from the dead on April 29, in the year 28 of our calendar.

I may have made a mistake in some part of the code. I could also be wrong in this entire hypothesis. If that's the case, in a few years, when we look back, we will laugh about all of this. However, if what I am presenting is correct and the hypothesis is true, I believe it has the potential to change the understanding of certain people's lives, as well as the way they view work, investment, and expectations about the future.

That's why I want to emphasize that I am not trying to predict the future, nor do I consider myself a prophet. And I'm not trying to impress anyone. In reality, the only gain from exploring these topics here is to share something that has the potential to be an interesting deduction.

I am just passionate about numbers and calculations, and I have an immense curiosity to understand reality. The way my brain was designed allows me to have enough discipline to focus on topics I find interesting, even if that means questioning our most basic and common notions about how life works.

如果我们想选择公元31年这个日期，并且考虑到希律王去世的限制，那么基督必须在33岁时被钉十字架。如果我们将这些考虑因素放入一个时间表中，根据我的计算，这与基督诞生不可能发生在冬至时节的批评是一致的。我的估计是，基督出生在住棚节期间，也就是在秋分左右，公元前4年的十月初。

如果我们接受他的事工持续了3.5年，那么他在27岁时，被膏立为王和祭司，公元24年。

像大卫王一样，他在30岁时被加冕。加冕的日期是尼散月14日，他在公元28年的4月29日从死里复活。

我可能在某个部分的计算中犯了错误。我也可能在整个假设上是错的。如果真是这样，几年后我们回顾时，可能会笑话这一切。然而，如果我所呈现的内容是正确的，假设也是真的，我相信它有潜力改变某些人对生活的理解，以及他们对工作、投资和未来期望的看法。

因此，我想强调，我并不是在试图预测未来，也不认为自己是一个先知。我也不是在试图给任何人留下深刻印象。事实上，探索这些话题的唯一收获就是分享一些可能是有趣推理的内容。

我只是对数字和计算充满热情，而且我对理解现实有着极大的好奇心。我的大脑是这样设计的，允许我拥有足够的自律去专注于那些我感兴趣的主题，即使这意味着质疑我们最基本和最常见的生活运作的观念。

An algorithm to redeem lost time as a risk management strategy

If the hypothesis of the previous idea is true, then we all face an essential question of our existence: "If the return of the Lord is inevitable and each day brings us closer, am I prepared to give an account of my life?"

This thought is not insignificant because it invites deep reflection. So, one might ask other similar questions: What have I done with what God has placed in my hands, under my authority and responsibility? Why did I allow myself to make so many mistakes, waste so much time, or make such bad decisions in the past?

An inevitable reality for everyone is death, but the problem with it is that we tend to avoid thinking about it by distracting ourselves or even by idolizing false things. However, that doesn't prevent us from having to face it someday.

In fact, these questions may seem similar to those a believer with a terminal illness might ask himself.

The questions raised are not trivial if we accept the possibility of the supernatural. As you can see, the hypothesis from the previous idea led me to a significant reflection, and my conclusion was clear:

Jesus Himself warns us in Matthew 24 about the importance of staying vigilant, and so, I decided that I don't want to face that moment unprepared, unaware, or asleep. Therefore, I understood that it's never too late to act.

I want to share some examples of how one can redeem wasted time, if, like me, you come to a similar conclusion. I am not sharing these to boast or show off, but to document my experience and perhaps inspire someone else to do something similar.

What you read next may actually be more of a timeline of what John the Baptist referred to as bearing "fruits of repentance," but what I have gained so far has amazed me, and it has everything to do with what we will do in Bina.

一个通过算法来弥补失去的时间作为风险管理策略

如果前面那个假设是正确的，那么我们每个人都面临着一个关于我们存在的基本问题：“如果主的再来是不可避免的，而每一天都让我们离它更近，我是否准备好为我的一生交账？”

这个想法并不无关紧要，因为它促使我们进行深刻的反思。因此，人们可能会问其他类似的问题：我做了什么，神把什么放在了我的手中，交给了我管理和责任？为什么我允许自己犯那么多错误，浪费了那么多时间，或者做了如此糟糕的决定？

每个人都面临的不可避免的现实是死亡，但问题在于，我们往往通过分心或甚至崇拜虚假的事物来避免思考它。然而，这并不意味着我们可以永远逃避，终有一天我们必须面对它。

事实上，这些问题可能与一个患有绝症的信徒所问的问题相似。

如果我们接受超自然的可能性，那么这些问题就不那么肤浅了。如你所见，前面那个假设引发了我一个重要的反思，我的结论很明确：

耶稣在马太福音24章中警告我们要保持警觉，因此，我决定我不想在那一刻毫无准备、不知情或者沉睡。因此，我明白了永远都不晚，行动起来。

我想分享一些如何弥补浪费时间的例子，如果你和我一样得出了类似的结论。我分享这些并不是为了炫耀或者显示，而是为了记录我的经历，也许能激励别人做类似的事情。

接下来你读到的内容，实际上可能更像是约翰施洗所提到的“悔改的果子”的时间表，但到目前为止，我从中获得的东西让我非常惊讶，而且这与我们将在比拿所做的事情有着密切的关系。

To date, I have tried to do everything humanly possible to reach as many people as possible with the message of Christ.

However, I have learned that the value is not in the number of people reached or how many disciples you've made, but in acting in obedience to the guidance of the Holy Spirit to do God's will for a specific situation and moment.

Each one of us has unique talents and abilities, and comparisons don't help anything.

In my opinion, what matters are the small and humble steps because the gospel works like a mustard seed or like a little yeast that transforms the whole dough.

We can also think of any action related to the gospel as a chain reaction, similar to a nuclear reaction, that has an impact like compound growth, which leads to eternal value because we are talking about the Kingdom of Heaven.

For example, even though I have less than 2,000 subscribers on my Facebook page, thanks to using advertising and several organic techniques, I have reached over 700,000 people. <https://www.facebook.com/GuillermoEstefaniMonarrez>

I believe that, although the numbers are modest when compared to more popular pages, I am convinced that this effort has been timely and has contributed, in some way, to some of the changes we see in the current reality.

In January 2022, I set myself a goal: to review each chapter of "Mere Christianity" by C.S. Lewis and record a series of explanatory videos for each one.

Lewis is considered one of the most influential theologians of the 20th century, and in this work, he clearly and deeply addresses the arguments of modern atheism, offering a solid and relevant Christian response.

Between January and February of that year, I worked on developing content that I hope will serve as a resource for those seeking a deeper understanding of Christian thought in today's world.

到目前为止，我已经尽我所能，努力用基督的讯息去接触尽可能多的人。

然而，我学到了一点，那就是价值不在于接触到多少人，或者你做了多少门徒，而在于按照圣灵的指引，顺服地去做神在特定时刻和特定情况中的旨意。

我们每个人都有独特的才能和能力，互相比没有任何帮助。

在我看来，重要的是那些小而谦卑的步骤，因为福音就像一粒芥菜种，或像一点酵母，能够改变整个面团。

我们也可以把任何与福音有关的行动看作是一种连锁反应，类似于核反应，它的影响就像复合增长一样，带来永恒的价值，因为我们讲的是天国。

例如，尽管我在我的Facebook页面上只有不到2000个订阅者，但通过使用广告和一些有机技巧，我已经接触了超过70万人。

<https://www.facebook.com/GuillermoEstefaniMonarrez>

我相信，尽管这些数字与更受欢迎的页面相比比较modest，我仍然坚信，这个努力是及时的，并且在某种程度上，对我们目前所见的现实变化有所贡献。

在2022年1月，我设定了一个目标：回顾C.S.路易斯的《纯粹基督教》每一章，并为每一章录制一系列解释性的视频。

路易斯被认为是20世纪最具影响力的神学家之一，在这部作品中，他清晰而深入地论述了现代无神论的论点，并提供了一个扎实且相关的基督教回应。

在那一年的1月和2月之间，我致力于制作内容，希望它能成为那些寻求更深入理解当今世界基督教思想的人的资源。

<p>The most interesting thing about this work is that Lewis examines what Christianity really is, among other topics such as the foundation of Christian morality, the virtues that support it, and the hope we have by being part of God's people.</p> <p>The series is available on YouTube for those who want to explore Lewis' approach, chapter by chapter. https://www.youtube.com/playlist?list=PL0HBf7EpEC6g-08VMxBa0f54AkFUVQEcY</p> <p>From March to May of 2022, I focused on another important work of modern Christian apologetics: "The Case for Christ" by Lee Strobel.</p> <p>This book documents and proves the historical evidence and arguments about the life of Christ, His death, and His resurrection.</p> <p>Inspired by Strobel's work, I created another series of videos where I added additional evidence and reasoning that, in my opinion, further strengthen the case presented by Strobel.</p> <p>This material is also available on YouTube, as an invitation to dive deeper into the evidence and reflect. https://www.youtube.com/playlist?list=PL0HBf7EpEC6j9Rx_3g7iIsIcl-2yolpAQ</p> <p>From May to July, my focus shifted again, this time to the principles of Christian stewardship. I felt the need to document and share the principles that I believe are essential for living a life of stewardship in all areas, especially in relation to material things and finances.</p> <p>This collection of videos is also available on YouTube, and it aims to offer a practical and accessible perspective for those who want to live with a sense of responsibility and Christian purpose. https://www.youtube.com/playlist?list=PL0HBf7EpEC6jb_Oy_5aS7x28TVstIIPCS</p> <p>At the same time, between April and June 2022, I started another project: recording the Bible in Spanish so that it could be available on Spotify.</p>	<p>这项工作的最有趣之处在于，路易斯探讨了基督教到底是什么，涵盖了其他话题，比如基督教道德的基础、支撑这些道德的美德，以及作为神的子民，我们所拥有的希望。</p> <p>这系列视频可以在YouTube上找到，供那些想要逐章探讨路易斯观点的人观看。 https://www.youtube.com/playlist?list=PL0HBf7EpEC6g-08VMxBa0f54AkFUVQEcY</p> <p>从2022年3月到5月，我专注于另一部现代基督教辩护学的重要作品：《基督的证据》（The Case for Christ），由李·斯特罗贝尔（Lee Strobel）所著。</p> <p>这本书记录并证明了关于基督生平、死亡和复活的历史证据和论据。</p> <p>受到斯特罗贝尔作品的启发，我制作了另一系列视频，加入了我认为进一步加强斯特罗贝尔论点的额外证据和推理。</p> <p>这部分内容也可以在YouTube上找到，邀请大家深入了解证据并进行思考。 https://www.youtube.com/playlist?list=PL0HBf7EpEC6j9Rx_3g7iIsIcl-2yolpAQ</p> <p>从5月到7月，我的关注点再次发生了转变，这次转向了基督教管家的原则。</p> <p>我感到有必要记录并分享我认为对于在各个领域，尤其是在物质和财务方面，过有管家生活至关重要的原则。</p> <p>这一系列视频也可以在YouTube上找到，旨在为那些希望以责任感和基督教使命感生活的人提供一个实用且易于理解的视角。 https://www.youtube.com/playlist?list=PL0HBf7EpEC6jb_Oy_5aS7x28TVstIIPCS</p> <p>与此同时，在2022年4月至6月期间，我启动了另一个项目：用西班牙语录制圣经，以便它能够在Spotify上播放。</p>
---	---

