

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/>

關於此文件的說明：本次翻譯的目的是幫助讀者輕鬆理解我們致股東的原信函中的主要內容，該信函原文為西班牙語。

我對翻譯中使用的語言不熟悉，因此這次翻譯工作是通過人工智慧進行的，所以我無法保證它能夠反映出我想表達的所有細微差別，也無法保證所有細節都準確無誤。對於內容不夠清晰的部分，我建議參閱英文版本。

完整報告的西班牙語和英文版本可以在此查

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

這封信的其他翻譯可以通過以下鏈接查看：

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

<p>I have included a table of contents below to help get a grasp of what I am trying to express:</p>	<p>以下是我為您準備的目錄，幫助您理解我想表達的內容：</p>
<p>Letter to the Shareholders of Bina Ormasel, SAPI de CV</p>	<p>致Bina Ormasel, SAPI de CV 股東的信函</p>
<p>The year at Bina</p>	<p>Bina的年度回顧</p>
<p>Progress of Bina's intrinsic value per share</p>	<p>Bina每股內在價值的進展</p>
<p>Our Investments</p>	<p>我們的投資</p>
<p>Fundamental change in Bina</p>	<p>Bina的根本變化</p>
<p>Our annual meeting</p>	<p>我們的年度會議</p>
<p>Collection of underlying ideas</p>	<p>基本理念的集成</p>
<p>Bina's principle</p>	<p>Bina的原則</p>
<p>Compound gain in understanding</p>	<p>理解上的複利增長</p>
<p>Bina and China</p>	<p>Bina與中國</p>
<p>Bina and Mexico</p>	<p>Bina與墨西哥</p>
<p>Increasing our understanding</p>	<p>加深我們的理解</p>
<p>The unavoidable transformation of reality</p>	<p>現實的不可避免轉變</p>
<p>An algorithm to redeem lost time as a risk management strategy</p>	<p>作為風險管理策略的時間補救算法</p>
<p>Geopolitical risk and Comunicación de Guillermo</p>	<p>地緣政治風險與Guillermo的溝通</p>
<p>A sensible approach to the unavoidable future</p>	<p>對不可避免未來的理性應對</p>
<p>Bina as mission</p>	<p>Bina作為使命</p>

<p style="text-align: center;"><b>Letter to the Shareholders of Bina Ormasel, SAPI de CV</b></p> <p>To the shareholders of Bina Ormasel SAPI de CV:</p> <p><b>The year at Bina</b></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>On the other hand, capital gains are different. They are calculated based on valuation rules that determine asset values.</p>	<p style="text-align: center;"><b>致Bina Ormasel, SAPI de CV 股東的信函</b></p> <p>致Bina Ormasel SAPI de CV的股東：</p> <p><b>Bina的年度回顧</b></p> <p>首先，我們來看看數字。</p> <p>我們的「損益表」顯示，2023年我們的綜合淨利潤為49,191比索。在2024年，這個數字增長了3.4倍，達到了167,807比索。</p> <p>在市場上，這個數字被廣泛用於決策，尤其是在投機者中。如果我們的知名度更高，一些分析師可能會這樣猜測：「如果Bina能夠從2023年到2024年實現這樣的增長，那麼我們在2025年可以期待什麼樣的增長呢？」</p> <p>綜合收入有兩個組成部分。第一部分是淨收入，反映了業務的運營結果。在2023年，Bina的淨利潤為17,466比索，而在2024年，我們的淨虧損為2,654比索。將兩年合併，我們的累積利潤為14,813比索。</p> <p>第二部分是我們股份的資本利得。在2023年，這部分利得為31,724比索，而在2024年，這個數字增長到170,460比索，兩年總計為202,184比索。</p> <p>這兩種利得很重要，但它們有不同的解釋。因此，如果您在考慮任何業務時，我的建議是將注意力集中在稅前利潤上，因為這些反映了真正推動業務活動的運營決策。</p> <p>在我們的情況下，2023年的營運利潤來自於我在去年報告中提到的活動，稍後我會更詳細地解釋。2024年的虧損則來自於銀行費用，僅僅是為了保持帳戶開放。</p> <p>另一方面，資本利得則有所不同。它們是根據估值規則來計算的，這些規則決定了資產的價值。</p>
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<p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>What’s interesting here is that these differences between market perception and reality create all sorts of opportunities for those trained to spot them.</p> <p>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.</p> <p style="text-align: center;">* * *</p>	<p>例如，在Bina的報告中，我們使用特定時間的股票購買價格來估算它們的「市場價值」，根據原則：「如果我們今天清算公司，會發生什麼？」這樣可以給出資本利得的感覺，但它不一定代表真實的或「內在」價值。</p> <p>我邀請您將這些記錄下來的資本利得視為一種觀感。用一個類比來說，就像是如果某個你關心的人不喜歡你。他們的看法可能與你本人無關，而是來自於那個人對世界的看法。</p> <p>在這個類比中，如果有人不看重你，這可能激勵你去加強自己的品格。但即使你成長並發展出新的優點，也不意味著他人有義務認可或改變他們對你的既定看法。</p> <p>我邀請您將資本利得的會計記錄視為一種觀感。用一個類比來說，就像是如果某個你關心的人不喜歡你。這種看法可能與你本人無關，而是來自於那個人對世界的看法。</p> <p>在這個類比中，如果有人不看重你，這可能激勵你去加強自己的品格。但即使你成長並發展出新的優點，也不意味著你應該要求他人認可或改變他們對你的固定觀點。</p> <p>有趣的是，市場觀感與現實之間的這些差異，為那些受過訓練、能夠察覺這些差異的人創造了各種機會。</p> <p>然而，這也可能導致誤解，從而引發決策錯誤，不僅僅是在商業上，還包括生活中的其他方面。因此，在評估「資本利得」時，我建議您謹慎行事。</p> <p style="text-align: center;">* * *</p>
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**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.

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**Bina 每股內在價值的進展**

更多的數字。

我們不需要重新發明輪子。我們的主要目標與沃倫·巴菲特的伯克希爾·哈撒韋公司相似，這也是我們存在的最初原因。

Bina 是一家墨西哥公司，目標很簡單：在長期內達到比美國企業更好的平均表現。

在我們運營的 43 個月中，當我們每年與美國市場進行比較時，我們似乎是「平手」，每方各有兩次勝利。然而，從淨額來看，我們略微落後。

儘管在過去的兩年中我們超越了美國市場，但我們尚未趕上彌補前兩年的落後。簡單來說：當我們在 2021 年 3 月重新開始運營時，我們發行了一股價值 100 墨西哥比索的股票。今天，這同一股股票可以在 Bina 兌回 125 墨西哥比索。

如果你投資於跟蹤美國標普 500 指數的指數基金和跟蹤墨西哥 IPC 市場指數的指數基金，且沒有任何費用、稅收、交易或管理成本，那麼你等值的 100 墨西哥比索在美國基金中的價值將達到 143 墨西哥比索，而在墨西哥基金中的價值將為 111 墨西哥比索。

由於我們報告了淨虧損，將不會進行股息分配的投票。就我個人而言，我總是會反對這種分配，因為我們的模型顯示，對於每一塊保留的股息，我們可以在五年期間內創造至少 1 塊的帳面價值。

在這封信的細節中，我提供了堅實的證據，幫助你看到，我們在內在價值方面已經超過了這個目標，儘管這還未反映在 Bina 每股的帳面價值中。

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<b>Our Investments</b>	<b>我們的投資</b>
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.	截至 2024 年日曆年結束，我們的資本已經投資於我們不控制的公司。以下是截至本報告日期我們的主要持股清單。

Shares	Company	2024-10-01	
		Cost*	Market
		(in thousand pesos)	
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 . . . . .	\$495.4	\$536.4

\* This is the purchase price.

股份	公司	2024-10-01	
		成本*	市場
		(單位：千墨西哥比索)	
227	Alibaba Group Holding Limited . . . . .	\$455.5	\$518.0
9	Bank OZK . . . . .	4.2	4.2
	其他的 . . . . .	35.7	14.2
	以市場價值計算的股票總投資 . . . . .	\$495.4	\$536.4

\* 這是購買價格。

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<b>Fundamental change in Bina</b>	<b>Bina 的根本變革</b>
From now on, Bina will undergo a major change at a fundamental level. This decision comes from how I see reality.	從現在開始，Bina將在基本層面進行重大的變化。這個決定來自於我對現實的看法。
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.	我相信我們所知道的世界很快將只成為一個回憶，並且我們的現實將在接下來的幾年中迅速變化，成為一個全新的模樣。
The decision is this: we will keep our current position as long as our resources stay the same.	這個決定是：只要我們的資源保持不變，我們將保持目前的立場。
If we receive new resources and partners, this will bring a major shift in how the intrinsic value of each Bina share is designed.	如果我們獲得新的資源和合作夥伴，這將帶來一個重大的變革，改變每一股Bina股份的內在價值設計。

<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&amp;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: <a href="https://bina.mx/inicio/manual-del-socio-dueno-de-bina/">https://bina.mx/inicio/manual-del-socio-dueno-de-bina/</a></p> <p style="text-align: center;">* * *</p>	<p>新的資源將有明確的目的：建立一個關於我們可以從各個行業中獲得的最高品質企業的權利集合。</p> <p>我們選擇購買的企業部分將根據全球標準仔細挑選，但也會受到我們資源容量的限制。</p> <p>我們的目標是保護這些公司的價值，確保它們在未來的持續性。</p> <p>這種方法不同於伯克希爾·哈撒韋（Berkshire Hathaway）的做法，也不同於那些模仿S&amp;P 500指數的基金，後者專注於購買美國500大最著名公司的股票。</p> <p>《所有者手冊》中的原則將繼續在Bina中實行。</p> <p>這包括我們的目標，即超越美國企業的平均表現。手冊可以在這裡找到： <a href="https://bina.mx/inicio/manual-del-socio-dueno-de-bina/">https://bina.mx/inicio/manual-del-socio-dueno-de-bina/</a></p> <p style="text-align: center;">* * *</p>
<p><b>Our annual meeting</b></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><b>我們的年會</b></p> <p>兩年前，我們的最後一次年會是在線上舉行的，當時只有我的妹妹在場。</p> <p>這一次，年會將於2025年2月8日在杜蘭戈市舉行，並將親自參加。</p> <p>為了決定會議的形式和地點，我想知道是否有任何人有興趣親自參加。不論如何，我會盡力安排線上直播，讓無法參加的人也能觀看。</p> <p>我正在準備一個通用的介紹，將作為會議的指導。</p> <p>如果在閱讀年報時有任何問題，請與我分享。您的問題可能與其他人的問題相同，只是不方便提問。</p>

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

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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.

提前發送您的問題，能讓我準備詳細的回應，並確保我能盡可能有效地解答您的疑慮。

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到目前為止，我相信我已經涵蓋了Bina自我們重新開始運營以來的主要進展。

然而，今年的年度信函與以往不同，它比以前的信函長得多，因為我將討論一些個人話題，比如我對超自然現象的看法，這可能會讓一些讀者感到驚訝，甚至震驚。

雖然我寫這封信的主要目的是讓Bina目前的股東閱讀，但我理解其他人也可能對內容感到好奇。

我並不是想吸引任何我們目前合作夥伴以外的人，但在可能的反應中，可能會有人對加入Bina感興趣。

在寫這封信時，我想到那些一直相信我的親密朋友們，比如Paco、César、Omali、Antonio、David和我的妹妹Jacqueline。認識他們後，我明白有些人可能會感到困惑，有些人可能會感到無聊，還有些人甚至可能決定離開這個計劃。

無論您的決定是什麼，請知道我有多麼珍惜您對Bina的信任以及您對我的友誼。我分享這些細節的目的不是讓您感到壓力，而是提前預測您的問題，並給出我最真誠的答案。

November 9, 2024  
2024年11月9日

Guillermo Estefani Monarrez  
Chairman of the Board  
董事會主席



<p><b>Collection of underlying ideas</b></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><b>Bina's principle</b></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><b>基本思想的集合</b></p> <p>在10月18日，我发了一封特别致那些有兴趣增加或减少在Bina投资的人们的电子邮件。</p> <p>我不希望我对世界的看法让你在Bina的位置上感到措手不及。虽然我不期望每个人都阅读我下面分享的所有想法，但我希望确保你拥有做出明智决定所需的信息。</p> <p>因此，作为这封信的附件，我分享了一些详细的想法。我以一种可能帮助你理解我对Bina根本性变化的愿景、动机、范式和原则的方式呈现它们。</p> <p>这些想法可能看起来彼此不相关，我承认其中一些可能甚至令人震惊。</p> <p>然而，我坚信它们对于理解我如何发展对现实的思考以及我认为Bina将在其中发挥的重要角色将是有益的。</p> <p style="text-align: center;">* * *</p> <p><b>Bina的原则</b></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>从小，我就有幸接受以尊敬上帝为根基的教育。这让我很早就接触到一些神学家的思想。</p> <p>许多年前，其中一位神学家向我解释，诺亚的语言是一种称为“古希伯来语”的闪米特语言。</p> <p>根据这种观点，这就是上帝通过塞特与亚当及其后代直至诺亚沟通的语言。在这个叙述中，希伯来语在巴别塔事件发生时依然存在于亚伯拉罕的家族中，尽管那时人类因语言多样化而失去了彼此理解的能力。</p>
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<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" (<a href="#">#H1998</a>), which expresses wisdom in terms of understanding, meaning, and truth.</p> <p>"Ormah" (<a href="#">#H6195</a>), which refers to wisdom as prudence and skillfulness in taking action.</p> <p>"Sekel" (<a href="#">#H7922</a>), 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="text-align: center;">"Then God said to humans, 'Listen! Reverence for the Lord is wisdom, turning away from evil is understanding.'"</p>	<p>現在，希伯來語對公眾開放，這在很大程度上要歸功於19世紀的神學家詹姆斯·斯特朗，他創建了聖經的詞彙索引。這是一個令人印象深刻的項目，為猶太基督教經文中的每一個原始詞語創建了索引。</p> <p>它包括了5624個希臘詞語和8674個希伯來詞語，因此我們中許多研究猶太基督教文本的人都使用這本詞典來幫助更好地理解這些經文。</p> <p>2014年中，經過學習本·格雷厄姆的價值投資原則後，我決定開始一個“試點項目”，這基於我在金礦開採經驗中學到的知識。</p> <p>我的目標很清晰：建立一個可以擴展的強大概念基礎。為此，我想到了了一個能與人們建立深刻而有意義聯繫的名字。</p> <p>當時要給Bina命名時，我選擇了希伯來語，首先是因為我認為自己是一個屬於上帝子民的人，其次是因為我希望每一個人，即使是在他們的精神層面，也能理解這個名字的影響。</p> <p>我搜尋了與“智慧型投資者”原則相關的詞語，並嘗試將它們結合起來，使其發音協調。</p> <p>我選擇了三個詞語：</p> <p>“Binah” (<a href="#">#H1998</a>)，它表達了理解、意義和真理的智慧。</p> <p>“Ormah” (<a href="#">#H6195</a>)，它指的是作為謹慎和在行動中展現技能的智慧。</p> <p>“Sekel” (<a href="#">#H7922</a>)，雖然這個詞聽起來像是以色列貨幣的名稱，但實際上它指的是從洞察力和智慧角度來理解的智慧。</p> <p>在《約伯記》28:28中，有一段關於如何尋求智慧的最清晰解釋：</p> <p style="text-align: center;">“那時，神對人說：‘聽啊！ 敬畏主就是智慧， 遠離惡事就是聰明。’”</p>
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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.

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.

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.

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.

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### **Compound gain in understanding**

One clear benefit of wisdom is that it increases our understanding of reality.

For any human being, understanding reality is very rewarding in itself. I still haven't met anyone who doesn't enjoy understanding something new.

However, understanding has also another wonderful nature: as we organize what we learn into a system, understanding tends to multiply like compound gain.

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.

In other words, Bina's system allows us to become more valuable over time by the mere increase of our understanding.

對我而言，智慧比黃金、白銀和寶石更為珍貴。雖然渴望智慧並將其視為我們所做之事中的一個必要元素很容易，但真正的智慧卻是非常難以找到的，並且更難持續應用。

然而，在這個首要的想法中，我想強調的是：我並不是想強加一種教條式或有害的宗教觀點，我當然也不想通過分享這些想法讓任何人感到不舒服。

以本尼托·胡阿雷斯的風格，我努力在Bina的理念中保持一條分界線，將自然的事物與我對超自然的想法區分開來。然而，現實告訴我，無法避免將一些人可能視為愛好、但我認為錯誤地只看作唯一現實的超自然元素，與自然界的事物融合。

我認為還有必要讓你知道，從現在開始，這些想法將成為Bina活動的基石。

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### **理解中的復利增長**

智慧的一個明確好處是，它能夠增加我們對現實的理解。

對任何人而言，理解現實本身就是非常有回報的。我至今還沒遇見過不享受理解新事物的人。

然而，理解還有另一個美妙的特性：當我們將學到的東西組織成一個系統時，理解往往會像復利增長一樣倍增。

例如，從錯誤中學到的教訓，如果與紀律和真正的學習好奇心相結合，就能轉化為持久的價值，而無知則迅速消失。

換句話說，Bina的系統使我們通過單純增加理解，隨著時間推移而變得更有價值。

<p>There's another wonder of life that I practiced a lot while I was involved in politics.</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><b>Bina and China</b></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>還有生命中的另一個奇蹟，是我在參與政治時經常練習的。</p> <p>做決策的奇妙之處在於，當你意識到某些想法是真實的，而其他想法只是幻覺時，新的情境便會出現。我認為這是人類經歷的一個基本部分。</p> <p>無論決策是好是壞，當你通過正確的理解獲得智慧時，你會意識到事情如此發展是可以接受的，或許它們不可能以其他方式發生，因為這正是你達到當前理解的方式。</p> <p>例如，當我在將近四年前提議重新啟動業務時，我的視野遠比現在狹窄。</p> <p>我希望能清楚表達這一點，即如果我當時沒有開始Bina，我就永遠無法理解那些在我之前是看不見的風險和機會。</p> <p>我將通過Bina的一個實際例子來進一步展示這個想法。</p> <p style="text-align: center;">* * *</p> <p><b>Bina和中國</b></p> <p>我在我們對阿里巴巴的投資中犯了一個戰略錯誤。我不會詳細說明來為自己辯解，而是想讓你了解我是如何看待這類事情的。</p> <p>我將使用一些技術概念，因此如果有不清楚的地方，可能是因為我解釋得不夠好。請隨時聯繫我以獲得任何澄清。</p> <p>我們在阿里巴巴的投資立場背後的論點相當簡單：</p> <p>阿里巴巴可能是過去幾十年來，增長最快經濟體中最大且最突出的公司。</p>
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<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>與其亞洲同行相比，阿里巴巴的競爭地位是非常強大的，並且由於某些文化障礙，它的市場對美國競爭對手來說非常難以進入。</p> <p>阿里巴巴成功地在自己的市場中發揮了關鍵作用，這個國家不僅是世界的工廠，其商業模式還使許多中國行業使用其平台將產品銷往全球。</p> <p>如果我要用一個熟悉的比喻來描述中國和美國之間的關係，我會說美國是哥哥，而中國是那個不安分的弟弟，但在衝突中總是理智的。</p> <p>中國擁有強大的軍事力量，在全球衝突中通常採取適度的行動，例如在烏克蘭和以色列的衝突中，甚至在與美國的經濟競爭中也是如此。</p> <p>然而，我也承認中國的體制中存在一個內在的脆弱性。</p> <p>這不是一個無法克服的弱點，但在其當前的共產主義政治體制與超自然現實之間，確實存在某種哲學上的脫節。這意味著，例如，它對未來的視野更加悲觀，完全基於唯物主義，並且比美國的視角要保守得多。</p> <p>換句話說，我會說他們的立場大概是這樣的：</p> <p>「我們的創造力與西方不同。</p> <p>通過力量，我們將使他人發明的東西變得更便宜，並保持一個便宜的固定匯率，讓我們可以將通脹輸出到其他國家。誰想加入我們，歡迎；不想加入的，就讓他們站到一邊。」</p> <p>在2020年4月，阿里巴巴報告了760億美元的銷售額。僅僅七個月後，在11月，其股價達到了307美元的歷史新高，當時其市值達到了8700億美元。</p> <p>今天，市場認為這家公司的價值為2340億美元。</p>
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<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>儘管阿里巴巴的股價下跌，但它在實際業務中仍持續展現其競爭優勢。</p> <p>現在，我的策略錯誤是花了太長時間才意識到以下這一點：</p> <p>雖然中國是世界第二大經濟體，但它仍然是一個發展中國家，並且具有我之前所解釋的哲學缺陷。</p> <p>為了說明這一點，我將使用我根據阿里巴巴報告創建的表格，該表格中的數據以今天的美元為單位。</p>
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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
<b>Total revenue</b>	<b>129,966</b>	<b>124,316</b>	<b>122,713</b>	<b>130,782</b>	<b>1</b>
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)
<b>Operating profit</b>	<b>16,249</b>	<b>10,148</b>	<b>14,176</b>	<b>15,751</b>	<b>(3)</b>

阿里巴巴業務詳情	2021	2022	2023	2024	21 vs 24 % 真正的改變
中國國內貿易	90,845	62,654	58,370	60,431	(33)
國際商務	8,851	9,062	9,960	14,257	61
本地消費服務	6,477	6,542	7,098	8,310	28
菜鳥	6,751	9,736	10,950	13,760	104
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數位媒體與娛樂	5,651	2,638	2,605	2,938	(48)
其他	419	18,818	19,109	16,305	3,794
總收入	<b>129,966</b>	<b>124,316</b>	<b>122,713</b>	<b>130,782</b>	<b>1</b>
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營業利潤	<b>16,249</b>	<b>10,148</b>	<b>14,176</b>	<b>15,751</b>	<b>(3)</b>

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.

順便提一下，經營虧損的變動中的負數實際上意味著它們每年虧損的金額在減少。對於2024年，我必須估算數據。

立刻可以看到的一個亮點是來自中國國內商業業務的銷售額以美元計算的下降。

請記住，許多分析師認為中國故意將其貨幣保持在人為低估的狀態，以促進出口。

令我感興趣的是，即使中國近年來面臨了像疫情限制這樣的情況，並且目前正在努力從經濟問題中恢復，阿里巴巴的商業模式仍然保持強大和靈活，這一點的證明就是到2024年它能夠恢復到1300億美元的相同實際價值。

另一個值得注意的情況是，經營利潤在2022年仍保持在100億美元以上，並且到2024年幾乎恢復了2021年160億美元的水平。

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.

儘管中國國內業務的經營利潤有所下降（從2021年的350億美元降至2024年的270億美元），我們仍然可以看到，來自非戰略業務的總虧損大幅減少了42%，從2021年的190億美元虧損降至預計的110億美元虧損。

另一個觀察點是，只要這些數字是真實的，我認為在這個世界上沒有像阿里巴巴這樣的企業，因為幾乎所有的業務每年都在增長，這可能是競爭優勢和存在各種大型護城河的標誌。

如果我們排除來自國內業務的銷售額，該業務的銷售額從2021年接近910億美元下降至2024年超過600億美元，我們會發現其餘的業務在實際價值上從2021年的390億美元增長至2024年的700億美元。

前面解釋的問題在於，它可能無法完全揭示我所犯的錯誤。我將從另一個角度展示這個錯誤，雖然我相信你也會明白為何阿里巴巴是一個如此堅實的想法。

可悲的是，如果你沒有正確的視角來看現實，就像我在這裡的情況一樣，真相只有隨著時間才會變得清晰。

在下表中，我將展示來自某些國家的比較數據，計算它們的經濟生產力（GDP）增長，並與它們股市指數的價值變化（以美元計算）進行比較。請記住，這兩個數據都不完美，我只是把它們當作指標來看待。

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



國家	國內生產毛額 (兆美元)		經濟產值 變化	市場指數 (單位 : 美元)		市場指數價值的 變化	市場成長/經濟成長 (2) / (1)
	9月19日	9月24日	(1)	9月19日	9月24日	(2)	
美國	21.7	28.8	32 %	2,991	5,702	91 %	2.8
中國	13.7	18.4	34 %	420	389	(7) %	(0.2)
法國	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: <a href="https://bina.mx/inicio/reportes-anuales-y-trimestrales/2022-anual/">https://bina.mx/inicio/reportes-anuales-y-trimestrales/2022-anual/</a></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>我選擇了2019年9月作為起點，因為那是在我們開始看到COVID-19疫情限制影響之前的時候。</p> <p>請記住，我們每個人對相同的數據有不同的解釋。一種解釋方式如下：</p> <p>在這段期間，美國經濟增長了32%，然而，如果我們將通脹因素考慮進去，你必須知道美元的購買力實際上減少了23%。這有助於解釋最近美國出現的一些不滿情緒，正如最近的選舉結果所顯示的。</p> <p>現在，注意到美國股市價值的增長，在這段期間增長了91%。這是一個顯著的差異。</p> <p>在2002年的報告中，我觀察到美國市場的繁榮主要是由於中央銀行系統大量將資金投入流通，作為其貨幣政策的一部分，旨在避免經濟衰退，並結合了利率上升的過程。該報告可以在這裡查閱：<a href="https://bina.mx/inicio/reportes-anuales-y-trimestrales/2022-anual/">https://bina.mx/inicio/reportes-anuales-y-trimestrales/2022-anual/</a></p> <p>現在看來，美國中央銀行，即美聯儲，已經開始放寬其貨幣政策。然而，流通中的現金量仍然與五年前的情況有很大的不同。</p>
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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).