<p>The possibility that anyone, anywhere with internet access, could listen to the Bible in a modern language seemed invaluable to me.</p> <p>So far, more than 2,300 people in 50 countries have played these audio recordings about 26,000 times. This project has been an unexpected privilege; I never imagined that I could read the Scriptures to so many people at once.</p> <p>To make it easier to listen, I've organized playlists on Spotify. https://open.spotify.com/playlist/2FfP5XlvCBvNrAxYJYslx0?si=48933ba98042468a</p> <p>Here's one playlist dedicated exclusively to the New Testament based on this podcast. https://open.spotify.com/playlist/6y2IxKiXrgNOZZvXhHVkKH?si=6b84e3d4d2664845</p> <p>On August 28, 2022, after two weeks, I finished the manuscript of a book I titled "How to Value Your Days? (or How to Recover from Lost Time)."</p> <p>I used the reflections I had made about time to create a simple thesis: a manual with a practical method for using our days, weeks, and seasons wisely.</p> <p>My main discovery here is an algorithm based on questions, which tries to follow the order in which God made everything in one week, and I called it "the creative week."</p> <p>After years of wrong decisions, I believe it is possible to recover lost time using a method that encourages decisions based on applying wisdom. https://www.amazon.com/dp/B0BD1V2GS7</p> <p>I show this algorithm in the following table, but for practical purposes, bear in mind that the explanations are in the book.</p>	<p>任何人，只要有互联网连接，都能听到现代语言的圣经，这个可能性对我来说似乎非常宝贵。</p> <p>到目前为止，来自50个国家的超过2,300人已经播放了这些音频录音约26,000次。这个项目成了一个意外的特权；我从未想过我能一次性向这么多人朗读圣经。</p> <p>为了让收听更方便，我在Spotify上组织了播放列表。 https://open.spotify.com/playlist/2FfP5XlvCBvNrAxYJYslx0?si=48933ba98042468a</p> <p>这是一个专门为新约圣经制作的播放列表，基于这个播客。 https://open.spotify.com/playlist/6y2IxKiXrgNOZZvXhHVkKH?si=6b84e3d4d2664845</p> <p>2022年8月28日，经过两周的努力，我完成了我的书稿，书名为《如何珍惜你的每一天？（或如何从失去的时间中恢复过来）》。</p> <p>我把自己对时间的思考做了总结，形成了一个简单的论文：一本关于如何明智地使用我们每天、每周和每个季节的实践手册。</p> <p>我在这里的主要发现是一个基于问题的算法，试图按照上帝创造一切的顺序来安排，并且我称之为“创造的一周”。</p> <p>经过多年的错误决定，我相信可以通过一个方法来恢复失去的时间，这个方法鼓励基于应用智慧的决策。 https://www.amazon.com/dp/B0BD1V2GS7</p> <p>我在下面的表格中展示了这个算法，但实际的解释请参考书中的内容。</p>
--	---

To use this tool properly, the approach is as follows: "In prayer time, ask the Holy Spirit for help to answer the following questions..."

#	Day	Focus	At night, before sleep	At dawn, before working
1.	Firstborn	What can I do today to celebrate Christ Jesus as the Firstborn?	(Saturday night) What is the ONE thing I can do this week to expand the kingdom of Heaven on Earth?	What is the ONE significant achievement for this week if everything goes well?
2.	Clear	Decide how to overcome the main obstacle.	(Sunday night) What is the main obstacle in my heart that hinders me from accomplishing the ONE thing I need to do this week?	How can I address the main obstacle preventing me from accomplishing the ONE thing I must do this week?
3.	Sort out	Choose the ONE category that will have the most impact on the desired outcome.	(Monday night) Which area of my heart am I strongest in and willing to compromise to achieve the ONE thing?	Which area am I strongest in and willing to sacrifice to achieve the ONE thing?
4.	Systems	Implement the simplest approach to accomplish the ONE thing.	(Tuesday night) What should be the sole focus in my heart to expand the kingdom of Heaven in the simplest way?	Are there any overlooked factors hindering my focus on the ONE thing?
5.	Multiply	Share the opportunity to accomplish the ONE thing.	(Wednesday night) What hinders me in my heart from placing what I have in the hands of Christ Jesus to bless it?	If limited to two hours of work per day due to a heart attack, what's the ONE thing I should prioritize and how can I delegate the rest?
6.	Culminate	Do something wonderful	(Thursday night) Where in my life does the mighty hand of the Lord Jesus require a miracle?	What is the ONE thing that would make this task wonderful?
7.	Rest	Embrace mercy	(Friday night) Who is the person I feel owes me the most, and how much do they owe me?	How can I celebrate that Christ Jesus is the Lord of Rest?

为了正确使用这个工具，方法如下：“在祷告时，请求圣灵帮助回答以下问题……”

# Day (天)	Focus (重点)	At night, before sleep (睡前)	At dawn, before working (清晨工作前)
1 长子 (Firstborn)	今天我能做什么来庆祝基督耶稣作为长子？	(周六晚上) 我本周可以做的唯一一件事是什么，以扩展天国在地上的影响？	如果一切顺利，本周我可以取得的唯一重大成就是什么？
2 清晰 (Clear)	决定如何克服主要障碍。	(周日晚上) 我内心中最主要的障碍是什么，阻止我完成本周必须做的唯一一件事？	我如何解决阻止我完成本周必须做的唯一一件事的主要障碍？
3 整理 (Sort out)	选择对预期结果影响最大的类别。	(周一晚上) 我在哪个领域最强，并愿意妥协以实现唯一的目标？	我在哪个领域最强，并愿意牺牲以实现唯一的目标？
4 系统 (Systems)	实施最简单的方法来完成唯一的目标。	(周二晚上) 为了以最简单的方式扩展天国，我的内心应该集中于什么？	是否有任何被忽视的因素阻碍我专注于唯一的目标？
5 乘倍 (Multiply)	分享完成唯一目标的机会。	(周三晚上) 我的内心中有什么阻碍我将所拥有的交到基督耶稣手中祝福它？	如果由于心脏病发作只能每天工作两小时，唯一的事情是什么，我如何委托其他事情？
6 顶点 (Culminate)	做一件美妙的事。	(周四晚上) 我的生活中哪里需要主耶稣的大能之手来创造奇迹？	使这项任务变得美妙的唯一一件事是什么？
7 休息 (Rest)	拥抱怜悯	(周五晚上) 我觉得谁欠我最多，他们欠我多少？	我如何庆祝基督耶稣是安息的主？

<p>A couple of days after finishing this book, a persistent question came to my mind: "Given that this book describes the reality, what should my priority be?"</p> <p>I soon came across a report from 2021 that gave an impressive number: of the more than 8 billion adults in the world, around 1.6 billion identified as members of the Christian Church.</p> <p>With that number in mind, on August 30, I wrote an essay thinking about the size of the task of preaching the gospel for the Christian church in the 21st century.</p> <p>Using logic, to achieve total evangelization in 150 weeks, it can be calculated that a growth rate of +1.1% per week for the Christian church would be needed.</p>	<p>几天后，我完成了这本书，一直有一个问题在我脑海中挥之不去：“既然这本书描述的是现实，那么我的优先任务应该是什么？”</p> <p>不久后，我看到了一份2021年的报告，报告中给出了一个令人印象深刻的数字：在全球超过80亿成年人中，大约有16亿人认同为基督教会的成员。</p> <p>带着这个数字，我在8月30日写了一篇文章，思考着在21世纪，基督教会传福音的任务有多大。</p> <p>根据逻辑，要在150周内实现全面的福音传播，可以计算出，基督教会每周需要达到+1.1%的增长率。</p>
--	--

<p>After carefully considering the matter and praying about it, my conclusion was that the most logical and practical method to achieve this seemed to be the following: one believer of the current Christian Church reaching one non-believer each year.</p> <p>The process of the algorithm doesn't require software but is repeated with a simple and logical pattern:</p> <ul style="list-style-type: none"> • In the first year, one believer could share the gospel with three non-believing friends, expecting at least one of them to accept it. • In the second year, two believers would communicate the gospel to six non-believers, expecting that two would accept it. • In the third year, three believers would share the message with nine people, thus completing the task on a global scale. <p>I also remember that, from September to December 2022, while I was writing this manual, the state of Durango was going through a financial crisis. It was said that the previous government had left the public finances in ruins, and overall, there was a sense of pessimism and depression throughout the city.</p> <p>In the middle of this situation, I focused on documenting a simple method of evangelism for anyone, regardless of their temperament.</p> <p>During September 2022, I worked on shaping this plan into a personal evangelism manual, for which I received wonderful help and feedback from several members of the Christian church in Durango.</p> <p>Roxana, a friend and a fellow shareholder of Bina, reviewed the final text on October 28, and on October 30, it was published, along with illustrations by Juan Pablo Robles, which he had completed about the Beatitudes of Jesus. https://www.amazon.com/dp/B0BP2Y3TC5</p>	<p>在仔细考虑这个问题并为此祈祷后，我得出的结论是，最合乎逻辑和实际的方法似乎是：现有的基督教会中的一个信徒每年接触一个非信徒。</p> <p>这个算法的过程不需要软件支持，而是通过简单和逻辑的模式重复：</p> <ul style="list-style-type: none"> • 在第一年，一个信徒可以向三个非信的朋友传福音，期望其中至少有一个人接受。 • 在第二年，两个信徒将向六个非信徒传福音，期望有两个接受。 • 在第三年，三个信徒将向九个人传递信息，从而在全球范围内完成任务。 <p>我还记得，在2022年9月到12月期间，当我在写这本手册时，杜兰戈州正经历着一场金融危机。人们说前任政府把公共财政搞得一塌糊涂，整体上，整个城市弥漫着悲观和沮丧的情绪。</p> <p>在这种情况下，我专注于为任何人记录一个简单的传福音方法，无论他们的性格如何。</p> <p>2022年9月，我开始将这个计划整理成一本个人传福音手册，在此过程中，我收到了来自杜兰戈基督教会几位成员的极大帮助和反馈。</p> <p>Roxana，一个朋友和Bina的共同股东，于10月28日审阅了最终的文本，10月30日，它与胡安·帕布罗·罗布莱斯的插图一起出版，插图展示了耶稣的八福。</p> <p>https://www.amazon.com/dp/B0BP2Y3TC5</p>
--	---

<p>After finishing the book, one day while washing the dishes at my parents' house, my mother joked, suggesting that I write about the "fruit of the Holy Spirit."</p> <p>Then, in November 2022, during a trip to Guadalajara, I had a conversation with Santiago Castillo, who mentioned something about Ray Dalio and his book "Principles."</p> <p>This motivated me to read Dalio's work, which I had once put aside, and from that reading, an idea came to me: to write a Christian response to his approach, which I felt was colored with pantheistic ideas.</p> <p>My book, "Principles for Living in the Spirit," was published in December 2022 and offers a Christian perspective, which I believe is more realistic than Dalio's. Although I respect Dalio a lot, I think he ignores the reality of the Holy Spirit, which makes his work incomplete. https://www.amazon.com/dp/B0BP1GL58T/</p> <p>During that trip in November, while returning to Durango on the Zacatecas highway, I listened to the song "No Longer Slaves" by Zack Williams, recorded live in a Tennessee prison. https://open.spotify.com/intl-es/track/1e2WZAaJXIFAk5801jlyM7?si=fbe45cc56f954344</p> <p>Something resonated deeply inside me, and I thought: "No one has as much time to reflect on what matters as those who are in prison."</p> <p>So, I concluded that, unlike my acquaintances who I sent the 2021 book "He Is," the guys at prison would be more than interested to pay attention to the message of the book.</p> <p>I decided I needed to find a way to get the message to them. I told my mother about it, and she told me about a pastor from a local church who had been involved in this ministry in the state prison of Durango for many years.</p> <p>However, when I looked into the situation at the state prison, I heard disturbing rumors within the Christian community.</p>	<p>完成这本书后，有一天在我父母家洗碗时，我妈妈开玩笑地建议我写一下“圣灵的果子”。</p> <p>然后，在2022年11月的一次前往瓜达拉哈拉的旅行中，我和圣地亚哥·卡斯蒂略谈话时，他提到了雷·达里奥和他的书《原则》。</p> <p>这激励我去阅读达里奥的作品，我曾经把它放在一边。从那本书的阅读中，我有了一个想法：写一本基督教的回应，我认为达里奥的思想中有泛神论的成分。</p> <p>我的书《在圣灵中生活的原则》于2022年12月出版，提供了一个基督教的视角，我相信这个视角比达里奥的更现实。虽然我非常尊重达里奥，但我认为他忽视了圣灵的现实，这使得他的作品不完整。 https://www.amazon.com/dp/B0BP1GL58T/</p> <p>在那次11月的旅行中，当我从瓜达拉哈拉回杜兰戈时，我听了扎克·威廉姆斯的歌《No Longer Slaves》，这首歌是在田纳西州的一所监狱现场录制的。 https://open.spotify.com/intl-es/track/1e2WZAaJXIFAk5801jlyM7?si=fbe45cc56f954344</p> <p>有些东西在我心里深深共鸣，我想：“没有人像监狱中的人那样有那么多时间去反思真正重要的事。”</p> <p>所以，我得出结论，不像我把2021年出版的书《他是》发送给我认识的人，监狱里的那些人更有可能对书中的信息感兴趣。</p> <p>我决定需要找到一种方式把这个信息传递给他们。我告诉了我妈妈，她提到了一个本地教会的牧师，这位牧师多年来一直在杜兰戈州监狱从事这项事工。</p> <p>然而，当我了解州监狱的情况时，我听到了一些基督教社区中令人不安的谣言。</p>
--	---