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.

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.

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.

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.

The gap is Notable, and reflects the effects of several specific factors.

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.

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."

現在讓我們看看法國的數據，作為北約成員國，代表歐洲經濟的情況。我使用的指數是CAC 40（包括法國最大的公司，如奢侈品品牌LVMH、能源公司Total以及工業公司Schneider，這些公司都被視為全球性公司，擁有國際代表性）。

因此，儘管法國的實體經濟僅增長了4%（在這五年內！），但其股市卻增長了34%，這表明市場對全球化的法國公司存在著興奮情緒，與法國實體經濟的情況脫節。

現在，讓我們看看我們親愛的墨西哥的情況。經濟增長了30%，但如果考慮到購買力的30%淨損失，結果就不那麼令人高興了。

從股市來看，我們看到的淨增長僅為20%。雖然這個數字與墨西哥的經濟較為接近，但與美國市場的繁榮相比，還是相差甚遠。

最後，中國的情況也很有趣。儘管其經濟增長了34%，但其股市的價值今天卻下降了7%。

這個差距很顯著，反映了幾個具體因素的影響。

讓我們記住，COVID-19是從中國開始的，而中國的政治和經濟體系與美國不同。這一差異可以從兩國應對共同挑戰——例如大流行——的方式中看出。

例如，在美國（和墨西哥），對被視為「非必要」的業務實施了封鎖和關閉。這導致了顯著的經濟收縮，並且有數百萬的工作暫時丟失。然而，到2020年中期，政策變得更加靈活、不那麼嚴格，並且比中國那種集中的、嚴格的應對方式更為分散，以適應「新常態」。

<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 (<a href="https://bina.mx/inicio/reportes-anuales-y-trimestrales/2020-anual/">https://bina.mx/inicio/reportes-anuales-y-trimestrales/2020-anual/</a>), 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>你可能還記得，當世界似乎回到「正常」時，我決定重新啟動Bina的運營。</p> <p>在2020年的信中 (<a href="https://bina.mx/inicio/reportes-anuales-y-trimestrales/2020-anual/">https://bina.mx/inicio/reportes-anuales-y-trimestrales/2020-anual/</a>)，我展示了我們是如何開始購買兩股阿里巴巴控股公司的股票，每股約245美元。</p> <p>然而，到2021年3月23日，也就是那封信的日期，股票價格已經降到225美元，這並不讓人驚訝，因為它從2020年10月的320美元的高峰開始下跌。</p> <p>在COVID-19限制期間，股票達到了300美元以上的高峰，這是由於馬雲試圖將他當時的子公司螞蟻集團上市。</p> <p>螞蟻集團的首次公開募股 (IPO) 原定於2020年10月，如果那時進行，它將會是全球最大的IPO。這種興奮情緒正是當時推動股價上漲的一部分原因。</p> <p>然而，當馬雲對中國的金融包容性情況發表批評性評論時，中國政府介入並停止了IPO過程，這使得阿里巴巴在市場上的勢頭受到打擊。</p> <p>我有一個習慣：當一個想法對我來說很有趣時，我喜歡「踩一腳」並保持關注，而不是讓它從眼前溜過。我非常小心自己讓哪些想法引起注意。這就是我繼續觀察阿里巴巴行為的方式。</p> <p>現在，自從2020年10月的那個高峰以來，阿里巴巴的股價一直在下跌，從310美元跌到2022年10月的最低點64美元。</p> <p>在這段下跌過程中，我們增加了我們的持股：在2021年中，我們以226美元的價格購買了股票，在同年12月，我們以118美元的價格再次購買。</p> <p>隨著股價的繼續下跌，我認為我們是在以折扣價買入，並相信我們已經達到了股價的「底部」。</p>
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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.

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.

In response, when the war began, the United States and its allies imposed severe economic sanctions on Russia.

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.

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.

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.

I do not share these fears. For me, it was an opportunity to buy an excellent business at an extraordinary price.

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.

然後，對於那些不了解地緣政治局勢的人來說，發生了一個「意外」事件（儘管這些跡象已經出現了好幾年！）：在2022年2月，俄羅斯，作為中國的商業盟友，並且在2014年已經吞併了克里米亞，決定對烏克蘭發動大規模軍事入侵。

他們將這一行動合理化為回應美國和北約在烏克蘭建立軍事基地的計劃，而本來已經存在多年的低強度衝突迅速升級為公開的戰爭。

作為回應，當戰爭爆發時，美國及其盟國對俄羅斯實施了嚴厲的經濟制裁。

儘管俄羅斯通過貿易聯盟和要求以盧布支付石油來減輕這些制裁的影響，但全球投資基金仍然暫停了對俄羅斯市場的參與，出售了他們的股份，並切斷了聯繫。這導致許多普通投資者在俄羅斯公司股票中虧損。

這一系列事件引起了市場對其他俄羅斯地緣政治盟友如中國的股票可能會發生什麼的擔憂。

這種恐懼，再加上由於中國共產黨的政策（例如螞蟻集團的衝擊）、與美國的貿易戰以及關於中國可能發生經濟衰退的擔憂，導致全球市場對中國公司股票的興趣減少，特別是在美國。

我不認同這些擔憂。對我而言，這是以非常優惠的價格買入優秀企業的機會。

在2022年3月，我以每股103美元的價格購買了更多的阿里巴巴股票，到當年12月，我以每股89美元的平均價格增加了我的持股。

<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>與美國在2020年中期解除限制不同，中國直到2022年底才放寬其「清零 COVID」政策，這是因為大規模的抗議活動表達了民眾的沮喪。</p> <p>從那時起，中國政府逐漸放棄了大規模封鎖和限制人員流動的政策，這標誌著最嚴格措施的結束。然而，對中國股票的懷疑情緒使其股市價格保持在較低水平。</p> <p>在2023年1月到2024年1月期間，我以每股83美元的平均價格擴大了我們在阿里巴巴的持股。我當時的想法是：「如果我有更多資本，我會購買更多阿里巴巴的股票。」然而，若有真正的理解和耐心，我們本可以在每股65美元時購買更多的股份！</p> <p>目前，我們在阿里巴巴的投資平均成本為每股100美元。</p> <p>與此同時，中國儘管受到疫情的影響，仍繼續增長，儘管增長速度比平常慢，這與美國類似。</p> <p>由於全球化，一些經濟學家如奈爾·費格森認為，兩國經濟相互依存，形成了費格森所稱的「中美經濟」——一個中國作為低成本製造商（如阿里巴巴）和美國作為技術開發者（以蘋果為例）及消費者（亞馬遜）共同合作的體系。</p> <p>然而，這個想法已經有些過時。隨著保護主義政策的推行，導致像中美貿易戰這樣的情況，兩國都不得不依賴像墨西哥或韓國這樣的「橋樑」國家。例如，我認為我們可以考慮像「中墨美經濟」這樣的情況。</p> <p>讓我們回到表格中比較市場，我們將看到股市增長和實際生產力增長之間的明顯差異。</p>
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<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&amp;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>儘管中國、美國和墨西哥在生產力增長方面有類似的增長率，但它們的市場結果卻大不相同。正如我們所見，美國的股市指數增長了91%，墨西哥的增長僅為20%，而中國的股市則下降了7%。</p> <p>除了我在2020年報告中解釋過的貨幣擴張外，我現在也明白美國市場的增長部分是由於其養老金制度的債務增加所致。這是一個龐大的體系，如果只從方程式的一個方面來看，很難辨識。</p> <p>我們還需要補充的是，隨著全球化，許多人認為世界上最好的公司是美國的公司，而這些企業是全球地緣政治不穩定中最安全的價值避風港，尤其是那些屬於標普500指數的公司。</p> <p>相對而言，我現在部分理解中國市場增長的限制因素，包括其與俄羅斯和伊朗的友誼、共產黨的集權政策，以及共產黨面對的內部壓力和衝突，這些壓力要求它保持穩定，同時又需要改善數百萬生活在困境中的人的生活條件，這些都限制了市場的增長。</p> <p>我在這個故事中的錯誤，可以通過我在2023年報告中簡單提到的某一筆交易來說明。</p> <p>我在阿里巴巴的「聰明舉動」的另一面，是在2023年5月，我賣出了28股Meta的股票，這些股票自2021年3月以每股199美元的平均價格以來一直在積累。</p> <p>我以每股256美元的價格清算了這個位置，用來購買更多的阿里巴巴股票，當時的價格大約是每股80美元。</p> <p>從那時起，Meta的股價繼續上升，達到了每股582美元（是最初成本的2.8倍），而阿里巴巴的股價自那時以來只略微上升了17%，目前達到了94美元。</p>
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<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!</p> <p>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!).</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>In these two years, reality has shown me how much I still have to learn and how difficult is to develop true patience.</p> <p>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.</p> <p>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.</p> <p>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.</p>	<p>儘管隨著中國脫離房地產行業的衰退擔憂，並重新回到增長的軌道，阿里巴巴的投資論點對我來說似乎更強了，但我犯了一個錯誤，認為美國市場的高價格不會再上漲，並且對中國市場的負面情緒很快會改變。但結果並非如此！</p> <p>美國公眾的經濟感知惡化，這一點從特朗普重新執政中可以看出。例如，我們知道伯克希爾·哈撒韋正在通過積累大量現金來對沖其持倉（大約3250億美元—這相當於墨西哥2025年政府預算的三分之二！）。</p> <p>儘管巴菲特的現金持倉讓一些人感到緊張，但美國市場仍然繼續增長，挑戰了我們許多人曾經認為的那個不可持續的增長泡沫應該早就破裂的預期。</p> <p>我會用一個簡單的比喻來解釋我的錯誤：就像你給了我一個球，讓我參加沙灘比賽，但當我看到天空變得陰沉時，我決定跑去把球藏在洞裡，錯過了繼續比賽的機會。</p> <p>颶風還沒有來，而球仍然安全，也許如果我更有勇氣，我本可以在風暴來臨前在比賽中再贏得兩三個球。</p> <p>在這兩年裡，現實告訴我，我還有很多需要學習的地方，也讓我意識到發展真正的耐心是多麼困難。</p> <p>世界的變化速度超出了我的預期，我意識到我並不像我希望的那樣智慧。不像查理·芒格那樣智慧，當然也不像沃倫·巴菲特那樣智慧。</p> <p>因此，我不得不重複一個我已經知道的教訓：為了做出更好的決策，我需要更加現實並且不輕易相信自己的智慧。</p> <p>但具體來說，關於我們在中國的冒險，我學到的是，如果我們要從事全球性的活動，最好把部分注意力放在理解地緣政治的基本原則上。</p>
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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.

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### **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.