<p>It was said that organized crime had infiltrated the church, with some of its members pretending to be pastors. It was also said that it was nearly impossible to access the prison through a Christian ministry at that time.</p> <p>In the midst of this uncertainty, I decided to keep pushing with the leaders of my church to try again. I was determined about this, and throughout those months, we prayed about it constantly.</p> <p>In February, something unexpected happened: federal authorities from Mexico City arrested those who had been blocking the Christian ministry in the state prison. As a result, the doors to the local church were opened again. It wasn't something we did; I'm sure it was the power of the Holy Spirit answering the prayers of several Christian congregations.</p> <p>From February to May 2023, I had the chance to share the gospel in the main prison of the state of Durango.</p> <p>The Catholic Church welcomed us on Thursday's noon. During that time, something became clear to me, and it can be summed up in a phrase that is common in the ministry there: "There are free people who are prisoners of their sin, and there are prisoners who are free in Christ."</p> <p>In addition to offering them a hug and a sign of dignity that is rare in those places, I wanted them to have the opportunity to read the Bible out loud.</p> <p>Months before my time in visiting that prison ended, I started encouraging the prisoners to get a Bible. We used to pray for authorities such as our governor and judges.</p> <p>During each time I had a short time to share an idea with them, with support from the priest at the church, I encouraged some brave individuals to come forward and read a Psalm or another passage aloud to all the prisoners assembled.</p>	<p>有人说，有组织的犯罪已经渗透到教会，一些成员假扮牧师。也有人说，当时几乎不可能通过基督教事工进入监狱。</p> <p>在这不确定的情况下，我决定继续与我教会的领袖们一起努力，尝试重新开始。我对此非常坚定，在那几个月里，我们不断为此祈祷。</p> <p>2023年2月，发生了意想不到的事情：来自墨西哥城的联邦当局逮捕了那些曾经阻碍基督教事工的人。结果，本地教会的大门再次打开。这不是我们做的，我确信那是圣灵的力量回应了多个基督教会祈祷。</p> <p>从2023年2月到5月，我有机会在杜兰戈州的主要监狱分享福音。</p> <p>天主教会在星期四中午接待了我们。在那段时间，我明白了一件事，它可以用一句话来总结，这句话在那里的工事中很常见：“有些自由的人被罪恶囚禁，而有些囚犯在基督里是自由的。”</p> <p>除了给他们一个拥抱和一种在那些地方罕见的尊严标志外，我还希望他们能有机会大声朗读圣经。</p> <p>在我在监狱里访问的几个个月前，我开始鼓励囚犯们去购买一本圣经。我们常常为像州长和法官这样的当局祈祷。</p> <p>每次我有短短的时间与他们分享一个想法时，在教会牧师的支持下，我鼓励一些勇敢的人站出来，朗读一篇诗篇或其他经文，读给所有聚集的囚犯听。</p>
---	--

<p>Seeing how it brought them joy inspired me to urge them to ask their families to bring them a Bible. Their situation became a personal burden for me. I prayed a lot, asking God for resources so that each of them could receive their own Bible.</p> <p>One of those visits, after I repeatedly suggested they ask their families for a Bible, one of the prisoners said to me in front of everyone:</p> <p>“No, you don’t understand. Yesterday, they went through each of our cells and handed us a Bible.” She showed me a small blue booklet. It was a New Testament like the ones you find in hotels. Each prisoner pulled a Gideon Bible out of their pocket!</p> <p>In May, when my time in the prison ended, I began to get involved in the local church's street evangelism initiatives.</p> <p>Because of this, I felt a calling to share the gospel out loud from Plazuela Baca Ortiz a local town square. The evangelism team supported me the few times we were together. This happened around May and June of 2024.</p> <p>Eventually, I decided to join another church where they read the Bible verse by verse, but I didn’t stop my commitment to the Plazuela. From June 2023 to June 2024, every Thursday I went to this square to openly preach the gospel to tens of thousands of people from Durango.</p> <p>The results and the explanation in Spanish of what was done with the preaching program in the town square can be found here:</p> <p>https://guillermoestmon.substack.com/p/el-dia-10-del-mes-2-del-ano-1996?utm_source=publication-search</p> <p>It was at this square, known as the "terror square," where I first came into contact with the Tepehuan communities, who have been using the plaza as a meeting point for centuries.</p> <p>Between September 25 and October 14, 2023, I conducted a survey to understand the motivations, desires, needs, and aspirations of Bina's members regarding life.</p>	<p>看到这给他们带来的喜悦，激励我劝他们让家人带给他们一本圣经。他们的处境成了我的个人负担。我祈祷了很多，求神赐予资源，让每个囚犯都能得到自己的圣经。</p> <p>在其中一次探访时，在我反复建议他们让家人带圣经给他们之后，一位囚犯在大家面前对我说：</p> <p>“不，你不明白。昨天，他们走遍了我们每个牢房，给我们每人发了一本圣经。”她给我看了一本小小的蓝色小册子。那是一本像酒店里常见的《新约圣经》。每个囚犯都从口袋里拿出了基甸圣经！</p> <p>在五月，当我在监狱的时间结束时，我开始参与本地教会的街头传福音活动。</p> <p>因此，我感到一种使命感，想要在巴卡·奥尔蒂斯广场 (Plazuela Baca Ortiz) 大声分享福音。传福音团队支持我，在我们一起活动的少数几次中。这大约发生在2024年5月和6月。</p> <p>最终，我决定加入另一家教会，在那里他们逐节读圣经，但我并没有停止在广场上的使命。从2023年6月到2024年6月，每个星期四，我都会去这个广场，公开向杜兰戈的数万民众传讲福音。</p> <p>关于在镇广场进行的传道项目的结果和西班牙语解释，可以在这里找到：</p> <p>https://guillermoestmon.substack.com/p/el-dia-10-del-mes-2-del-ano-1996?utm_source=publication-search</p> <p>正是在这个被称为“恐怖广场”的地方，我第一次接触到特佩瓦人社区，他们几个世纪以来一直将这个广场作为一个聚会点。</p> <p>2023年9月25日到10月14日之间，我进行了一项调查，旨在了解比纳教会成员在生活中的动机、愿望、需求和理想。</p>
--	---

The results showed me that these topics could benefit a larger audience because the value I found in these conversations was worth sharing.

That's when, on October 13, I decided to start a newsletter called "Comunicación de Guillermo" with the aim of writing about relevant and useful topics for society.

The first essay, titled "Intrinsic Value," explores this concept in depth, and you can read it here (in Spanish):

<https://guillermoestmon.substack.com/p/el-secreto-del-valor-intrinseco> .

By December 2023, I had formed a friendship with several people who came to the Plazuela on Thursday afternoons, including Don Calixto. I also became friends with Perfecto, a Tepehuan leader who pointed out that I wouldn't really help his people in that square, so he helped me by guiding me to find the common house for indigenous people in the city of Durango.

At the beginning of 2024, I decided to begin an evangelism process at this Tepehuan house in Santa María de Ocotan.

This allowed me to meet Eliseo, a relative of Perfecto and a leader of this community in the city of Durango.

Eliseo kindly shared with me important aspects of Tepehuan life, and I had the privilege of receiving his direct guidance.

Every Tuesday afternoon, we read the gospels in both Spanish and the O'Dam language.

What I have learned from these interactions is documented in a memorandum that I can freely share upon request.

In mid-2024, I met Plácido, a Tepehuan from Pueblo Nuevo, through Andrew, an Australian missionary that has spent more than a decade among these people deep in the Tepehuan Sierra in San Francisco de Lajas, where they are Au'Dam, a different community from Eliseo's O'Dam group, with whom I also formed a deep friendship.

结果显示，这些话题可以惠及更广泛的观众，因为我在这些对话中发现的价值值得与他人分享。

正是在这个时候，2023年10月13日，我决定开始一份名为《Guillermo的沟通》（Comunicación de Guillermo）的新闻简报，目的是写一些对社会有意义且有用的话题。

第一篇文章，题为《内在价值》，深入探讨了这一概念，您可以在这里阅读（西班牙语）：
<https://guillermoestmon.substack.com/p/el-secreto-del-valor-intrinseco> 。

到2023年12月，我与几位每周四下午来到广场的人建立了友谊，包括卡利克托先生。我还与佩尔费克托建立了友谊，他是一个特佩瓦人领袖，他指出我在广场上并不能真正帮助他的人民，因此他通过带我找到杜兰戈市的原住民之家来帮助我。

2024年初，我决定开始在圣玛丽亚·奥科坦的特佩瓦人之家进行传教活动。

这使我有机会认识了佩尔费克托的亲戚埃利塞奥，他是杜兰戈市这个社区的领袖。

埃利塞奥热情地与我分享了特佩瓦人生活的重要方面，我也有幸接受了他的直接指导。

每个星期二下午，我们会一起用西班牙语和奥达姆语阅读福音书。

我从这些互动中学到的内容已经记录在一份备忘录中，您可以根据需要随时索取。

2024年中，我通过安德鲁认识了来自新村的特佩瓦人普拉西多。安德鲁是一位澳大利亚传教士，他在特佩瓦人山脉深处的圣弗朗西斯科·德·拉哈斯与这些人群生活了十多年。普拉西多来自奥达姆群体，而埃利塞奥则属于一个不同的社区—欧达姆群体。我与埃利塞奥也建立了深厚的友谊。

Plácido faced rejection from the Christian people of Durango because he had a large family with four wives. This situation shocked the local Christian communities. I decided that we would have a Bible study in Au'Dam, which we held for several months at his ranch. Eventually, we managed to get Plácido and his family accepted into a nearby local community just a couple of months ago.

I then set a clear goal: to do what was necessary to print Bibles in the O'Dam language for the Tepehuan community. However, I soon discovered a limitation: my resources were not enough because this community has over 10,000 families spread across more than 1,000 locations throughout the mountains, in the municipalities of Mezquital and Pueblo Nuevo, south of Durango.

Thus, I understood that the project was huge and that it would not be feasible without substantial financial support. For this reason, I now visit my brothers from Santa María Ocotán only occasionally. Because I learned in Betsela the power of a good strategy, we are developing a self-sustaining evangelism plan through the sale of sheep in the Gran Nayar region. This area is home to the largest concentration of indigenous communities in Mexico, including the Tepehuans from Durango.

At the same time, in November 2023, I started a program to prepare my body for a marathon through the practice of compound gain. This program paid off, and on June 10, 2024, I reached my goal. You can read more about this experience here:

https://guillermoestmon.substack.com/p/el-dia-14-del-mes-2-del-ano-1996?utm_source=publication

Starting in March, my newsletter “Comunicación de Guillermo” changed from being a collection of essays to a weekly newspaper.

普拉西多因他有四个妻子和一个大家庭，而遭到了杜兰戈基督教徒的排斥。这个情况让当地的基督教社区感到震惊。我决定在奥达姆 (Au'Dam) 进行圣经学习，我们在他的农场上进行了一些月的学习。最终，几个月前，我们成功地让普拉西多和他的家庭被附近的一个社区接纳。

然后，我设定了一个明确的目标：做必要的事情，打印奥达姆语言的圣经给特佩瓦人社区。然而，我很快发现了一个限制：我的资源不足，因为这个社区有超过1万个家庭，分布在杜兰戈南部的梅斯基塔尔 (Mezquital) 和新村 (Pueblo Nuevo) 超过1000个地方的山区。

因此，我明白了这个项目的规模非常庞大，没有足够的财力支持是无法实现的。出于这个原因，我现在只偶尔去圣玛丽亚·奥科坦 (Santa María Ocotán) 拜访我的兄弟们。因为我在贝特塞拉 (Betsela) 学到了一个好策略的力量，我们正在通过在大纳亚尔 (Gran Nayar) 地区出售羊群来制定一个自给自足的传教计划。这个地区是墨西哥原住民社区最大的集中地，包括来自杜兰戈的特佩瓦人。

与此同时，2023年11月，我开始了一个通过复合增益训练来为马拉松做准备的计划。这个计划取得了成效，2024年6月10日，我达到了我的目标。你可以在这里阅读更多关于这个经历的内容：

https://guillermoestmon.substack.com/p/el-dia-14-del-mes-2-del-ano-1996?utm_source=publication

从3月开始，我的新闻简报《Guillermo的沟通》 (Comunicación de Guillermo) 从一系列文章变成了每周的报纸。

It is now designed to document the most important qualitative events in humanity as a sort of a chronicle, and I complement it with a quantitative review of prices and markets to better understand the economic and social evolution through statistics.

Around May 2024, Jerry, my current pastor, invited me to a mission conference organized in Durango.

I told him that it seemed curious to send missionaries to other countries when there was so much to do locally, but he replied, I believe inspired by the Holy Spirit, "There are different categories, and we need to support them all."

One of those days at the missionary conference, moved by all the information I was receiving, the Holy Spirit touched my spirit, and I said to the Lord, "I give you Bina, do whatever you want with it. It's all yours. I can't handle this anymore. Use it for your glory."

After a few weeks, I talked to Jerry about my concern and told him I might be thinking of using the Bina model, but focused on investing in missions.

He suggested I come up with a name for the initiative, which I called "Tesoros Puros" (Pure Treasures).

<https://www.facebook.com/profile.php?id=61563651233690>

Since June 2024, through Tesoros Puros, I began working with another Guillermo, from the missionary agency LAMM to promote sending Latin American missionaries to the world.
<https://www.latinoamericaalmundo.org/>

Thanks to the support of the local church I attend, we were able to support a missionary who is now in Indonesia. In August 2024, we had a conversation with her during her visit to Durango, which you can listen here (Spanish):
<https://www.youtube.com/watch?v=BYmN-DqGp98>

现在它被设计成记录人类最重要的定性事件，作为一种纪实形式，我还通过对价格和市场的定量回顾来更好地理解经济和社会的演变，通过统计数据。

大约在2024年5月，我现在的牧师杰瑞（Jerry）邀请我参加了在杜兰戈（Durango）举办的一个宣教会议。

我告诉他，去其他国家派遣传教士似乎很奇怪，因为本地还有很多事情需要做，但他回答我，我相信他是受到圣灵的启发，说：“有不同的类别，我们需要支持它们所有。”

在宣教会议的某一天，受到所有信息的触动，圣灵感动了我的心灵，我对主说：“我把比纳（Bina）交给你，做你想做的事情。它全都是你的。我再也无法承受了。请用它来荣耀你。”

几周后，我和杰瑞谈了我的困扰，告诉他我可能会考虑使用比纳的模式，但聚焦于投资传教工作。

他建议我为这个计划想一个名字，我给它取名为“纯净的宝藏”（Tesoros Puros）。
<https://www.facebook.com/profile.php?id=61563651233690>

从2024年6月开始，通过“纯净的宝藏”，我开始与另一位名叫吉列尔莫（Guillermo）的人合作，吉列尔莫来自宣教机构LAMM，旨在推动将拉丁美洲的传教士送往世界各地。
<https://www.latinoamericaalmundo.org/>

感谢我所在的当地教会的支持，我们能够资助一位现在在印尼的传教士。2024年8月，我们在她访问杜兰戈期间与她进行了交谈，你可以在这里收听（西班牙语）：
<https://www.youtube.com/watch?v=BYmN-DqGp98>

<p>At the end of 2023, my brother David got a job in the United States. He recently explained me that one day, while talking to our mom on the phone and telling her about his hotel room, he found something unexpected: a Qur'an and an English Bible in the drawer. Without thinking twice, my mom asked him, "Bring them so you can give them to your brother."</p> <p>When David returned, he gave me a beautiful English Bible from the Gideons.</p> <p>I interpreted this as an answer to my prayer to bring a Bible to the Tepehuan people, so I asked my brother Daniel to contact a Gideon member he knew at his church, a retired colonel whom I didn't remember meeting personally.</p> <p>A few days later, in the morning, while I was visiting the home of a Tepehuan community, I received a call from the colonel. With a firm but friendly voice, he said, "They told me you were looking for me. Let's meet at such and such place for coffee, and come prepared with your decision to join the Gideons."</p> <p>When I hung up, I felt deeply moved in my spirit, which I interpreted as a call. When we met, he gave me a precious Bible covered in military camouflage, designed specifically to be shared among the military forces. I was even more moved. Without hesitation, I told the colonel, "We are at war. Of course, I accept."</p> <p>Finally, in the first week of September 2024, I officially joined the Gideons International, a ministry dedicated to sharing the Word of God in institutions and all corners of society where possible. https://gideons.org/</p> <p>Since then, as part of the team, we have distributed tens of thousands of New Testaments in these 3 months.</p> <p>For example, during the Independence Day military parade in Durango, we distributed more than 2,500 copies among the public and the military and police forces that were marching.</p>	<p>2023年底，我的哥哥大卫在美国找到了工作。他最近告诉我，有一天，他在和妈妈通话时，告诉她自己酒店房间的情况，结果发现了意外的东西：一个《古兰经》和一本英语版的圣经，放在抽屉里。妈妈毫不犹豫地问他：“把它们带回来，交给你哥哥。”</p> <p>当大卫回来的时候，他给了我一本漂亮的基督教圣经，是基甸组织的。</p> <p>我把这看作是我为提佩胡安族人带来一本圣经的祷告得到了回应，所以我请哥哥丹尼尔联系他教会里认识的基甸会成员，一个退休的上校，他是我不记得曾见过的人。</p> <p>几天后，在早上，我正在访问一个提佩胡安社区的家时，我接到了那位上校的电话。他用坚定但友好的声音说：“他们告诉我你在找我。我们在某个地方见面喝咖啡，准备好做出加入基甸会的决定。”</p> <p>挂掉电话时，我内心深受感动，我把这理解为一种召唤。当我们见面时，他给了我一本宝贵的圣经，外面覆盖着军用迷彩，专为军人之间分享设计。我更加感动了。毫不犹豫地，我告诉上校：“我们在打仗，当然，我接受。”</p> <p>最终，在2024年9月的第一周，我正式加入了国际基甸会，这是一个致力于在各个机构和社会的每个角落分享上帝话语的事工。 https://gideons.org/</p> <p>从那时起，作为团队的一员，我们在这三个月内分发了成千上万本新约圣经。</p> <p>例如，在杜兰戈独立日的军人游行中，我们向公众以及参加游行的军人和警察分发了2500多本圣经。</p>
--	--

<p>In October, I participated in a joint activity in Chihuahua with Gideons from all over the country, where we distributed over 40,000 copies in schools, rehabilitation centers, and hospitals.</p> <p>In October, we were also able to deliver more than 4,000 copies at the state prison, and we are working to do the same with the Mexican army and other institutions.</p> <p>On September 9th, less than a month before the federal government changed, a low-intensity war broke out in our neighbor state Sinaloa between two factions of a criminal drug cartel .</p> <p>This conflict has mostly affected Culiacán, although it has also reached Mazatlán, which is less than three hours from Durango. The situation is still unresolved.</p> <p>Meanwhile, in China, there was a rumor that the government would take measures to reactivate the economy. This news, along with official announcements, caused an unexpected rally in Alibaba's stock price.</p> <p>Surprisingly, Alibaba's stock price rose from \$83 on August 30th to \$117 on October 7th, which represents an increase of almost 41% in just over a month. This rise has impacted Bina's financial reports.</p> <p>Durango, on the other hand, lives in a peculiar peace. Despite the tension in the region, public life goes on with relative calm. I dare to say that, in the middle of all this, Durango is still one of the best cities to live in the country these days. However, there is still one major challenge: economic development remains unresolved.</p> <p>Although I had distanced myself from the ruling party "Movimiento Regeneración Nacional" years ago because I believed it promoted a false democracy to push its agenda, on September 23, 2024, I officially resigned from that party because I believe it promotes, among other problems, a culture of nepotism and religious idolatry. https://www.instagram.com/p/DARWPxjSUG5/</p>	<p>十月，我参加了在奇瓦瓦举行的一个联合活动，和来自全国各地的基甸会成员一起，我们在学校、康复中心和医院分发了超过40,000本圣经。</p> <p>十月，我们还在州监狱分发了超过4,000本圣经，并且正在努力与墨西哥军队和其他机构合作，做到同样的事情。</p> <p>9月9日，在联邦政府更换之前不到一个月，我们邻近的锡那罗亚州爆发了低强度的战争，发生在一个毒品犯罪集团的两个派系之间。</p> <p>这场冲突主要影响了库利亚坎，虽然它也蔓延到了马萨特兰，而马萨特兰距离杜兰戈不到三个小时。局势仍然没有解决。</p> <p>与此同时，在中国，有传闻称政府将采取措施重振经济。这个消息，加上官方的公告，导致了阿里巴巴股票价格的意外上涨。</p> <p>令人惊讶的是，阿里巴巴的股价从8月30日的83美元上涨到了10月7日的117美元，仅仅一个多月的时间内上涨了近41%。这次上涨对Bina的财务报告产生了影响。</p> <p>另一方面，杜兰戈生活在一种特殊的平静中。尽管地区存在紧张局势，但公共生活相对平稳地继续着。我敢说，在这一切中，杜兰戈仍然是今天在国内最适合居住的城市之一。然而，仍然有一个重大挑战：经济发展问题依然没有解决。</p> <p>尽管多年前我因认为“全国复兴运动党”推动了虚假的民主以推动其议程而与该党保持距离，但在2024年9月23日，我正式辞去了该党成员身份，因为我认为它推崇的问题包括裙带关系文化和宗教偶像崇拜。 https://www.instagram.com/p/DARWPxjSUG5/</p>
--	---