巴菲特說得好：“我對中國一無所知，所以我專注於我了解的美國企業。”儘管我們知道他最近已經開始涉足日本企業。

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### **比納與墨西哥**

正如我認為中國的政治體制存在固有弱點，因為它否認了超自然現實的存在（這並不一定適用於大眾，因為他們大多是泛神論者），墨西哥也有一個重大弱點，但這來自不同的源頭。

雖然這並非不可能克服，但在墨西哥，超自然現象的解釋是建立在神話上的。換句話說，墨西哥文化喜歡謊言。

我知道這個觀點對許多墨西哥人來說並不受歡迎，他們會用不同的詞語來承認這一點。然而，我已經在這個國家的許多生活層面上驗證了這一假設。我的論點是，墨西哥文化有嚴重的自我欺騙和否認現實的傾向。

雖然這並非墨西哥所特有，但墨西哥的情況無疑是顯著的。

在我看來，墨西哥傾向於相信虛假的觀念，這導致了幾乎遍及國家每個領域的腐敗。

根據我的觀察，在某種程度上，墨西哥人最喜歡的“運動”是讓那些更狡猾的人去欺騙並利用他人。在墨西哥，誠實的文化是例外，而欺騙則是常態。

我並不是要為我的行為或疏忽辯解，而是將其描述為一種幫助解釋墨西哥人所生活的環境的觀點。

今天，我們在比納擁有36位股東和總共4,253股流通股。最近一次股票購買發生在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，證券市場法規定，私人發行可以進行，只要參與者人數少於一百人。因此，我們這些尊重並遵守這些規定的人在行動和公開或私下的言論上都非常小心。</p> <p>當我們在疫情後重新啟動比納的運營時，我選擇了瓜達拉哈拉作為我們的重啟地點。我認為這個我已經住了多年的城市，有較大的社區，並誤以為它比杜蘭戈更為現代化，會是開始的理想地點。</p> <p>我也相信，來自美洲大學的朋友們會熱情地歡迎這個想法，並支持像比納這樣的好事。</p> <p>在初始輪次（親友投資）中，我決定使用我的社交網絡，向每個聯繫人發送我們2020年初的信件，這封信大家應該都很熟悉。</p> <p>我從認識的人那裡得到的回應非常少（有些人以為這是病毒或垃圾郵件），願意聽的人數很快就用完了。</p> <p>顯然，我不期望任何人感到有義務將比納作為優先事項，但我收到的許多評論都表示“他們沒有時間”。</p> <p>當我在展示比納的過程中更加深入了解這個國家的金融文化時，我發現了一個更讓人擔憂的現象：金融詐騙在各地都很常見。</p> <p>此外，這一切都受到外表和貪婪的驅動，這正在摧毀墨西哥商業運作中信任與理解的基礎。</p> <p>隨著我不斷前進，我遇到了各種各樣的恐怖故事，從涉及“知名創業公司”的詐騙計劃，到在避稅天堂販賣基金的“銷售商”，再到“加密貨幣交易”的龐氏騙局，還有房地產詐騙、被稱為“微型金融”的高利貸者，甚至還有像“豐盈花朵”這樣基於舊有“飛機遊戲”的金字塔騙局。</p>
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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.

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.

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.

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>

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.

Let me give you an example that reflects this situation.

It all started when I met a friend of one of our shareholders at a party in Guadalajara.

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."

我最擔心的是以下這點：即使是擁有高級商業學位或堅實商業經驗的人，討論像比納這樣的投資幾乎是不可能的。

問題不是缺乏對內在價值的興趣，而是許多人深信某個“朋友的朋友”正在提供一個“每月回報超過5%”的投資，結果他們把積蓄投入其中，甚至賣掉汽車、土地或房屋，加入他們認為錯過了就太可惜的“機會”。

這樣的情況變成了一種流行病，具體表現如下：當他們最終成為受害者，這種情況經常發生時，要麼他們因為羞愧和害怕批評而不敢公開談論，變得封閉和神秘，要麼他們會合理化自己的損失，認為被詐騙是世界的一部分，這讓他們最終成為詐騙他人的加害者。

在以下這個鏈接中（以西班牙語），我解釋了這些詐騙計劃如何運作，它們是墨西哥嚴重的金融疫情，並且在完全不受懲罰的情況下運行：

<https://guillermoestmon.substack.com/p/fralde-financiero-descubriendo-los>

所以，來自各種社會階層的非常聰明的人們拒絕聽取意見，因為他們的理理解被貪婪蒙蔽，而像比納這樣簡單的想法根本無人關注。

讓我舉一個反映這種情況的例子。

一切始於我在瓜達拉哈拉的一個聚會上遇到了我們一位股東的朋友。

這位男士，儘管擁有來自墨西哥頂尖私立大學的良好教育，但他卻公開推廣與加密貨幣相關的龐氏騙局。他聲稱這些錢被投入到“像比特幣這樣的投資”中。

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.

老實說，對我來說，幾乎任何人都比我更有說服力和魅力。在社交媒體上，這個人不斷談論他在瓜達拉哈拉的這家公司“好處”。他把他的夥伴描述為一位“天才”，開著跑車，設計了一個“電腦交易系統”，通過比特幣承諾獲得利潤。多虧了這位“天才”，他能夠“回報”給受害者。

我的朋友，我們的股東之一，曾與他交談過，但他回答說他完全知道自己在做什麼。我已經與他的社交媒體斷開聯繫，所以我不知道他現在在做什麼。然而，我確實得知他的公司在一段時間前崩潰了，當然，沒有人對此採取行動。我相信，除非他改變想法，否則他將會在別的地方再次嘗試用不同的計劃做這件事。

這些醜陋的遊戲在瓜達拉哈拉如此普遍，或許如果我從未創辦比納，並且還待在一份普通的辦公室工作中，我自己也可能一再陷入那些設計來誘捕天真的無數詐騙中。

但因為我曾在對話中談論過比納，所以沒過多久—僅僅幾個月—我便意識到這個問題在瓜達拉哈拉幾乎成了一種流行病，並且幾乎涉及到那裡生活的每個方面。

任何輕微嘗試談論比納的行為，都被一長串的騙子淹沒了。正如我所提到的，詐騙的可能性無窮無盡：從假保險代理人、低品質投資基金、假創業家、放高利貸的“微型金融”、權力販子、墨西哥退休基金代理人、洗錢販子、假多層次行銷販子、假發票賣家，到各類金融機會主義者。

你能想到的，他們都在設法安排會議，想從那些真誠付出時間和注意力的辛勤工作者身上輕鬆賺錢。

<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>問題如果我們將視野擴展到包括剝削勞動計劃、所謂“替代醫學”的假專家、訓練師，更不用說占星師和假宗教教師，那麼情況只會變得更糟。</p> <p>儘管這座城市有著龐大的人口，普通人似乎既喜歡被欺騙，又對大量虛假信息感到厭倦。因此，這裡瀰漫著一種混亂和不信任的氛圍。</p> <p>就像每個人都在提防，擔心有人會聯繫他們，僅僅是為了找出欺騙他們的方式。</p> <p>當我與其中一些人談論比納時，他們經常暗示地問我：“這裡有什麼陷阱？”有些人甚至變得生氣，因為他們太習慣於只見到彼此欺騙的情況。</p> <p>我缺乏銷售技巧，而這種不信任的文化使我得出結論，瓜達拉哈拉不是我或比納的合適地方。因此，在2021年10月，我決定返回杜蘭戈，從那裡繼續我們的業務。</p> <p>殘酷的事實是，這些做法並不僅限於瓜達拉哈拉。它們在全國各地無法得到有效遏制。看來，撒謊已經成為墨西哥文化的國民娛樂。</p> <p>如果你花幾周時間沉浸在墨西哥文化中，你會發現這一點。</p> <p>在這裡，說謊者因為“聰明”而受到崇拜，詐騙者因為“大膽”而被原諒，背叛者因為實際上是懦弱而受到讚揚，錯誤的行為通過受害者自己創造的虛構情感依附來辯護。這完全是瘋狂的。</p> <p>杜蘭戈的情況也沒有太大改善。這裡的創業文化有類似的問題，特別是在來自可疑來源的資金問題上。</p> <p>經濟在很大程度上依賴公共資金。雖然有一些家庭從事商業，但創造力和技術非常有限，真正的領導力則是罕見的。</p>
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<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>像杜蘭戈這樣的地方，不幸的是，對詐騙者來說是肥沃的土壤，因為無知、盲目崇拜和機會主義在這裡普遍存在。</p> <p>在2021到2023年間，幾乎每個我在杜蘭戈與之交談過的人，似乎都知道一個“更好的投資場所”。例如，有一個體育博彩算法，聲稱可以提供天文數字般的每月回報。</p> <p>更糟糕的是，這些所謂的企業家似乎能迅速接觸到政治人物，並與他們一同出現在當地報紙上，甚至還購買了當地的體育隊。他們自稱是“投資者”，並聲稱他們正在帶來經濟發展，因為他們聲稱希望杜蘭戈變得更好。</p> <p>當我試圖警告人們他們正被詐騙時，他們不願意聽取。相反，一些人甚至叫我天真，認為我不“利用”這種機會，還有一些人甚至與我保持距離。</p> <p>在公共場所，如咖啡館，你可以聽到有關人們參與油料偷竊、影響力交易和有組織犯罪的對話。</p> <p>陌生人常常會靠近你，試圖弄清楚你做什麼，並測試你是否可能成為他們詐騙的目標。</p> <p>幾年前，我在杜蘭戈參加了一個當地的基督教教會，我親眼目睹了一個男人如何滲透到會眾中，並詐騙了那裡的幾個成員，這讓社交關係遭到破壞。</p> <p>這個人利用了這些環境中常見的善意和純真，並使用與加密貨幣相關的龐氏騙局。他摧毀了許多人的心，對那個社區內的信任造成了無可挽回的傷害。</p> <p>我是在災難發生幾個月後才到達那裡，我花了一段時間才意識到這場損害對當地文化造成的深遠影響，因為沒有人曾經公開告訴我這些事。</p>
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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.

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.

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.

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.

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.

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.

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.

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.

你可以想像，當那個小組的某些成員得知我在 Bina 所做的事情時，我發現他們的個人假設極為狹隘，無論我給出的解釋有多充分，都無法改變他們的想法。

值得澄清的是，並不是每個人都受到了這個人的影響。上帝也保護了很多人。我相信，這個社區的一些成員至今還不知道這件事發生過，但那裡已經種下了不信任的種子，我相信這種不信任仍然在影響著個人關係。

我並沒有主動尋找這些資訊；這是聖靈的工作。我是在幾個月後，參加另一間當地教會的時候，得知這個情況的。在一個主的晚餐—與餅和酒的聖餐時刻—這些資訊是由一些見證過的人分享的。我們所做的一切，遲早都會浮出水面。

儘管我深深愛著這些人，並且他們在我心中有著特殊的地位，但我無法理解為什麼我幾乎無法在那裡建立有意義的關係。

這次經歷教會了我一個重要的教訓。上帝幫助了我，無論是通過祂奇妙的保護，還是賜給我足夠的智慧來認識這些情況並及時避免大部分的陷阱。

就我個人而言，我認為去撒該的營地會更好。我們都會犯錯並與自私作鬥爭，畢竟，上帝來不是為了呼召那些認為自己是義人的人，而是為了呼召那些知道自己錯誤並需要改變的人。

上帝的恩典是至高無上的，祂不像人類，祂延伸的寬恕覆蓋了許多罪。所有悔改的人都能得到這恩典。換句話說，我們每個人都是撒該，都需要基督的寬恕來體驗真正的生命。

我的結論是，也許那個詐騙者以為自己比所有人都聰明，而在他的自私中，他更關心貪婪和自我，而不是他那反社會行為對他人造成的可怕後果。

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.

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.

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.

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.

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.

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.

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.

Those who deceive others think they’re smart, but in reality, their “cleverness” is just an abuse of others’ trust for their own gain.

In the past two years, it’s been especially challenging to explain what Bina does, especially after the decision to focus capital on Alibaba.

至於我自己所遭受的不公，我來自一個丹尼爾這個名字很常見的家庭。所以，如果“丹尼爾”這個名字流淌在我的血液中，我寧願安息在相信上帝是我的審判者的信念中，因為祂是比我更好的公義管理者。

因此，我只是嘗試不去評判人，而是評判這種情況在墨西哥文化中的嚴重性，在那裡腐敗已經變得極端常態化。

我相信上帝有解決辦法，因為祂已經饒恕了我們所有人。我確信任何詐騙者，就像撒該一樣，如果他真心悔改，都可以得到和解、寬恕、恩典和恢復。

然而，詐騙者對那個小社區信任造成的印記太深，即使時間過去了，我看到與他們做生意的任何可能性已經不存在了—或者只對那些已經認識多年的非常封閉的群體開放。

這種情況並非孤立，它只是我每天聽到的眾多故事之一，講述著詐騙在墨西哥的普遍存在。就像遠離邪惡必定會找到智慧一樣，在一個欺騙常見的文化中，掉入詐騙也是不可避免的。

每年，數十萬人陷入類似的詐騙計劃，這一切繼續進行，並且完全不受懲罰。有些詐騙甚至是合法的，比如墨西哥退休系統的情況。

我不是說所有墨西哥人在金錢交易中都參與欺騙和詐騙。我只是說，這已經成為普遍的常態，誠實、正直和公義等價值觀的流失或許可以解釋為什麼墨西哥未能克服經濟停滯。

那些欺騙他人的人以為自己很聰明，但事實上，他們的“聰明”只是對他人信任的濫用，為了自己的私利。

在過去的兩年裡，解釋Bina所做的事情特別具有挑戰性，尤其是在決定將資金集中於阿里巴巴之後。

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?"