<p>This marks the end of my political relationship with them and any political or legitimate support from me toward this movement. As you may have noticed, I have long used all my wisdom and political skills to expand the kingdom of Heaven.</p> <p>When the current Mexican president took office on October 1, 2024, I watched with concern as she adopted practices of idolatry similar to those promoted by the previous president, turning to false pre-Hispanic gods.</p> <p>It seems as if she wants to lead the Mexican people down the same path of idol worship through her government, which has never led to anything good, as it results in corruption and more deception which keeps the country trapped in lies and myths.</p> <p>I believe it is essential to raise our voices and call for reflection.</p> <p>In fact, during a quick trip in the third week of October, I had the opportunity to visit Mexico City and preach the gospel in some of its most emblematic places, including the castle of Chapultepec, the Hunter, the Angel of the Independence, and the Reforma Monument.</p> <p>One of these places was the Zócalo, in front of the National Palace. From there, I made a public call for repentance because I sincerely hope that our president will reconsider and change course before dragging the nation toward these terrible practices. https://www.instagram.com/guillermoestmon/p/DBZk6C4yBiH/</p> <p>That day, it seemed like it was going to rain. However, many people passing by stopped to listen to the message.</p> <p>Among all the signs of appreciation I received from people while doing this, one man came up to me and said: "What you're saying is true. I think we all know it, but no one dares to say it openly."</p>	<p>这标志着我与他们的政治关系的结束，以及我对这个运动的任何政治或合法支持的结束。正如你可能注意到的，我一直运用我的智慧和政治技巧来扩展天国的国度。</p> <p>当现任墨西哥总统在2024年10月1日上任时，我忧心忡忡地看着她采用了与前任总统类似的偶像崇拜做法，转向虚假的前西班牙神祇。</p> <p>看起来她想通过政府引导墨西哥人民走上同样的偶像崇拜道路，而这种做法从来没有带来任何好结果，因为它导致腐败和更多的欺骗，令国家困陷在谎言和神话之中。</p> <p>我认为我们必须提高声音，呼吁反思。</p> <p>事实上，在10月的第三周，我有机会访问了墨西哥城，并在一些最具象征性的地方宣讲福音，包括查普尔特佩克城堡、猎人雕像、独立天使和改革纪念碑。</p> <p>其中一个地方是宪法广场，位于国家宫前。站在那里，我公开呼吁悔改，因为我真诚地希望我们的总统能重新考虑，并在将国家引向这些可怕的做法之前改变方向。 https://www.instagram.com/guillermoestmon/p/DBZk6C4yBiH/</p> <p>那天，似乎快下雨了。然而，许多路过的人停下来聆听信息。</p> <p>在我进行这个活动时，所有来自人们的感谢中，有一位男子走到我面前，说：“你说的是真的。我觉得我们都知道这个，但没有人敢公开说出来。”</p>
--	--

On another note, we are supporting Jorge, a missionary who is going to India. He will arrive in Durango in the third week of November to visit local churches with Tesoros Puros and share his vision of how businesses can be a channel for missions and seek spiritual support.

Maybe Jorge hasn't realized it, but his life has deeply inspired me and helped me find the wisdom I had been looking for.

All these events have been a source of inspiration for the last two ideas I will share at the end of this collection. I believe that the Holy Spirit, in a miraculous way, has helped me fit all the pieces together to solve the crossroads I was at.

The main point I want to share with you here is clear: I won't keep anything to myself.

I will do everything in my power to share with as many people as possible the gift of salvation that Christ Jesus offers to anyone who decides to repent.

Paraphrasing C.S. Lewis, I would like "on the day of my earthly death, may there be a celebration in hell because I am finally out of the battlefield."

Still, I admit that I continue to make many mistakes, and there are still parts of my character that need to be corrected. My life is far from perfect, and it has not been free of difficulties.

In fact, since October 2021, I feel that the challenges have increased. Every time I think there's an opportunity to fulfill my desire to form a Christian family, it slips through my fingers without me understanding the real reason behind of this.

My two cents is that as social chaos and geopolitical events grow, it becomes harder for anyone to predict the future and, at the same time, be prepared for what's to come.

However, I've seen how faith, like a mustard seed, can produce abundant fruit with even the smallest efforts.

另一方面，我们正在支持乔治·他是一位将前往印度的传教士。他将在11月的第三周到达杜兰戈·访问当地的教会·和“Tesoros Puros”一起分享他的愿景，说明企业如何成为传教的渠道并寻求灵性支持。

也许乔治还没有意识到·但他的生活深深地激励了我·并帮助我找到了我一直在寻找的智慧。

所有这些事情成为了我在本系列最后要分享的两个想法的灵感来源。我相信圣灵以一种奇迹般的方式帮助我将所有的碎片拼凑在一起·解决了我所面临的十字路口。

我想在这里与您分享的主要观点是明确的：我不会对任何事情保留。

我会尽我所能，与尽可能多的人分享基督耶稣为任何决定悔改的人所提供的救恩。

借用C.S.刘易斯的话·我希望“在我离世的那一天，地狱里会因为我终于走出战场而举行庆祝。”

然而，我承认我仍然犯了许多错误·还有我的性格中有些部分需要改正。我的生活远非完美·也没有没有困难。

事实上·自2021年10月以来，我感觉挑战增多了。每次我认为有机会实现自己组成基督教家庭的愿望时·它都从我手中溜走·而我并不了解背后的真正原因。

我的看法是，随着社会混乱和地缘政治事件的增加·任何人都变得越来越难以预测未来·同时也很难为即将到来的一切做好准备。

然而，我见证了信仰就像一颗芥菜种子·凭借哪怕最微小的努力·也能结出丰硕的果实。

<p>I am amazed by the impact of every action and everything that follows from doing things with wisdom and intrinsic value. I had a taste of something similar in the 2018 Mexican election. But this time, it's different. No matter how small an action seems related to the gospel, it becomes incredibly powerful in God's hands.</p> <p>With a little bit of faith, amazing and wonderful things can happen.</p> <p>Today, I believe that Christianity is expanding more globally, driven by the Church and the personal witness of evangelism I see everywhere, even in the midst of difficulties, which brings me great peace.</p> <p>I feel at peace with the path I've taken so far and with a clear conscience regarding the testimony of Jesus I've tried to share in this world. To this day, I believe I've been faithful to what God has entrusted me with, and I am ready to give a good account of my actions.</p> <p>To be honest, since I published the book "How to Value your Days" in September 2022, I have put into practice the method of the "creative week" that I describe there.</p> <p>In the book, my main argument is that one week of wise decisions can produce better results than a month of foolish decisions.</p> <p>By focusing on small, wise daily actions, I estimate that applying these principles with discipline for a quarter can be equivalent to making up for a lost year in a common life.</p> <p>With the same approach, I believe that six months of practicing this algorithm could make up for three years of lost time, while a full year of disciplined practice could recover six or seven years.</p> <p>Since August 28, 2022, when I finished that book, 815 days have passed, or 115 weeks.</p> <p>Although we haven't reached the 150 weeks I had envisioned after finishing that book, I am convinced that these efforts have supported at least a 1.1% weekly growth rate of Christianity in what's within my reach.</p>	<p>我对每一个行动以及由此产生的一切所带来的影响感到惊讶，尤其是当这些事情是带着智慧和内在价值去做的时候。我在2018年墨西哥选举中体验到过类似的感受，但这一次不同。无论与福音相关的行为看起来多么微小，当它交到上帝手中时，就变得极其强大。</p> <p>只要有一点信心，惊人的美好事情就能发生。</p> <p>今天，我相信基督教正在全球范围内扩展，这种扩展是由教会和我在各地看到的个人布道见证所推动的，甚至在困难中也不例外，这让我感到非常平安。</p> <p>我对自己迄今为止走的道路感到平静，并且对在这个世界上所试图分享的耶稣见证感到心安理得。直到今天，我相信我对上帝托付给我的使命一直忠诚，并且我准备好为我的行动做出一个正直的交代。</p> <p>说实话，自从我在2022年9月出版了《如何珍惜你的每一天》这本书以来，我开始实践中描述的“创造性周”方法。</p> <p>在书中，我的主要论点是，一周的明智决策能够比一个月的愚蠢决策产生更好的结果。</p> <p>通过专注于小而明智的日常行动，我估计，如果以纪律性坚持这些原则三个季度，就相当于弥补了普通生活中失去的一年。</p> <p>用同样的方法，我相信，如果坚持六个月的实践，这个算法可以弥补三年的失去的时间，而一整年的有纪律实践可以弥补六到七年的时间。</p> <p>自从2022年8月28日我完成那本书以来，已经过去815天，或者说115周。</p> <p>虽然我们还没有达到我在完成那本书后设想的150周，但我相信这些努力至少在我能触及的范围内支持了基督教每周增长1.1%的进展。</p>
---	---

With current technology, like smartphones and social media, I also believe that the statistics used by some Christian ministries are outdated, and the strength of Christianity in the whole world is much greater today than just a few years ago.

Christianity has regained such strength in the world that you can see it as the power that recently helped Donald Trump win in the United States just a few days ago.

My conclusion after 2.2 years of discovering the wisdom of the "creative week" that God designed is that, according to my calculations, I have been able to make up for more than 15 years lost to foolish decisions.

I didn't do anything. The Lord gave all of this into my hands. But I feel that I've replaced all the lost time with the fruits of repentance, which I trust will bring even more fruit toward eternal life.

Geopolitical risk and Comunicación de Guillermo

The impact of the war between Ukraine and Russia on Alibaba's stock price taught me something important.

Even though I believe my investment thesis is correct, we are reaching a point in history where we cannot ignore geopolitical risk.

Even when predictions and business theories you think you understand seem well-founded, the global political reality can change quickly and affect what was once considered stable.

The impact of these events is not limited to big nations or corporations; it also affects our everyday decisions and long-term strategies.

This is how I decided to adapt the "Comunicación de Guillermo" newsletter.

随着当前技术的发展，如智能手机和社交媒体，我也认为一些基督教事工使用的统计数据已经过时，基督教在全球的力量今天比几年前要强大得多。

基督教在世界上已经恢复了如此强大的力量，以至于你可以看到它在不久前帮助唐纳德·特朗普赢得美国大选的力量。

我在发现上帝设计的“创造性周”智慧后的2.2年总结得出，我的计算结果是，我已经弥补了超过15年因愚蠢决定而失去的时间。

我什么都没做。主把这一切交到我手中。但我觉得我已经用悔改的果实替代了所有失去的时间，我相信这些果实将带来更多通向永生的果实。

地缘政治风险与《Guillermo的沟通》

乌克兰和俄罗斯之间的战争对阿里巴巴股价的影响让我学到了一个重要的教训。

尽管我相信我的投资理论是正确的，但我们正进入历史的一个阶段，我们不能忽视地缘政治风险。

即使你认为自己理解的预测和商业理论看起来是有根据的，全球的政治现实也可以迅速变化，并影响曾经被认为稳定的事物。

这些事件的影响不仅限于大国或大公司，它们也影响到我们日常的决策和长期战略。

这就是我决定调整《Guillermo的沟通》新闻通讯的原因。

<p>If you prefer to receive it in English, you can subscribe here: https://www.linkedin.com/build-relation/newsletter-follow?entityUrn=7249503021808680960.</p> <p>If you speak Spanish, you can subscribe here: https://guillermoestmon.substack.com/</p> <p>The goal of this initiative is to help as many people as possible understand reality in an accessible way, as if Warren Buffett were writing to his mom.</p> <p>I couldn't think of a better name, but if you have any suggestions, I'd be happy to hear them.</p> <p style="text-align: center;">* * *</p> <p>A sensible approach to the unavoidable future</p> <p>It might seem strange, but for me, writing these lines and publishing them is not easy. I never imagined in my wildest dreams that I would be sharing something like this, especially not in this context of Bina.</p> <p>Perhaps, with different choices, my life would be different. First, because I missed my first opportunity to start a Christian family, though I have faith that the God of miracles has something good planned for me.</p> <p>But now, serving the Lord, I believe I have regained more than a lost decade of my life.</p> <p>Although I still long to be a father, I don't consider myself naive. I see how things are unfolding, and I notice everything is changing very quickly, so I feel I am prepared spiritually, mentally, and physically for whatever comes next.</p> <p>I'm also sure that, for a few years now, it should not surprise any of you to know my beliefs about Christianity and how its values are changing the way I see reality.</p> <p>My commitment to you, as friends and shareholders of Bina, remains intact. Essentially, my focus continues to be: to use the capital contributed by shareholders and invest them in extraordinary businesses at reasonable prices.</p>	<p>如果你更喜欢用英语接收，可以在这里订阅：https://www.linkedin.com/build-relation/newsletter-follow?entityUrn=7249503021808680960。</p> <p>如果你讲西班牙语，可以在这里订阅：https://guillermoestmon.substack.com/</p> <p>这个计划的目标是帮助尽可能多的人以简单易懂的方式理解现实，就像沃伦·巴菲特写信给他的妈妈一样。</p> <p>我想不出更好的名字，但如果你有任何建议，我很愿意听。</p> <p style="text-align: center;">* * *</p> <p>对不可避免的未来的理性看法</p> <p>这可能听起来很奇怪，但对我来说，写下这些话并发布它们并不容易。我从没想过会分享这样的话，尤其是在比纳这个背景下。</p> <p>也许，如果做出不同的选择，我的生活会不同。首先，因为我错过了开始基督教家庭的第一次机会，尽管我相信奇迹的上帝为我计划了美好的事情。</p> <p>但现在，服侍主，我相信我已经找回了我失去的十多年。</p> <p>尽管我仍然渴望成为一名父亲，但我不认为自己天真。我看到了事情的发展，我注意到一切都在快速变化，所以我觉得自己在精神、心理和身体上都已经为接下来的一切做好了准备。</p> <p>我也确定，这几年里，知道我对基督教的信仰以及它如何改变我看待现实的方式，应该不会让你们任何人感到惊讶。</p> <p>我对你们的承诺，作为朋友和比纳的股东，依然坚定不移。归根结底，我的重点依旧是：利用股东贡献的资本，将其投资于具有合理价格的非凡企业。</p>
---	--

However, it is clear to me that this is now being shaped by a philosophy of life that is richer, broader, and deeper.

For me, it is very clear that in less than five years, the world as we know it will transform into something different, and what we are living today may be just a vague memory.

You may not agree with what I've shared and decide to withdraw your investment. If that's the case, I won't stop you, because your capital has always been yours. Please contact me if that's the case.

But regardless of whether you agree or disagree with everything I've shared, I believe that, as a shareholder of Bina, you are facing a trilemma with this vision:

1. I am lying to you.
2. I've gone crazy or I am deceived by false ideas that dominate my imagination, and they have numbed my conscience.
3. I am telling you the truth.

If you think I'm lying to you and that my intention is to scam you like one of the many dishonest people I've mentioned in this letter, please contact me so you can withdraw your investment in Bina as soon as possible.

One of my principles is to only keep healthy, fruitful, and trusting relationships. On my side, I believe what I'm saying is true, and I wouldn't joke about something so important.

If you decide to trust my sincerity, then a dilemma arises: Am I correct in these ideas, or am I terribly wrong?

But even if I am wrong, I have reasons to believe that our investment thesis is sound and will protect our interests.

然而，我很清楚，这一切现在正被一种更加丰富、广泛和深刻的生活哲学所塑造。

对我来说，十分明确的是，在不到五年的时间里，我们所熟知的世界将会转变成某种不同的样子，而我们今天的生活可能只会成为模糊的回忆。

你可能不同意我所分享的内容，并决定撤回你的投资。如果是这样，我不会阻止你，因为你的资本一直是属于你的。如果是这种情况，请联系我。

但是，无论你是否同意我所分享的内容，我相信，作为比纳的股东，你正面临着一个三难选择：

1. 我在骗你。
2. 我疯了，或者我被支配我想象中的虚假思想所欺骗，这些思想麻木了我的良知。
3. 我在告诉你真相。

如果你认为我在骗你，认为我的意图是像信中提到的那些不诚实的人一样诈骗你，请尽快联系我，以便你能够撤回你在比纳的投资。

我的原则之一是只保持健康、富有成果和信任的关系。就我而言，我相信我所说的是真实的，我不会拿这么重要的事情开玩笑。

如果你决定相信我的真诚，那么就会出现一个困境：我的这些想法是正确的吗，还是我完全错了？

但即使我错了，我也有理由相信我们的投资理论是合理的，并且会保护我们的利益。

First, I base this on a reasoning developed by Jeff Van Duzer in his book "Why Business Matters to God?" while I was researching the ideas Jorge shared with me when I met him, which I described in detail in the idea just before this one.

<https://www.amazon.com/Why-Business-Matters-God-Still/dp/0830838880>

The reasoning goes something like this: First of all, no one knows for sure the exact mechanism of what's called the "end times," and interpretations of this topic are often full of speculation and debate.

However, there is a solid perspective, which I personally support, called "continuity."

In many passages of the Scriptures, both in the Old and in the New Testament, we see that the work we do and the way we do it are very important to God.

Some of us believe that every action we take in our lives has the potential to be a sacred service to God.

This theology, from the early days of Christianity, highlights the idea that there is no longer a physical temple; rather, we ourselves are the temple where the Holy Spirit dwells.

Professional work then becomes a central service, as my beloved Catholic friends from the Panamericana University would say, an "Opus Dei," which enriches our relationship with God and our purpose in life.

We cannot be sure what the Heavenly Jerusalem will look like, although we suspect that God will take the best of this world to build or use in this new city.

A key question arises then: Will our work in this life endure, and does it matter to God?

首先，我基于Jeff Van Duzer在他的书《Why Business Matters to God?》中的推理，这本书是在我研究Jorge与我分享的思想时遇到的，我在前面的观点中详细描述了这些思想。

<https://www.amazon.com/Why-Business-Matters-God-Still/dp/0830838880>

推理大致是这样的：首先，没有人确切知道所谓“末日”事件的具体机制，关于这个话题的解释通常充满了猜测和辩论。

然而，有一个我个人支持的稳固观点，叫做“延续”。

在圣经的许多段落中，无论是在旧约还是新约，我们都看到我们所做的工作和我们做事的方式对上帝的来说非常重要。

我们中的一些人相信，我们生活中的每一个行动都有可能成为对上帝的的神圣服务。

这种神学思想，从基督教早期开始，强调了一个观点：不再有实体的圣殿；而是我们自己就是圣殿，圣灵住在其中。

专业工作因此变成了一个中心服务，正如我亲爱的泛美大学的天主教朋友们所说的那样，成了一个“神的工作”（Opus Dei），它丰富了我们与上帝的关系和我们的人生目的。

我们不能确定天上的耶路撒冷会是什么样子，尽管我们猜测，上帝会从这个世界中挑选最美好的部分来建立或在这座新城中使用。

一个关键的问题随之而来：我们在这世上的工作会持久吗？它对上帝重要吗？

<p>To answer it, in practice, we encounter three philosophical perspectives within Christianity:</p> <p>1. The Agnostics:</p> <p>They are in constant uncertainty.</p> <p>They believe the world itself is flawed, that in some way, God made an error by creating a world subject to corruption, and that prophecies are ambiguous or symbolic.</p> <p>According to this view, we cannot expect the value of our efforts to continue in the new reality, as the promises are vague and only assure us of salvation through Christ's sacrifice.</p> <p>This view helps us understand that we cannot anticipate what will happen with this reality when we move on to the next.</p> <p>2. The Enthusiasts of Annihilation:</p> <p>They believe in a complete break between this world and the one to come, based on chapter 3 of the Second Letter of Peter.</p> <p>According to them, the world will be destroyed by fire and replaced by a new one.</p> <p>They point out that the Heavenly Jerusalem descends from heaven as an exclusive gift from God, pure and spotless, where humans, with their impurities, cannot contribute.</p> <p>For them, human work is just a means to sustain life here but has no intrinsic value, suggesting it is pointless to strive here.</p> <p>In their view, they ignore that Genesis states God created all things good.</p> <p>They also leave a question in the air: if work were insignificant, why would a good God call us to work, strive, and be courageous?</p>	<p>为了回答这个问题，在实践中，我们在基督教中遇到三种哲学观点：</p> <p>1. 不可知论者：</p> <p>他们处于不断的不确定状态。</p> <p>他们认为这个世界本身是有缺陷的，在某种程度上，上帝通过创造一个容易腐化的世界犯了错误，他们认为预言是模糊的或象征性的。</p> <p>根据这个观点，我们不能期望我们努力的价值会在新的现实中继续，因为这些承诺模糊不清，只是通过基督的牺牲向我们保证得救。</p> <p>这种观点帮助我们理解，我们无法预测当我们进入下一个现实时，当前的现实会发生什么。</p> <p>2. 灭绝论的热衷者：</p> <p>他们认为这个世界与将来世界之间有完全的断裂，基于彼得后书第三章。</p> <p>他们认为世界将被火焚毁，并由一个新的世界取代。</p> <p>他们指出，天上的耶路撒冷从天而降，是上帝的专属礼物，纯洁无瑕，人类的污秽无法做出贡献。</p> <p>对他们来说，人类的工作只是维持生活的手段，并没有内在的价值，他们认为在这里努力是没有意义的。</p> <p>在他们看来，他们忽视了创世纪中提到上帝创造的所有事物都是好的。</p> <p>他们也留下了一个问题：如果工作毫无意义，为什么一个善良的上帝会召唤我们去工作、努力和勇敢？</p>
---	---

<p>3. Adoption:</p> <p>This is the view I hold. I believe that the work we do matters to God and that its intrinsic value will survive, being purified and transformed to contribute to God's kingdom.</p> <p>The fire mentioned in Peter's letter is purifying, not destructive (1 Corinthians 3:12-15).</p> <p>God cares about the work we do in this world because it has intrinsic value and is connected to an eternal purpose.</p> <p>Through the sacraments of the Lord's Supper and baptism, Christ shows us that material things have a sacred and lasting role.</p> <p>The vision of the New Jerusalem unfolds here, in this reality; it doesn't mean we will be taken up to heaven.</p> <p>The idea that the Heavenly Jerusalem keeps the name "Jerusalem" in Revelation 21 and 22 suggests continuity. For example, this city is founded on the apostles and the twelve tribes of Israel, historical figures that connect the old world with the new.</p> <p>In this new reality, God, in His sovereignty, chooses to dwell among His people in the holy city established within our reality. It's there that the kings of the earth bring their splendor (Revelation 21:24).</p> <p>So, I believe that our work has a role in God's plan, and He will act through His Spirit in human works, incorporating what has value into the New Jerusalem.</p> <p>Since God has plans that include both this world and the one to come, we can trust that His will shall prevail in the new reality, and that He will remain sovereign.</p> <p>God will act through His Spirit in human work, and, in special and unexpected moments, His intervention will become even clearer at the end of times.</p>	<p>3. 领养：</p> <p>这是我持有的观点。我相信我们所做的工作对上帝来说很重要，并且它的内在价值会存续，经过净化和转化后为上帝的国度做出贡献。</p> <p>彼得书信中提到的火是净化的，而不是毁灭性的（哥林多前书3:12-15）。</p> <p>上帝关心我们在这个世界上做的工作，因为它有内在的价值，并与一个永恒的目的相关联。</p> <p>通过圣餐和洗礼，基督向我们展示了物质事物有一个神圣且持久的角色。</p> <p>新耶路撒冷的愿景在这里展开，存在于这个现实中；这并不意味着我们会被带到天堂。</p> <p>启示录21章和22章中提到天上的耶路撒冷保持“耶路撒冷”这个名字，这暗示着延续。例如，这座城市建立在使徒和以色列十二支派的基础上，这些历史人物将旧世界与新世界联系起来。</p> <p>在这个新的现实中，上帝在祂的主权下选择住在祂的子民中，在我们现实中建立的圣城里。正是在那里，地上的君王们将他们的荣光献上（启示录21:24）。</p> <p>因此，我相信我们的工作在上帝的计划中有着重要的角色，祂将通过祂的圣灵作用在人类的工作中，将有价值的部分融入新耶路撒冷。</p> <p>因为上帝的计划包含了这个世界和将来的世界，我们可以相信祂的旨意将在新的现实中成就，并且祂将保持主权。</p> <p>上帝将通过祂的圣灵作用于人类的工作，并且在特殊和意外的时刻，祂的干预将在末世变得更加明显。</p>
--	---