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.

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.

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.

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.

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.

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.

我也不是天真。Bina目前的規模不過是比一輛平均的二手車還要值錢。墨西哥人會很高興如果你開著一輛法拉利出現，這樣他們可以說服自己你在金融界很有經驗。我曾經被問過：“如果你對商業和金融那麼了解，為什麼四十歲時還不富有？”

他們說的有道理，我不怪他們。我也知道我的2009年款轎車並不展現出我希望在墨西哥人心中所呈現的樸素形象。所以，我理解為什麼願意聽我講的人越來越少，我不會對那些拒絕我的人心生怨恨。

我不認為自己是個聖人。我這樣理性地解釋：我寧願過著簡單誠實的生活，安穩地睡覺，也不願被不誠實的幻想所牽引。我相信，如果你走上不誠實的道路，你的良心永遠無法得到平靜。

有些人，即使他們聽了，也無法理解Bina的運作，因為他們看待世界、商業和創造財富的方式，和我們在這裡所做的完全不同。

還有一大群人，比我更聰明，根本沒時間關心像Bina這樣的事，因為他們可以建立更大或更好的事業。

我也承認，在這個過程中我缺乏耐心。儘管我不喜歡這樣，但在邏輯上，墨西哥人將Bina與他們喜愛的騙子所做的事進行比較是可以理解的。也許我所看作不公平的暗示，實際上是我自己有些驕傲的表現，如果我更謙虛一些，或許我能更好地與人們建立聯繫，並理解他們對Bina的擔憂。

雖然我認識到這些缺點，但我想明確表達，我從未停止尋找解決這一障礙的方法，並尋找能幫助提高Bina價值的新股東。然而，我已經決定採取更間接的方法，這些我會在稍後解釋。



<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>幾位朋友指出了有關Bina的兩個重要問題：“在你幫助別人賺錢之前，沒有人會認真對待你”和“你沒有證明自己知道在做什麼的經歷。”</p> <p>這兩句話在某種程度上是對的，因為Bina的所有合作夥伴都沒有向其他人推薦這個項目。我相信，這種情況會持續到他們看到它的價值轉化為實際的財富，至少在他們股份的帳面價值上能夠體現出來。</p> <p>正如我當初告訴你們的，許多人聽從了我的建議，不投入大量的資金，以免因為股價的波動而受苦。</p> <p>此外，對於許多人來說，當你所購買的股票，原本花費200美元，卻在一年內漲到3000美元（就像2024年那樣）時，你可能並不會真正感受到財富的影響，因為你的投資金額左邊的零並不够多。</p> <p>如果你問我這句話的意思，“你夢想的目標是什麼，墨西哥人？”我的夢想是讓Bina成為一家上市公司，能在股市上交易，讓每個墨西哥人至少擁有一股Bina的股票。這將通過實際的方式提高社會對內在價值的認識，正如我在與你們討論這個話題時所見的那樣。</p> <p>但要現實地看待這個問題，只要Bina繼續在當前的模式下運營，我認為它將無法融入墨西哥市場。</p> <p>作為一個最低可行產品，雖然它是設計為能夠普遍運作的，但我的意思是，墨西哥市場的需求與Bina所提供的產品需求非常不同，現實情況是，天真地認為墨西哥商業環境中的腐敗情況會在中期內改變，這是不切實際的。</p> <p>因此，我的結論是，Bina將需要運用謹慎、智慧和靈活性來適應現實。</p> <p style="text-align: center;">* * *</p>
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<p><b>Increasing our understanding</b></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: <a href="https://bina.mx/inicio/global-map-of-intrinsic-value/">https://bina.mx/inicio/global-map-of-intrinsic-value/</a>. 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 usual and common principles or paradigms used to build their algorithms.</p>	<p><b>增加我們的理解</b></p> <p>足夠談論自然界的事情了。現在，讓我們來談談超自然的事。</p> <p>在2023年6月，我完成了一篇名為《Valgoritmo：區分信息質量》的文章。這篇文章是我在2013年首次構思Bina時開始發展的一個想法的結果，但它遵循了Google的基礎白皮書。</p> <p>該文檔概述了設計和創建一個算法的過程，這個算法根據企業財務報表中的量化數據來評估企業的相對重要性和客觀質量。</p> <p>這是一個簡單的想法，但同時又是極其強大的。</p> <p>事實上，我認為這是商業歷史上最具革命性的想法之一，因為它有潛力改變我們現實中工作運作的關鍵方面。</p> <p>真誠地說，我堅信這是聖靈的啟示，而我所做的只是留心聽祂的指引。</p> <p>我並不認為我的身份是由我所做的事情來定義的，但如果我想理解自己在這個世界上的目的，我相信這個想法是答案的一部分。</p> <p>這個算法的結果，在2023年7月，我將它應用於全球58,000多家公共公司，涵蓋各行各業，結果可以在這裡查看：<a href="https://bina.mx/inicio/global-map-of-intrinsic-value/">https://bina.mx/inicio/global-map-of-intrinsic-value/</a>。由於內在價值通常保持穩定，這個結果可能會在幾年內保持有效。</p> <p>該產品被設計得盡可能具有普遍性，因此任何地方的任何人都可以根據他們的需求訪問、理解並使用它。</p> <p>這個想法是堅實的，雖然有學術研究和評級機構，但我認為沒有任何東西能夠像這樣簡單易懂或相提並論。這是因為我沒有遵循用來建立他們算法的常見原則或範式。</p>
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<p>While there might be something slightly similar, I am sure nothing else is available as freely or as intuitively as this product.</p> <p>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.</p> <p>I should also say that this product is a finely crafted work in terms of minimum viability.</p> <p>It only required a clear conceptual framework, the willpower to develop it, time to gather data, and logic to organize the information coherently.</p> <p>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.</p> <p>I consider this product one of the most interesting things that exist in reality because it has so many uses.</p> <p>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'.</p> <p>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.</p> <p>From this idea also came an initiative by Betsela called "Valgoritmo," which I am pursuing with Hugo, one of Bina's shareholders (<a href="https://valgoritmo.mx/">https://valgoritmo.mx/</a>). It's still in the minimum viable product stage.</p> <p>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.</p> <p style="text-align: center;">* * *</p>	<p>雖然可能有一些稍微相似的東西，但我確信沒有任何產品像這個一樣如此自由或直觀地提供。</p> <p>有時我喜歡想像，本·格雷厄姆和菲利普·費舍爾會為看到他們的學生之一，一個真正崇拜他們理念的人，花時間開發出像這樣的東西而感到驕傲，這是按照他們的教導發展出來的。</p> <p>我也應該說，這個產品在最小可行性方面是一件精心製作的作品。</p> <p>它只需要一個清晰的概念框架，開發它的意志力，收集數據的時間，以及將信息有條理地組織起來的邏輯。</p> <p>運行這個產品對Bina的股東來說沒有任何成本，除了我們網站上已有的伺服器費用外，也沒有額外的伺服器支出，沒有昂貴的軟件，只有最少的計算能力。</p> <p>我認為這個產品是現實中最有趣的東西之一，因為它有很多用途。</p> <p>此外，我覺得它能夠像空氣、陽光、雨水、數學、語言或愛一樣，隨時隨地都能被任何人使用，這使我能夠慶祝“內在價值”的價值。</p> <p>有一段時間，我使用這個算法來驗證一個關於“超級投資者”的想法，順便說一下，幾年前，由於信仰上的差異，我那裡的合作夥伴失去了興趣。</p> <p>這個想法也引發了Betsela的一個名為“Valgoritmo”的計劃，我正在與Bina的一位股東Hugo共同推進這個計劃（<a href="https://valgoritmo.mx/">https://valgoritmo.mx/</a>）。它仍處於最小可行產品階段。</p> <p>在我分享過的所有想法中，我相信這個想法對Bina來說是最根本的，因為它將成為我們未來根本變革的核心。</p> <p style="text-align: center;">* * *</p>
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The unavoidable transformation of reality	現實的不可避免的轉變
<p>More on the supernatural.</p>	<p>更多關於超自然的話題。</p>
<p>I'm not a prophet, and I don't claim to predict the future. I consider myself a man of numbers.</p>	<p>我不是先知，也不聲稱能預測未來。我認為自己是一個數字人。</p>
<p>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.</p>	<p>雖然我不是專業的數學家，但我從小就對數字充滿興趣—這不是出於某種愚蠢的執著，而是因為我相信數學是純粹邏輯的語言。</p>
<p>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.</p>	<p>在這一部分，我想記錄一些在精神層面讓我感到關切的事情。我將通過一系列歷史事件來解釋這一點，這些事件就像鏈條中的環節一樣聯繫在一起，正如生活經常遵循“蝴蝶效應”原則。</p>
<p>In 2020, during the deep reflection many of us experienced during the pandemic, I went through what I'd call my "miraculous year."</p>	<p>在2020年，在我們許多人經歷疫情期間的深刻反思中，我度過了我所謂的“奇蹟之年”。</p>
<p>During that time, from Durango, I wrote the book <i>To the Christian Man of the 21st Century</i> (<a href="https://www.amazon.com.mx/dp/B0C91KG1CW">https://www.amazon.com.mx/dp/B0C91KG1CW</a>).</p>	<p>那段時間，我在杜蘭戈寫下了《二十一世紀的基督徒男人》一書（<a href="https://www.amazon.com.mx/dp/B0C91KG1CW">https://www.amazon.com.mx/dp/B0C91KG1CW</a>）。</p>
<p>Among other topics, I focused on a deep analysis of what the Sumerian civilization recorded about the Great Flood, involving Noah.</p>	<p>在這本書中，除了其他主題外，我深入分析了蘇美爾文明關於大洪水的記錄，其中涉及到挪亞。</p>
<p>From my research, I concluded that stories following the flood seemed to recount the same event, just told from different perspectives.</p>	<p>從我的研究中，我得出結論，跟隨洪水發生的故事似乎是回顧同一事件，只是從不同的視角來講述。</p>
<p>To compare these historical accounts, I also reviewed the chronology in Genesis.</p>	<p>為了比較這些歷史記錄，我還回顧了《創世紀》中的時間表。</p>
<p>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.</p>	<p>通過這個過程，我發現了詹姆斯·厄舍的日曆提案。他主張我們當前的日曆在基督誕生年份上有誤，並提出基督的誕生比通常認為的時間更早。</p>
<p>Also, in December 2020, during the COVID restrictions, I wrote another book and recorded a podcast titled <i>How to Be Happier</i> (<a href="https://www.amazon.com.mx/dp/B09D5X2WDL/">https://www.amazon.com.mx/dp/B09D5X2WDL/</a>).</p>	<p>此外，在2020年12月，在疫情限制期間，我寫了另一本書並錄製了一個播客，名為《如何更快樂》（<a href="https://www.amazon.com.mx/dp/B09D5X2WDL/">https://www.amazon.com.mx/dp/B09D5X2WDL/</a>）。</p>