<p>There is no “Plan B.” From Genesis to Revelation, God’s intentions are revealed consistently. The peace designed for the Garden of Eden is the same peace we will experience in the eternal city, the New Jerusalem, our future reality.</p> <p>This doesn’t mean that all work contributes to the kingdom of God, as God Himself will judge and purify our works and deeds.</p> <p>Work that has intrinsic value will be transformed to shape the new world in the Heavenly Jerusalem. I imagine this new world could include, for instance, a Heavenly Mexico, a Heavenly Durango, a Heavenly Paris or London, a Heavenly New York, and even a Heavenly Guadalajara.</p> <p>God is certainly already at work in human history.</p> <p>Take the case of the Bible. God inspired specific people to write with their own hands the greatest story ever told, His “Word.”</p> <p>In a similar way, God creates temporary and tangible realities in our world through the lives of those willing to pay the cost of being His disciples, to take up their cross, and follow Him.</p> <p>So this divine call isn’t limited to the spiritual; it invites us to actively participate in business, building God’s kingdom here, in this reality.</p> <p>This call includes all areas of our life, even in activities like Bina.</p> <p>When you allocate a portion of the trust you have earned through your work to Bina, you gain rights over Bina's shares. Bina, in turn, invests in businesses, acquiring titles that grant certain rights over these.</p> <p>But before moving on to the next idea, what about the culture I mentioned earlier, like the one dominated by fraudsters and liars in Mexico's business and daily life?</p>	<p>没有“B计划”。从《创世记》到《启示录》，上帝的意图始终如一地显现。为伊甸园设计的和平将是我们在永恒之城——新耶路撒冷——中将要体验的和平，我们的未来现实。</p> <p>这并不意味着所有的工作都会对上帝的国度有所贡献，因为上帝 Himself 将审判并净化我们的工作和行为。</p> <p>具有内在价值的工作将会被转化，以塑造天上耶路撒冷的新世界。我想象这个新世界可能包括，例如，天上墨西哥、天上杜兰戈、天上巴黎或伦敦、天上纽约，甚至天上瓜达拉哈拉。</p> <p>上帝无疑已经在历史中行动。</p> <p>以圣经为例。上帝启发了特定的人，用他们自己的手写下了有史以来最伟大的故事——祂的“话语”。</p> <p>以类似的方式，上帝通过愿意付出代价成为祂门徒、背起十字架并跟随祂的人的生命，在我们的世界中创造了暂时且可触及的现实。</p> <p>因此，这个神圣的召唤不仅仅限于精神层面；它邀请我们积极参与商业，在这个现实中建设上帝的国度。</p> <p>这个召唤包括我们生活的各个领域，甚至像 Bina 这样的活动。</p> <p>当你将通过工作获得的信任的一部分分配给 Bina 时，你获得了对 Bina 股票的权益。Bina 则将投资于企业，获取授予这些企业一定权利的证券。</p> <p>但在继续下一想法之前，先谈谈我之前提到的文化，比如在墨西哥商业和日常生活中，欺诈者和骗子主导的文化，如何看待？</p>
--	---

Here, 20th-century theologian Richard Niebuhr emphasized the importance of integrating faith into everyday life and proposed five paradigms that believers can adopt to face a challenging secular culture:

1. **Christ Against Culture.** The injustice and corruption in the world would lead us to isolate ourselves and wait outside, without getting involved, as if business and politics were incompatible with faith.
2. **Christ of Culture.** Here, there is no real tension between Christ and the demands of everyday culture.
3. **Christ Above Culture.** In this paradigm, businesses that follow the values of God's kingdom find harmony with the world.
4. **Christ Beyond Culture.** This view sees Christ's calling as an ethical force that lifts us above the demands of the dominant culture.
5. **Christ and Culture in Paradox.** The Christian lives in constant tension between the demands of the world and those of Christ, enduring the world's corruption while awaiting final transformation.
6. **Christ, the Transformer of Culture.** This recognizes the corruption in culture, but Christians, through the Holy Spirit, are called to redeem it by practicing business that reflects the values of God's kingdom.

All these ideas I have explained to you are the reference and prelude to consider Bina's role in the future.

在这里，20世纪的神学家理查德·尼布尔强调了将信仰融入日常生活的重要性，并提出了信徒可以采用的五种范式，以应对充满挑战的世俗文化：

1. **基督对抗文化。**世界上的不公和腐败使我们感到孤立，我们选择等待在外，不参与其中，好像商业和政治与信仰是不能兼容的。
2. **基督文化中的一部分。**在这里，基督和日常文化的要求之间没有真正的冲突。
3. **基督超越文化。**在这个范式中，遵循上帝国度价值观的企业能够与世界找到和谐。
4. **基督超越文化之外。**这一观点认为，基督的召唤是一个道德力量，它将我们提升到超越主流文化要求的高度。
5. **基督与文化的悖论。**基督徒生活在世界要求与基督要求之间的持续紧张中，忍受世界的腐化，同时等待最终的转变。
6. **基督，文化的变革者。**这一观点认识到文化中的腐败，但基督徒通过圣灵的力量，被召唤去通过实践符合上帝国度价值观的商业行为来赎回它。

我向你解释的所有这些观点，都是考虑Bina未来角色的参考和序言。

<p>Bina as mission</p> <p>God cares deeply about what we do in this world.</p> <p>Since Bina’s intrinsic value lies in holding valuable assets, it’s possible that the best parts of our rights here will remain and transition into the new reality.</p> <p>If the viewpoint I’m proposing is correct, then God will use the best of Bina to help build the new reality where we will enjoy His Presence.</p> <p>For example, the rights you hold now in “the new Bina” may give us access to the best of “the new Alibaba.”</p> <p>To me, it would be logical for a rational businessperson, when considering this outlook, to focus on acquiring rights in the most valuable parts of each industry, as much as possible.</p> <p>With the capital you invest in Bina, we have the chance to select the best of each industry, as we have the “intrinsic value map” outlined in the ideas shared previously. https://bina.mx/inicio/global-map-of-intrinsic-value/</p> <p>However, you don’t need Bina to follow this approach.</p> <p>You could pursue this path on your own or trust it to someone you consider wise and careful.</p> <p>As for us, I believe that through Bina, we can fulfill this mission carefully and with integrity, within our abilities.</p> <p>So far, I believe I’ve followed the guidance of the Holy Spirit, and I’ll continue to treat Bina with the utmost respect as part of my service to God.</p> <p>The story of Noah in Genesis 6 is a fitting example here.</p> <p>God saw the corruption and violence in humanity, so He decided to bring judgment upon the ancient world.</p>	<p>Bina作为使命</p> <p>上帝非常关心我们在这个世界上所做的事情。</p> <p>因为Bina的内在价值在于持有有价值的资产，所以我们在这里的权利中最好的部分可能会保持，并过渡到新的现实中。</p> <p>如果我提出的观点是正确的，那么上帝将利用Bina最好的部分来帮助建立我们将享受祂的同在的新现实。</p> <p>例如，您现在在“新Bina”中拥有的权利可能会让我们有机会接触到“新阿里巴巴”的最优秀部分。</p> <p>对我来说，作为一个理性的商人，在考虑这种观点时，专注于尽可能多地收购每个行业最有价值部分的权利是合乎逻辑的。</p> <p>通过您在Bina中的投资，我们有机会选择每个行业中的最佳部分，因为我们之前分享的“内在价值地图”已经明确了这一点。 https://bina.mx/inicio/global-map-of-intrinsic-value/</p> <p>然而，您不需要通过Bina来遵循这种方法。</p> <p>您可以独自追求这条道路，或者把它交给您认为明智且小心的人。</p> <p>至于我们，我相信通过Bina，我们可以小心并正直地履行这个使命，在我们的能力范围内。</p> <p>到目前为止，我相信我已经遵循了圣灵的引导，我将继续以最崇高的敬意对待Bina，作为我对上帝的服务的一部分。</p> <p>《创世纪》第6章的诺亚故事是一个恰当的例子。</p> <p>上帝看到了人类的腐化和暴力，于是祂决定对古代世界进行审判。</p>
--	---

However, Noah found grace before God's eyes, and by following His instructions, he built an ark to save his family and a pair of each kind of every living creature.

Noah didn't have to bring every single animal on earth onto the ark. He only needed the feline ancestor of cats, lions, tigers, and pumas; the canine ancestor of wolves and domestic dogs; in other words, only the essential seed of each kind that needed to be preserved was enough.

When the flood came, Noah and those on the ark survived, while everything else from the old world perished.

Today, I see Bina as a modern ark, though our mission isn't to preserve living creatures, but to acquire stakes in the world's best businesses.

I feel a deep sense of peace knowing that, in obedience, I'm doing my part by writing this letter to you, giving you a wider view of what we've built up to this point. To me, this is more than a meaningful story.

I believe that Bina won't be the only vehicle that moves into the next reality, but I'm confident it will be one that does.

Our competitive edge, compared to other vehicles, doesn't come from how clearly I understand this reality or the wisdom that has guided me to avoid harm. It simply comes from being blessed with obedient faith in the power of the Holy Spirit.

With this perspective, I can confidently say that Bina is designed to move from the current world into the one that's coming, where we will live eternally.

So, at Bina, we will acquire shares in the most solid businesses across each industry, according to our abilities and resources.

This vision is simple because I believe the Holy Spirit has designed our model, making it achievable and scalable based on the resources we receive.

然而，诺亚在上帝眼中得到了恩宠，并按照祂的指示，建造了一只方舟来拯救他的家人和每种生物的一对。

诺亚不需要把地球上的每一只动物都带上方舟。他只需要带上猫科动物的祖先—包括猫、狮子、老虎和美洲狮；狗科动物的祖先—包括狼和家犬；换句话说，只需要每种需要被保存的生物的基本种子就足够了。

当洪水来临时，诺亚和方舟上的人幸存下来，而古老世界中的其他一切都灭绝了。

今天，我把Bina看作是现代的方舟，虽然我们的使命不是保存生物，而是收购全球最优秀企业的股份。

我感到深深的平安，因为我知道，在服从的心态下，我通过写这封信给您，向您展示我们到目前为止所建立的事业，正在尽我的一份力量。对我来说，这不仅仅是一个有意义的故事。

我相信，Bina不会是唯一进入下一个现实的载体，但我相信它一定会是其中之一。

我们与其他载体相比的竞争优势，不来自我对现实的清晰理解或引导我避免伤害的智慧，而是来自我们在圣灵的力量中拥有的顺从信念。

从这个角度看，我可以自信地说，Bina的设计是为了从现在的世界进入将来那个我们将永远生活的世界。

所以，在Bina，我们将根据我们的能力和资源，在每个行业中收购最稳固企业的股份。

这个愿景很简单，因为我相信圣灵已经设计了我们的模式，使它能够根据我们所收到的资源实现并扩展。

<p>With this thesis, Bina can welcome practically an unlimited number of new shareholders from all over the world as well, and I trust that as resources come in, the Lord will show me how to use them wisely to overcome the challenges the world will face in the coming years.</p> <p>How does this affect Bina as it is now?</p> <p>Today, I believe our position in Alibaba is exceptionally strong and valuable. However, if at any point I were to lose your trust, I would need to sell this position.</p> <p>I'm interested in keeping this investment and its potential. If you wish to exit, I won't hold you back, but if you would consider giving me a little extra notice, it would allow one of the remaining shareholders to buy your share.</p> <p>The good news is that, so far, I feel I have the support of Bina's main investors. As far as I know, none have committed funds that put their financial stability at risk.</p> <p>Also, Bina has no debts or obligations that limit us, which allows us to face any high-risk financial or economic challenges.</p> <p>We'll see what happens after you receive this message.</p> <p>With this new strategy, I understand that as new contributions come in, the impact of our position in Alibaba will decrease, since we'll be diversifying broadly into nearly all business sectors worldwide.</p> <p>In a way, we'll be moving away from how I originally conceived Bina, which was similar to Berkshire Hathaway. We'll still be a collection of strong businesses, but we'll become more like a super index focused on the quality of the world's most valuable businesses.</p> <p>Of course, we're not in the United States of 1965, and I am not Warren Buffett.</p> <p>Although he doesn't know I exist, I see Buffett as the best possible teacher I could get. I thank God for letting me witness the remarkable career of the greatest investor of all time.</p>	<p>通过这篇论文，Bina也可以欢迎来自世界各地几乎无限数量的新股东，我相信随着资源的到来，主会教我如何明智地使用它们，以克服未来几年世界将面临的挑战。</p> <p>这如何影响现在的Bina？</p> <p>今天，我认为我们在阿里巴巴的地位非常强大和宝贵。然而，如果在某个时刻我失去了您的信任，我将需要出售这一位置。</p> <p>我有兴趣保持这项投资及其潜力。如果您想退出，我不会阻止您，但如果您能提前给我一些通知，那将允许剩余的股东购买您的股份。</p> <p>好消息是，迄今为止，我感到我得到了Bina主要投资者的支持。据我所知，没有任何人承诺了会危及其财务稳定的资金。</p> <p>此外，Bina没有任何债务或义务限制我们，这使得我们能够应对任何高风险的金融或经济挑战。</p> <p>我们将看看您收到此消息后会发生什么。</p> <p>通过这一新战略，我理解到随着新资金的到来，我们在阿里巴巴的地位将会下降，因为我们将全球几乎所有的商业领域进行广泛的多元化。</p> <p>在某种程度上，我们将远离我最初设想的Bina，那时它类似于伯克希尔·哈撒韦。我们仍然会是强大企业的集合，但我们将变得更像一个超级指数，专注于世界上最有价值企业的质量。</p> <p>当然，我们不是1965年的美国，我也不是沃伦·巴菲特。</p> <p>虽然他不知道我存在，但我认为巴菲特是我能得到的最好的老师。我感谢上帝让我见证了这位有史以来最伟大投资者的非凡职业生涯。</p>
--	--

<p>I am grateful to God and bless Warren Buffett's life, as he has been a profound inspiration to me. Still, I don't believe God's intent for Bina was ever to copy Buffett's approach exactly.</p> <p>Looking back, I now understand a bit better the purpose of restarting operations in 2021, which fills me with joy.</p> <p>For Bina, each investment decision will be more than just a calculation.</p> <p>Each acquisition will be backed by a thoughtful thesis, and one of my responsibilities is to ensure that every business we acquire has strong economic fundamentals and provides lasting intrinsic value, ideally relevant even in a transcendent vision like the "new Jerusalem."</p> <p>This approach is an interesting challenge for me.</p> <p>I helped develop our algorithm, and I find in this work a source of enjoyment and satisfaction I never expected.</p> <p>I am not driven by any grand ambitions; I don't believe Bina will save the world, nor do I think I am special for this task.</p> <p>I only know I have prepared my whole life to fulfill this responsibility.</p> <p>Bina is not something to boast about, nor is it a source of personal pride; rather, I see it as a duty.</p> <p>I don't want anyone to feel pressured. We don't need to convince anyone else to join Bina right now.</p> <p>Bina is exactly the size God wants it to be in November 2024.</p> <p>What I've learned in recent years is that truly valuable things, like Bina, don't rely on a specific size to be meaningful; they rely on obedience to God. So, we work with what we have, just as Moses freed over a million people with only a staff, through the power of the Holy Spirit.</p>	<p>我感恩上帝，并祝福沃伦·巴菲特的生活，因为他对我有着深远的启发。然而，我不认为上帝的旨意是让Bina完全复制巴菲特的方法。</p> <p>回顾过去，我现在稍微更明白2021年重新开始运营的目的，这让我充满了喜悦。</p> <p>对于Bina来说，每一个投资决策都不仅仅是一个计算。</p> <p>每一项收购都将有一个深思熟虑的理论支撑，而我的责任之一就是确保我们收购的每一家公司都有强大的经济基础，并能提供持久的内在价值，理想情况下，即使是在像“新耶路撒冷”这样的超越视角中也能相关。</p> <p>这种方法对我来说是一个有趣的挑战。</p> <p>我帮助开发了我们的算法，在这项工作中，我找到了以前未曾预料到的乐趣和满足感。</p> <p>我并不是被任何宏大的抱负所驱使；我不认为Bina会拯救世界，也不认为我因为这个任务而特别。</p> <p>我只知道，我已经为履行这个责任准备了我的一生。</p> <p>Bina不是值得炫耀的东西，也不是个人骄傲的来源；相反，我把它看作是一种责任。</p> <p>我不希望任何人感到有压力。我们现在不需要说服任何人加入Bina。</p> <p>Bina正是上帝希望它在2024年11月的规模。</p> <p>我在近年来学到的是，像Bina这样真正有价值的东西，并不依赖于特定的规模来体现意义；它依赖于对上帝的顺从。所以，我们用我们所拥有的，就像摩西凭借一根杖通过圣灵的力量解救了超过一百万人一样。</p>
---	---

<p>In other words, in the larger scheme of things, Bina’s initiative, though modest in size, has a unique importance. In Christ’s eyes, it’s comparable to Berkshire Hathaway, and that’s all that matters.</p> <p>Through the “Comunicación de Guillermo” newsletter, I’ll aim to connect with family offices and hedge funds within my reach.</p> <p>I’ve also received an invitation from Luis Rubén Chávez to collaborate with Zenfi, an opportunity to share some of my ideas in Mexico.</p> <p>It’s already a high-end financial health platform with over 1 million users. https://www.zenfi.mx/</p> <p>When we agreed to work together on this, he mentioned something interesting at the end: “There’s no downside, only upside for both of us.”</p> <p>Rubén is right; through Zenfi’s blog, I can publish monthly.</p> <p>While I’ve noticed that several thousand people read my thoughts on personal finance, which is a small but satisfying contribution to financial health in Mexico, I’m not sure many of them are interested in Bina. You can see my blog posts to date here (in Spanish): https://blog.zenfi.mx/profile/guillermo-estefani/</p> <p>I am sure that Bina’s current shareholders are not the only wise people in the world, and that there are families with wise members who have many questions about what is going on and how the future will unfold.</p> <p>Perhaps some of them will find answers in Bina’s mission and in what I share here.</p> <p>God will provide new partners, shareholders, friends and resources.</p> <p>If no new resources come in, I believe that our geopolitical position and our stake in Alibaba are strong enough to bring good results over the coming years, even at our modest size—unless the value grows much faster than I expect.</p>	<p>换句话说，从更广阔的角度来看，Bina的计划虽然规模不大，却具有独特的重要性。在基督眼中，它与伯克希尔·哈撒韦相当，而这才是最重要的。</p> <p>通过《Guillermo的通讯》这份新闻简报，我将努力与我能接触到的家族办公室和对冲基金建立联系。</p> <p>我还收到了Luis Rubén Chávez的邀请，邀请我与Zenfi合作，这是一个在墨西哥分享我一些想法的机会。</p> <p>Zenfi已经是一个拥有超过100万用户的高端金融健康平台。https://www.zenfi.mx/</p> <p>当我们同意合作时，他在最后提到了一件有趣的事：“对我们双方来说，只有上升的空间，没有下行的风险。”</p> <p>Rubén说得对；通过Zenfi的博客，我可以每月发表文章。</p> <p>虽然我注意到有几千阅读我关于个人财务的想法，这是对墨西哥金融健康的一项小而令人满意的贡献，但我不确定他们中的很多人是否对Bina感兴趣。你可以在这里查看我的博客文章（西班牙语）： https://blog.zenfi.mx/profile/guillermo-estefani/</p> <p>我相信，Bina目前的股东并不是世界上唯一的聪明人，肯定有许多智慧的家庭成员，他们对发生的事情和未来的发展有许多疑问。</p> <p>也许他们中的一些人会在Bina的使命和我在这里分享的内容中找到答案。</p> <p>上帝会提供新的合作伙伴、股东、朋友和资源。</p> <p>如果没有新的资源进来，我相信我们的地缘政治位置和我们阿里巴巴的股份足够强大，能够在未来几年带来好的结果，即使我们现在的规模很小——除非价值增长的速度超出了我的预期。</p>
---	---

<p>I genuinely hope to see the final shape that God will give to Bina over time.</p> <p>Our new investment vehicle will only be limited by the capacity of our Mexican brokerage.</p> <p>However, if we have enough resources, I don't see any obstacle to scaling easily through a deal with an international brokerage that gives us access to all public companies worldwide.</p> <p>Now, coming back to the dilemma I present to you—assuming I am being fully honest with you—there is a chance that I may be wrong about everything I've said in this collection of ideas that I believe to be true.</p> <p>If that's the case, in five years, each share of Bina will still represent a portion of the best businesses that exist in this world.</p> <p>I sincerely don't see how things could go wrong if we follow this plan. In my view, only my teacher Warren Buffett has surpassed this brilliant idea.</p> <p>I don't claim credit for it, because for something that some might see as “mundane” like designing Bina, all the glory and honor truly belong to Jesus Christ.</p> <p>In other words, I never would have come to this wonderful conclusion if I hadn't gone through everything I've explained in this letter. So, the credit goes to Christ. For me, it's a joint effort where He inspires, and I am the one who writes it down.</p> <p>Why does this message need to come in a letter like this? Why should it be me and not someone else writing to you? Why should you be the one reading this and not someone else? Why would something like this come from a country like Mexico? And why something so valuable from an unlikely region like Durango?</p> <p>My answer is that I have no idea why things are the way they are. Sometimes, I simply accept them with joy, trusting that God will do powerful work with His Mighty Hand.</p>	<p>我真心希望看到上帝随着时间推移赋予Bina的最终形态。</p> <p>我们的新投资工具只会受到我们墨西哥经纪公司能力的限制。</p> <p>然而，如果我们有足够的资源，我看不出通过与国际经纪公司达成协议，轻松扩展，进入全球所有上市公司的任何障碍。</p> <p>现在，回到我提出的困境——假设我对你完全诚实——有可能我对我所说的所有这些想法理解是错误的。</p> <p>如果真是这样，五年后，Bina的每一股仍然代表这个世界上最好的企业的一部分。</p> <p>我真心看不出如果我们按照这个计划执行，事情会如何出错。在我看来，只有我的老师沃伦·巴菲特超越了这个聪明的想法。</p> <p>我不争功劳，因为对于一些人可能看作“平凡”的事，比如设计Bina，所有的荣耀和荣誉真正属于耶稣基督。</p> <p>换句话说，如果没有经历我在这封信中解释的一切，我绝对不会得出这个美妙的结论。所以，功劳应该归给基督。对我来说，这是一次共同的努力，是祂给予灵感，我则把它写下来。</p> <p>为什么这封信必须以这种方式传达？为什么该由我写而不是别人写给你？为什么应该是你而不是其他人在读这封信？为什么来自像墨西哥这样的国家？为什么来自像杜兰戈这样一个不太可能的地方，给出如此宝贵的东西？</p> <p>我的回答是，我不知道为什么事情是这样的。有时候，我只是带着喜悦接受它们，相信上帝会用祂强大的手做成伟大的工作。</p>
---	---

What I am sure of is that these actions will be written in the Book of Life, and in the future, we will share them joyfully with other generations.

If you came across this message by what seems like chance and want to learn how to become part of Bina, send me a message at bina.ormasel@gmail.com

我确定的是，这些行动将被写入生命册，未来我们将与其他世代一起喜悦地分享它们。

如果你偶然看到这条信息，并想知道如何成为Bina的一部分，请发邮件给我，邮箱地址是 bina.ormasel@gmail.com。