<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>透過這項工作，我想記錄我碩士論文中的發現，該論文專注於快樂的科學研究。</p> <p>受到沃倫·巴菲特（Warren Buffett）關於「說不的價值」的建議啟發，我為這個項目開發了幾個工具。這些工具包括管理時間和工作的方法，快速學習的方法，以及簡化日常任務的方式，從而騰出更多時間。</p> <p>正如我在另一個想法中提到的，2021年2月中旬，我決定回到瓜達拉哈拉，在那座城市建立這個項目—Bina。</p> <p>3月，在搬回瓜達拉哈拉後，來自墨西哥國家再生運動（Movimiento de Regeneración Nacional，簡稱Morena）的前同事奧斯卡·希門尼斯（Oscar Jiménez）邀請我參與競選薩波潘（Zapopan）市公職候選人。</p> <p>接著，我與他分享了我的政治論文，這是基於我2018年曾競選薩波潘市候選人的經驗。我認為，墨西哥國家再生運動在我看來是一個偽裝民主過程的政黨。儘管如此，我接受了他的邀請，決心證明這場模擬實際上再次成為現實。</p> <p>選拔過程結果正如我所預期的那樣：一場模擬。3月21日，墨西哥國家再生運動選出了候選人，這證實了我對幾位候選人只是被忽略的懷疑。</p> <p>有趣的是，我在DXC科技公司的前同事向公司內部報告我，因為我有膽量參與這場內部政治過程。</p> <p>顯然，他們的報告沒能起任何作用，因為他們做出了虛假的指控，聲稱我正在利用公司資源，在員工中進行市長競選。這是可笑和荒謬的，因為這個過程是黨內的，這個過程的目的就是爭取候選人資格，而不需要外部的支持。在政治上，我或許有點天真，但不會那麼愚蠢。</p>
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<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>Some scholars interpret that the fig tree refers to Israel, given the abundance of fig trees in the region.</p>	<p>我對結果並不感到失望。事實上，與2018年我也曾競選薩波潘市市長的過程不同，這次我花費的金錢少了很多，但結果證明了相同的事情。</p> <p>這次經歷最好的部分是，它讓我對純粹的人類政治系統感到幻滅。</p> <p>最終，在2021年5月17日，我做出了對我生命至關重要的決定：我寫下承諾，將我的整個生命—過去、現在和未來—交託給耶穌基督，讓祂能在我身上成就祂的旨意。</p> <p>我至今仍把那張手寫的紙條保存在我的一本聖經中。在做出那個決定後，我生命中的事件開始以不同的步伐展開，我將嘗試按照時間順序向你們呈現，作為我的見證。</p> <p>在2021年6月，我遇到了一個在現代基督教會中流傳了幾十年的神學理論。這個理論基於耶穌關於無花果樹的預言，這個預言出現在《馬太福音》24:32-35中：</p> <p style="padding-left: 40px;">「現在，從無花果樹學這個教訓：當它的枝條變得嫩綠，樹葉發芽時，你知道夏天快到了。</p> <p style="padding-left: 40px;">同樣地，當你們看到這一切時，你們就知道他（人子）近了，就在門口。</p> <p style="padding-left: 40px;">我實在告訴你們，這一代人必不過去，直到這一切都發生。天地要廢去，但我的話語永遠不會廢去。」</p> <p>在這段經文的背景下，耶穌描述了幾個同時發生的徵兆，讓我們能夠認出關鍵時期的一些特徵，以便我們能理解自己所處的季節。</p> <p>一些學者認為，無花果樹指的是以色列，因為該地區有大量的無花果樹。</p>
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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.

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.

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.

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.

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.

After four centuries of control in Jerusalem, the Turkish Ottoman Empire fell in 1922. In 1932, the modern kingdom of Saudi Arabia was founded.

Then came World War II (1939-1945).

During this war, British protectorates like Lebanon and Syria gained sovereignty in 1943.

After the war and the Holocaust, in 1946, Jordan became a sovereign state.

Finally, on May 14, 1948, Israel was born in a single day, which is remarkable if we consider what Isaiah 66:8 says.

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."

因此，根據他們的說法，由於耶穌所提到的是以色列國，他們認為這個“世代”開始於以色列國於1948年5月14日誕生的那一天。

即使我們在《創世紀》6:3中讀到上帝說：“將來人的壽命不會超過一百二十年，”但《詩篇》90:10卻說：“我們的壽命是七十年，若是強健，可以到八十年。”根據官方統計，2022年以色列男性的平均壽命為81年。

所以，根據這種解釋，出生於以色列建國那天的人，也許會見證彌賽亞的來臨，祂將來臨審判各國，並在地球上建立千年的統治。

結論很簡單：如果你將80年加到1948年，那麼可以預期基督的再來會發生在2028年。

如果我們分析圍繞以色列國建立的地緣政治事件，我們會發現第一次世界大戰（1914-1918）導致了德國、奧匈帝國、奧斯曼帝國和俄羅斯帝國的解體。

經過四個世紀的統治後，土耳其的奧斯曼帝國於1922年崩潰。1932年，現代的沙烏地阿拉伯王國成立。

接著發生了第二次世界大戰（1939-1945）。

在這場戰爭中，像黎巴嫩和敘利亞這樣的英國保護國在1943年獲得了主權。

戰後和大屠殺發生後，1946年約旦成為一個主權國家。

最後，1948年5月14日，以色列在一天之內誕生，這在我們考慮到《以賽亞書》66:8所說的情況下是值得注意的。

隨後，以色列與鄰近的阿拉伯國家進行了獨立戰爭，並經歷了一系列衝突，這使我們相信那裡的衝突是“正常的”並且“那裡一直以來就有問題”。



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.

In my opinion, Jesus clarified which generation he was referring to when he mentioned the story of Noah in verses 37 to 39.

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.

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.

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.

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.

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."

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.

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/>

以色列的存在所引發的衝突對全球地緣政治產生了深遠的影響，尤其是在耶路撒冷，我認為那裡是全球政治的中心。

在我看來，耶穌在提到挪亞的故事時，第37到39節清楚地說明了他指的是哪一代人。

我認為，第一代從亞當到挪亞，直到一個重大變化改變了古代世界，並引領至挪亞的那一代，這也對應到我們當今的時代。

因此，儘管幾乎沒有人活過一百年，但我們可以合乎邏輯地說，今天超過80億的人其實都是來自挪亞的三個家庭。

這讓我們在某種程度上成為了兄弟，當然，也都是同一代的一部分。從挪亞到亞伯拉罕，再到大衛、耶穌，直到今天，我們都是同一代人。

這個推理也有助於解釋為什麼至上主義，像是種族主義，是一種錯誤的信仰，和相信並宣傳我們來自細菌和猴子一樣愚蠢。

讓我們回到時間線。當我反思無花果樹的比喻時，我遇到了一個有趣的希伯來概念：如果使用圓形日曆，你可以通過將每一天指派給圓的每個度數來衡量一年，這樣完整的圓形，360度，就代表一整年。希伯來人稱這為“預言年”。

這就是他們計算的方式，例如，在《但以理書》9:21-27中提到的70週。根據這種方法，學者們認為這個預言的最後一週可以理解為7年，每年360天，總共是2520天。

當我在那一年6月和7月間在瓜達拉哈拉沉思這些想法時，我專心寫了一本名為《祂是》的神學書籍，我希望能探討上帝的特徵。  
<https://www.amazon.com/dp/B09NVTQ76M/>



<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>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>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>: <a href="https://bina.mx/inicio/revision-literaria-el-inversor-inteligente/">https://bina.mx/inicio/revision-literaria-el-inversor-inteligente/</a></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>我的這本書目標簡單而真誠：向讀者介紹基督耶穌，希望他們能像我一樣與祂更親近。</p> <p>為了達成這個目標，我決定將書籍作為禮物送給朋友、熟人和聯絡人，特別是那些在我生日時祝福過我的人（因為我認為他們是熱心的人）。我希望每個人都能在書中的頁面中找到有價值的東西。</p> <p>在送出這本書的同時，我也想驗證一個我心中浮現的假設：</p> <p>「如果人們對靈魂得救這樣重要的事情毫無興趣，那麼他們又怎麼會對像Bina這樣的平凡事情感興趣呢？」</p> <p>在接下來的幾個月裡，我送出了超過一千本書，但我收到的正面回應卻不到2%。</p> <p>在發送完我能發送的所有書籍後，我得出了以下結論：這個世界的干擾和關心事物太多，並且讓人如此專注，以至於大多數人很少停下來思考像永恆這樣重大的事情。</p> <p>當我將這些發現與我在為Bina募資過程中，來自「朋友和家人」的回應結合時，我花了八月的時間反思一個反覆出現的障礙：人們不斷告訴我，基本上他們「沒有時間關注」。</p> <p>儘管我上面說了這些，但在我看來，我選擇相信人們是真誠的。如果他們不是，遲早真相總會浮出水面，就像我在之前的想法中所展示的那樣。</p> <p>七月，我錄製了我第一系列的YouTube視頻，內容基於對本·格雷厄姆在他的書《聰明的投資者》中原則的回顧：<a href="https://bina.mx/inicio/revision-literaria-el-inversor-inteligente/">https://bina.mx/inicio/revision-literaria-el-inversor-inteligente/</a></p> <p>同時，我也分析了墨西哥和全球最大公司的情況，記錄當時的商業狀態，並為歷史留下紀錄。</p>
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The results are available for anyone who wants to see them.

<https://bina.mx/inicio/las-20-empresas-publicas-mas-grandes/>

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>

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, Principles for Capital Allocation:

<https://www.amazon.com/dp/B099MZBGLB/>

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".

Regarding the statement: "I don't have time" my conclusion was as follows

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.

Then, there are those who tell the truth. These can be split into two groups.

Some don't have time because they use it well and maximize it. Others waste it because they're caught up in unimportant matters.

I believe the largest group is the last one since nearly everyone has struggled with time at some point in their life.

結果對任何想查看的人都是公開的。

<https://bina.mx/inicio/las-20-empresas-publicas-mas-grandes/>

此外，在2021年8月，我做了一個奇特的夢，夢中我看到了受到八福啟發的圖畫。這使我決定聘請我的朋友胡安·巴勃羅·羅布萊斯·魯伊斯，事實上，他是我們的股東之一，將這些想法具象化成一系列黑白插圖。這項作品可以在一個視頻中看到，對我來說，這代表了對那個想法的視覺反思。

<https://www.youtube.com/watch?v=BBzvgn0kuJU>

時間的測量一直是一個令人著迷的挑戰。2021年8月21日，我開始總結一些關於時間的結論，這些想法是在寫我的另一本書《資本配置原則》時發展出來的：

<https://www.amazon.com/dp/B099MZBGLB>

基本原則是這樣的：時間本質上是「變化的速率」；它是「事物進展的順序」，而且正如我們所知道的，它是「不可逆的」。

關於「我沒時間」這句話，我的結論如下：

首先，有些人說謊，因為他們從小被教導如何找藉口，並習慣了在生活和人際關係中正常化謊言。對於這些人，最好的做法是核實並保持心理健康的距離。

然後，有些人說實話。這些人可以分為兩組。

有些人因為有效利用時間並最大化它而沒時間。其他人則因為陷入不重要的事情而浪費時間。

我認為最大的一組是最後一組，因為幾乎每個人在生命中的某個時刻都曾經為時間所困。

<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>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>這就是我們被干擾困住的地方：假偶像、過度工作、過多的信息，還有常常是對死亡或貧困的恐懼所驅動。</p> <p>像這樣的情況會耗盡我們面對不安和恐懼所需的勇氣，讓我們無法達到一個真正豐富、充實且有意義的生活。</p> <p>在這樣的背景下，我的結論是，根據我在《如何變得更快樂》這本書中所找到的，對於我想幫助的那個群體（最後一個群體）來說，答案在於找到智慧並運用聰明的工作，從而體驗更有價值的生活。這樣他們就可以加入另一個實踐誠實的群體，而奇怪的是，這些人往往會有時間去關注那些重要且必須的事。</p> <p>因此，2021年8月31日，我決定啟動一個名為“Eutos”的計劃—這是一個希臘詞，意思是“做好了”—希望能提供智慧的實際應用。</p> <p>我認為通過Eutos，我可以幫助他人將他們的努力引導到更充實的生活中。</p> <p>9月7日，我收集了我所學到的所有資料並創建了這個目的的初步原型：一個任何人都可以使用的、易於訪問的線上平台，用來改善他們的生活。</p> <p>然而，就在兩週後，由於與我在瓜達拉哈拉一起生活的人發生了小爭執，我意識到我的生活在那裡沒有前進的方向。因此，9月21日，我做出了重要的決定：我搬到了杜蘭戈，打算將我的永久資本設立在那裡。</p> <p>這個決定不是輕易做出的。我記得當我帶著我的行李沿著高速公路旅行時，心中產生了一種感覺，像是，“我希望你能參與到杜蘭戈中來。”</p> <p>幾天後，我安頓下來後，我和我的哥哥大衛以及一位朋友羅德里戈（他是位軟體工程師）進行了交談。這時我們想到了將Eutos轉變為一個數位應用的想法。</p>
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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.

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.

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.

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.

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.

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.

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).

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.

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.

為了做到這一點，有人建議我應該先深入探討一個一直以來讓我感興趣的話題：支配時間以及我們與時間的關係的原則。

因此，我決定研究我們目前如何衡量一天和一週，目的是創造一些工具，讓我們能夠更有意義地管理時間。

在我的第一次觀察中，我從一個童年時期對我來說一直很困難的事開始——那就是我們的指針時鐘顯示的是12小時的循環，並且我們的文化習慣將每一天的開始定在午夜。

另一方面，從自然的角度來看，根據《創世紀》中的原則，一天實際上應該是在日落後才開始。首先是日落後的夜晚，然後是黎明，接著才是白天。

帶著這個想法，我開始走向更廣泛的理解。首先，我的假設是，世界在如何衡量時間的流逝上有所反叛。

這引發了我下一個想法：如果《創世紀》描述一天是從晚上開始，然後才是早晨，那麼這種模式也可以適用於一週。

因此，第一天可以是“一週的夜晚”（我們要謹慎地組織），而第二天的後半部分則是“一週的白天”（我們要勇敢地行動）。

同樣的道理也可以應用於一年的設計：一個收縮和擴展的循環，就像心跳一樣，冬天作為一個“夜晚”用來休息和計劃，而夏天則是一個“白天”用來工作和收穫。

到了10月4日，我收到了我在線訂購的24小時制時鐘，並且根據它，我設計了一個旨在優化時間管理的指針時鐘提案。

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.

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.

You can view the prototype here: <https://www.instagram.com/p/CUoLTLegCTo/>

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.

So, instead of just following the existing calendar, I imagined a system that reflected this perspective in a logical and visual way.

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.

On October 5, 2021, I published my first design of an annual solar calendar based on this principle.

One day later, another idea came to mind: the prophetic week of 2,520 days, covering seven years of 360 days each.

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.

This led me to October 29, 2021, a starting point for my calendar, which was about to begin in just a couple of weeks.

On October 21, 2021, I decided to create a bilingual calendar, in Spanish and English.

根據這個邏輯，我採用了古代的具體時刻概念（例如一天中的第一、第三、第六小時），並且在晚上採用了“更更”（或是休息時間區塊）的概念。我得出的結論是，一個聰明的工作方式是，日出後工作2小時，然後休息1小時。

我的假設是，這個工具—儘管看起來簡單—能幫助我們改變關於時間的錯誤觀念，並且改善我們面對每一天、一週和一年的方式。

你可以在這裡查看原型：

<https://www.instagram.com/p/CUoLTLegCTo/>

在實際操作中，希伯來人將一天結束於日落。這使我們能理解為什麼他們會在一個重要的天文時間點結束一年，例如北半球的9月秋分。

因此，我並非僅僅跟隨現有的日曆，我設想了一個能以邏輯和視覺方式反映這一觀點的系統。

就像日落帶來黑暗一樣，秋分代表了一年中心光與暗的過渡。因此，我決定用圓形來表示這一年，這和我24小時的指針時鐘類似。我畫了一條水平線，讓秋分標示自然季節變換的時刻。

2021年10月5日，我發佈了基於這一原則的首個年度太陽曆設計。

一天後，我又想到了一個想法：預言中的2,520天的週期，涵蓋了七個360天的年份。

因此，考慮到希伯來的自然年結束於9月的秋分，我在電子表格上做了一個簡單的計算。我用2028年作為參考進行測試。

這使我來到了2021年10月29日，這成為我日曆的起點，距離開始只有幾週的時間。

2021年10月21日，我決定創建一個西班牙語和英語雙語日曆。

<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>Here it is in Spanish:  <a href="https://www.youtube.com/playlist?list=PL0HBf7EpEC6iFHAVZC5qSM7CaVdRTEJlr">https://www.youtube.com/playlist?list=PL0HBf7EpEC6iFHAVZC5qSM7CaVdRTEJlr</a></p> <p>Here it is in English:  <a href="https://www.youtube.com/playlist?list=PL0HBf7EpEC6jiQtpyDOFVMdXfSNcXebbd">https://www.youtube.com/playlist?list=PL0HBf7EpEC6jiQtpyDOFVMdXfSNcXebbd</a></p> <p>On October 23, 2021, I published the results of all this research. Here is the Spanish version:  <a href="https://eumartus.wordpress.com/jesus-is-king/change/resultados-de-reflexion-del-tiempo/">https://eumartus.wordpress.com/jesus-is-king/change/resultados-de-reflexion-del-tiempo/</a></p> <p>And here is the English version:  <a href="https://eumartus.wordpress.com/jesus-is-king/change/results-of-thoughts-about-time/">https://eumartus.wordpress.com/jesus-is-king/change/results-of-thoughts-about-time/</a></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>我計劃每年將這些內容分享在社交媒體上，並根據這個360天的週期進行調整，作為我所認識到的一切的慶祝和年度記錄。</p> <p>這是西班牙語版本：  <a href="https://www.youtube.com/playlist?list=PL0HBf7EpEC6iFHAVZC5qSM7CaVdRTEJlr">https://www.youtube.com/playlist?list=PL0HBf7EpEC6iFHAVZC5qSM7CaVdRTEJlr</a></p> <p>這是英語版本：  <a href="https://www.youtube.com/playlist?list=PL0HBf7EpEC6jiQtpyDOFVMdXfSNcXebbd">https://www.youtube.com/playlist?list=PL0HBf7EpEC6jiQtpyDOFVMdXfSNcXebbd</a></p> <p>2021年10月23日，我發佈了所有這些研究的結果。這是西班牙語版本：  <a href="https://eumartus.wordpress.com/jesus-is-king/change/resultados-de-reflexion-del-tiempo/">https://eumartus.wordpress.com/jesus-is-king/change/resultados-de-reflexion-del-tiempo/</a></p> <p>這是英語版本：  <a href="https://eumartus.wordpress.com/jesus-is-king/change/results-of-thoughts-about-time/">https://eumartus.wordpress.com/jesus-is-king/change/results-of-thoughts-about-time/</a></p> <p>2021年11月3日，就在第一個影片發佈後幾天，我在思考時間結構時，又出現了一個問題：《啟示錄》6到19章中，約翰描述了21個事件，這些事件分為三組七個—封印、號角和杯子。</p> <p>我想知道這21個事件的模式是否可以與2,520天聯繫起來。於是，我考慮將這些天數劃分為這些事件的順序，結果得到了120天的區段。</p> <p>根據這個想法作為假設，我創建了一個表格來計算每120天的事件，從2021年10月29日開始。這是我第一次分享這個表格：</p>
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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	Seal 4	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	

從	事件	到	天	年
2021-10-29	海豹 1	2022-02-26	120	1
2022-02-26	海豹 2	2022-06-26	120	
2022-06-26	海豹 3	2022-10-24	120	
2022-10-24	海豹 4	2023-02-21	120	2
2023-02-21	海豹 5	2023-06-21	120	
2023-06-21	海豹 6	2023-10-19	120	
2023-10-19	海豹 7	2024-02-16	120	3
2024-02-16	喇叭 1	2024-06-15	120	
2024-06-15	喇叭 2	2024-10-13	120	
2024-10-13	喇叭 3	2025-02-10	120	4
2025-02-10	喇叭 4	2025-06-10	120	
2025-06-10	喇叭 5	2025-10-08	120	
2025-10-08	喇叭 6	2026-02-05	120	5
2026-02-05	喇叭 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>如果這個假設是正確的，那麼今天，2024年11月9日，將意味著我們處於第4年第二個月的第17天，或者是第4年第6週的第7天。</p> <p>在2,520天中，我們還沒有達到一半，因為今天是從2021年10月29日開始的第1,107天，這幾乎是總天數的44%。</p> <p>還剩下1,413天，這不到四年，直到2028年9月22日的秋分。</p> <p>在思考這些時，我問自己：「根據這個計算，第一個封印開啟的時候，可能發生了什麼重大事件？」於是，我搜尋了新聞，找尋是否有什麼事件能夠類似約翰所描述的。</p> <p>在學習推理時，專家們經常警告我們要注意「偏見」。偏見是影響我們思考方式的心理陷阱。</p> <p>當我們試圖理解某些事物時，我們最容易落入的一種自我欺騙形式就是所謂的「確認偏誤」。</p> <p>簡單來說，人們往往會尋找、解釋或記住支持自己信念或觀點的資訊。與此同時，我們經常忽略那些與我們想相信的事實相矛盾的信息。</p> <p>當我與你分享這些時，我意識到這種偏見的存在。</p> <p>如果2021年10月29日標誌著一個重要的開始，那麼我開始密切關注那一天及之後的重大全球事件。</p> <p>從那時以來，我專注於觀察全球的重要事件，並在歷史事件發生時加以紀錄。</p> <p>我注意到這些事件中出現了一個驚人的模式，這些事件似乎按照大約120天的週期排列。以下是我迄今為止記錄的事件表格：</p>
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Date	Num.	Symbol	Event	Reference
2021-10-29	1	Seal	Elon Musk becomes the richest person in the world	<a href="#">Rev 6:1-2</a>
2022-02-26	2	Seal	Russia-Ukraine War	<a href="#">Rev 6:3-4</a>
2022-06-26	3	Seal	Global inflation	<a href="#">Rev 6:5-6</a>
2022-10-24	4	Seal	Xi Jinping renews third term, Taiwan tensions	<a href="#">Rev 6:7-8</a>
2023-02-21	5	Seal	Spiritual revival in U.S. university campuses	<a href="#">Rev 6:9-11</a>
2023-06-21	6	Seal	Global heat wave	<a href="#">Rev 6:12-17; 7:1-17</a>
2023-10-19	7	Seal	Israel-Palestine War; Annular Solar Eclipse in America	<a href="#">Rev 8:1-5</a>
2024-02-16	1	Trumpet	Wildfires in Chile; Heat wave; Auroras	<a href="#">Rev 8:6-7</a>
2024-06-15	2	Trumpet	Houthi naval conflict; Chinese-Filipino ship incident; russian ships in Cuba	<a href="#">Rev 8:8-9</a>
2024-10-13	3	Trumpet	Tsuchinshan-Atlas comet near Earth; hurricanes; river crisis in Ukraine	<a href="#">Rev 8:10-11</a>
2025-02-10	4	Trumpet		<a href="#">Rev 8:12-13</a>
2025-06-10	5	Trumpet		<a href="#">Rev 9:1-12</a>
2025-10-08	6	Trumpet		<a href="#">Rev 9:13-21; 10:1-11; 11:1-14</a>
2026-02-05	7	Trumpet		<a href="#">Rev 11-14</a>
2026-06-05	1	Cup		<a href="#">Rev 15:1-8; 16:1-2</a>
2026-10-03	2	Cup		<a href="#">Rev 16:3</a>
2027-01-31	3	Cup		<a href="#">Rev 16:4-7</a>
2027-05-31	4	Cup		<a href="#">Rev 16:8-9</a>
2027-09-28	5	Cup		<a href="#">Rev 16:10-11</a>
2028-01-26	6	Cup		<a href="#">Rev 16:12-16</a>
2028-05-25	7	Cup		<a href="#">Rev 16:17-21; 17:1-18; 18:1-24</a>
2028-09-22				<a href="#">Rev 19:1-21</a>

日期	編號	符號	事件	參考
2021-10-29	1	封印	埃隆·馬斯克成為世界上最富有的人	<a href="#">启示录 6:1-2</a>
2022-02-26	2	封印	俄羅斯-烏克蘭戰爭	<a href="#">启示录 6:3-4</a>
2022-06-26	3	封印	全球通脹	<a href="#">启示录 6:5-6</a>
2022-10-24	4	封印	習近平連任第三任，台灣局勢緊張	<a href="#">启示录 6:7-8</a>
2023-02-21	5	封印	美國大學校園的靈性復興	<a href="#">启示录 6:9-11</a>
2023-06-21	6	封印	全球熱浪	<a href="#">启示录 6:12-17; 7:1-17</a>
2023-10-19	7	封印	以色列-巴勒斯坦戰爭；美洲環形日食	<a href="#">启示录 8:1-5</a>
2024-02-16	1	號角	智利野火；熱浪；極光	<a href="#">启示录 8:6-7</a>
2024-06-15	2	號角	胡塞海上衝突；中菲船隻事件；俄羅斯船隻駐古巴	<a href="#">启示录 8:8-9</a>
2024-10-13	3	號角	筑青山-阿特拉斯彗星接近地球；颶風；烏克蘭河流危機	<a href="#">启示录 8:10-11</a>
2025-02-10	4	號角		<a href="#">启示录 8:12-13</a>
2025-06-10	5	號角		<a href="#">启示录 9:1-12</a>
2025-10-08	6	號角		<a href="#">启示录 9:13-21; 10:1-11; 11:1-14</a>
2026-02-05	7	號角		<a href="#">启示录 11-14</a>
2026-06-05	1	碗		<a href="#">启示录 15:1-8; 16:1-2</a>
2026-10-03	2	碗		<a href="#">启示录 16:3</a>
2027-01-31	3	碗		<a href="#">启示录 16:4-7</a>
2027-05-31	4	碗		<a href="#">启示录 16:8-9</a>
2027-09-28	5	碗		<a href="#">启示录 16:10-11</a>
2028-01-26	6	碗		<a href="#">启示录 16:12-16</a>
2028-05-25	7	碗		<a href="#">启示录 16:17-21; 17:1-18; 18:1-24</a>
2028-09-22				<a href="#">启示录 19:1-21</a>

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.

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."

This hypothesis, however, suggests that we may already be experiencing it, and things aren't unfolding the way any of us have imagined.

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.

Still, I am amazed at how accurately these global events continue to happen at regular intervals of 120 days as time passes.

Additionally, it's clear that I have not had any direct involvement in these events, nor have I caused them to happen.

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.

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.

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.

我想強調這只是一個假設，我並不是在宣稱知道人子來臨的確切日子和時間。

順便說一句，當耶穌在很久以前說這些話時，那是祂向約翰顯現並給予啟示之前的幾年。我也不是說我能準確展示約翰在那次啟示中所見的，或者我的詮釋是唯一可能的解釋。

更重要的是，我並不認為我比那些堅信在「大災難」的第一年之前會被「提上去」的神學家更有見識。

然而，這個假設暗示我們可能已經在經歷這一切，而事情並沒有按照我們任何人想像的方式發展。

正如我在這封信中多次展示的，我在判斷上犯過錯誤，我毫不猶豫地承認，像任何人類一樣，我也容易犯下遺漏的錯誤。

儘管如此，我對這些全球事件在每120天定期發生的精確程度感到驚訝，隨著時間的推移，這些事件似乎越來越準確。

此外，很明顯，我並沒有直接參與這些事件，也沒有促使它們發生。

儘管一開始有一點差距（可能是因為我使用了360天的年份而不是自然的365天），我已經注意到隨著我們接近2028年9月22日，這些事件的對齊變得更加精確。

這種精確度的明顯例子就是阿特拉斯彗星的出現，它恰好發生在10月13日。這與我們最近在政治衝突中看到的“苦”星有關，就像西班牙在DANA風暴後的情況。

還有一個我一直在探索的想法，它強化了以1948年5月14日以色列國成立為參考點來使用28年這個年份的觀點。

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.

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.

This leads some people to expect that, when two thousand years have passed since Christ's resurrection, something significant and supernatural might happen.

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.

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.

I will now explain how I arrived at this conclusion.

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.

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.

One year after Herod's death, the roman Emperor Augustus divided the region among Herod's successors.

To make matters more complicated, there is no "year 0" in our calendar, meaning the timeline moves directly from -1 to 1.

For example, if Jesus was 3 years old in the year -1, then when He turned 4, it was already the year 1.

當耶穌談到聖殿的毀壞並說祂會在三天內重建它（約翰福音2:19）時，許多人不僅將這解釋為祂的復活，也將其視為對未來重大變化的暗示。

在彼得後書中，有提到詩篇90:4，該詩篇說：「對主來說，一日如千年。」

這使得一些人預期，當從基督復活已經過去兩千年時，可能會發生一些重大且超自然的事件。

這引出了關於準確計算這些年份的重大問題，特別是因為許多人相信我們的人的曆法存在錯誤，這些錯誤可能會隱藏任何預言日期的確切時間，使其幾乎無法追蹤，除非是經過專業訓練的人才能看出來。

根據我的計算，今天，也就是2024年11月9日星期六，是基督復活後1996年的第七月第九天。

接下來我將解釋我是如何得出這個結論的。

首先，儘管耶穌的歷史存在並未受到歷史學家的嚴重質疑，但祂的十字架受難和復活的確切日期仍然是爭論的焦點。

這條時間線中的一個關鍵事件是大希律王的去世。這位以東人是耶穌出生時統治猶太地的羅馬附庸。歷史學家估計這發生在公元前4年左右，這顯然對任何普通的計算來說都是一個困難。

大希律去世後一年，羅馬皇帝奧古斯都將這一地區分給了希律的繼任者。

更為複雜的是，我們的曆法中沒有“零年”，這意味著時間線直接從-1年過渡到1年。

例如，如果耶穌在-1年時是3歲，那麼當祂4歲時，已經是1年。

<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>這揭示了我們計算任何人生命年數時可能存在的誤差範圍。</p> <p>還有更多的事情需要注意。當我們仔細檢視耶穌在十字架上的年齡時，另一個問題便浮現出來。</p> <p>在撒母耳記下5:4-5中，提到大衛在三十歲時開始統治，並統治了四十年。</p> <p>這讓我質疑通常接受的觀點，即耶穌在戴上荊棘冠冕時年齡為33歲。</p> <p>事實上，除了路加福音3:23後來的解釋，說耶穌「大約三十歲」，並沒有明確的依據來證明祂當時是33歲。</p> <p>根據這個參考，我們可以理解「大約」30歲的描述，也可以適用於27歲。</p> <p>同樣，也不能確定祂的事工持續了3.5年。這一假設僅來自於計算祂在福音書中記載的那些節日，其中有祂的話語和神蹟。</p> <p>既然耶穌履行了律法、詩篇和先知書中關於祂的一切，我傾向於認為祂在十字架上的年齡大約是30.5歲，和祂的父親大衛相似，而不是33歲這個數字。</p> <p>提出33歲的年齡感覺有些勉強，並且更接近於共濟會使用這個數字來表示其成員達到的最高等級。</p> <p>在馬太福音12:40中，耶穌說，就像約拿在大魚的腹中待了三天三夜，人子也會在地心待同樣的時間。</p> <p>這暗示了精確的計算：</p> <p>耶穌在尼散月14日的夜晚吃了最後的晚餐。隨後，祂在清晨被捕，當天上午受審，並在那天同一天的日落前被釘十字架、受苦並埋葬。</p>
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<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日開始，當太陽下山時，猶太人慶祝逾越節的羊羔晚餐，並開始無酵餅節，這是一個非常重要的安息日。</p> <p>從尼散月14日結束到尼散月17日結束，計算三個完整的白天與黑夜，我們推斷復活應該發生在尼散月17日的星期六，這顯示祂是安息日的主。</p> <p>然而，作為長子，祂也顯示自己是星期日的主，因為根據書面記載，瑪利亞·馬格達琳是在安息日後的第二天早上首先發現空墳墓的。</p> <p>此外，基督耶穌在接下來的幾週中，繼續在每個星期日出現，向祂的門徒顯現，以確立在星期日慶祝祂的聖禮。</p> <p>基督耶穌和他們共度時光，無論是室內還是室外，吃喝，無論他們工作還是旅行，這證實了祂復活的真理。</p> <p>我使用人工智慧開發了一個代碼，來識別符合特定條件的年份，接下來我將解釋它。</p> <p>這個代碼的目的是確定在我們的時代，希伯來日曆的尼散月14日是否在公曆上落在星期三。</p> <p>為此，代碼會檢查尼散月14日是否落在希伯來週的第四天（星期天為1，星期一為2，以此類推），並且是否與公曆上的星期三相對應。在符合這兩個條件的年份中，代碼將顯示這些年份為有效。</p>
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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']}")

```

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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:

我可能是錯的，然而根據我的計算，在我們的時代，從公元25年到35年，只有在28年和31年，當時19:01，也就是我們的星期三晚上，符合與希伯來週的第四天對應的條件。

以下是計算結果的詳細資料：

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

希伯來日期	公曆年份	日落時間 (普通時間)	星期幾	普通星期幾
尼散月14日, 3785年	25	19:01	第六天	星期五
尼散月14日, 3786年	26	19:01	第五天	星期四
尼散月14日, 3787年	27	19:01	第三天	星期二
尼散月14日, 3788年	28	19:01	第四天	星期三
尼散月14日, 3789年	29	19:01	安息日	星期六
尼散月14日, 3790年	30	19:01	第五天	星期四
尼散月14日, 3791年	31	19:01	第四天	星期三
尼散月14日, 3792年	32	19:01	第二天	星期一
尼散月14日, 3793年	33	19:01	第一天	星期日
尼散月14日, 3794年	34	19:01	安息日	星期六
尼散月14日, 3795年	35	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.

如果我們想選擇公元31年的日期，同時考慮到希律大王的死亡，基督應該是在33歲時被釘十字架。如果我們將這些考慮因素放入時間表中，我的計算結果是，這與基督誕生不可能是在冬至時期的批評一致。根據我的估算，基督是在公元前4年的秋季節期，也就是在10月初的春分節出生的。

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.

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### **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?

如果我們接受他的事工持續了3.5年，那麼他在27歲時被膏立為王和祭司，這是在我們日曆的第24年。

就像大衛王一樣，他在30歲時加冕。加冕的日期是尼散月14日，而他在我們日曆的第28年4月29日從死裡復活。

我可能在程式碼的某部分犯了錯誤。我也可能在這整個假設上錯了。如果是這樣的話，幾年後當我們回顧時，我們會對這一切笑出來。然而，如果我所呈現的是正確的，這個假設也是真的，我相信它有潛力改變某些人對生命的理解，以及他們對工作、投資和對未來的期望。

這就是為什麼我想強調，我不是在預測未來，我也不認為自己是先知。我也不是在試圖給誰留下深刻印象。事實上，探索這些話題的唯一收穫是分享一個有潛力成為有趣推理的事物。

我只是對數字和計算充滿熱情，並且對理解現實有著強烈的好奇心。我的大腦被設計的方式使我有足夠的紀律，專注於我覺得有趣的話題，即使這意味著質疑我們對生活運作的最基本和最常見的觀念。

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### **一個用於補救失去的時間作為風險管理策略的算法**

如果前面提到的假設是真的，那麼我們所有人都面臨著一個關於我們存在的基本問題：「如果主的再來是不可避免的，每一天都讓我們更接近，我是否準備好為我的一生交帳？」

這個思考並非微不足道，因為它邀請我們進行深刻的反思。所以，可能會問其他類似的問題：我對上帝交託給我的、在我的權柄和責任下的事情做了什麼？為什麼我讓自己犯那麼多錯誤，浪費那麼多時間，或做出如此糟糕的決定？

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.

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.

死亡是每個人都無法避免的現實，但問題在於，我們往往會通過分散注意力甚至崇拜虛假的事物來避免思考它。然而，這並不會阻止我們某天必須面對它。

事實上，這些問題可能與患有末期疾病的信徒所自問的問題相似。

如果我們接受超自然的可能性，那麼提出的問題並非微不足道。如你所見，前面提到的假設引發了我深刻的反思，我的結論很明確：

耶穌自己在《馬太福音》第24章警告我們要保持警醒。因此，我決定，我不想在那一刻未準備好、不了解或沉睡中面對它。因此，我明白了，行動永遠不會太遲。

我想分享一些如何贖回浪費時間的例子，如果你像我一樣得出了相似的結論。我分享這些不是為了自誇或炫耀，而是為了記錄我的經歷，也許能激勵其他人做出類似的行動。

接下來你所讀到的，實際上可能更多的是約翰·施洗者所說的「悔改的果子」的時間線，但到目前為止我所獲得的東西讓我感到驚訝，一切都與我們在Bina所做的有關。

到目前為止，我已經嘗試做所有人類能做到的事情，將基督的訊息傳遞給盡可能多的人。

然而，我已經學到，價值不在於接觸到多少人，或者你創造了多少門徒，而是在於順從聖靈的引導，按照神的旨意在特定情況和時刻行事。

我們每個人都有獨特的才能和能力，互相比較並不會帶來任何幫助。

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.

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.

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>

在我看來，重要的是那些小而謙遜的步伐，因為福音就像芥菜種，或者像一點酵母，它能夠改變整個麵團。

我們也可以將任何與福音相關的行動視為一種鏈式反應，類似於核反應，它的影響就像複合增長一樣，因為我們談論的是天國，它具有永恆的價值。

例如，儘管我的Facebook頁面只有不到2,000名訂閱者，但通過使用廣告和一些有機技巧，我已經接觸到了超過70萬人。  
<https://www.facebook.com/GuillermoEstefaniMonarrez>

我相信，儘管與更受歡迎的頁面相比，這些數字顯得較為謙遜，但我確信這個努力是及時的，並且在某種程度上對我們今天所看到的現實變化有所貢獻。

在2022年1月，我設定了一個目標：回顧C.S.路易斯的《純粹的基督教》每一章，並錄製一系列解釋性視頻。

路易斯被認為是20世紀最具影響力的神學家之一，在這部作品中，他深入且清晰地討論了現代無神論的各種論點，並提出了一個堅實且有意義的基督教回應。

在那年1月到2月之間，我一直致力於開發內容，希望這些內容能夠為那些尋求在今天的世界中更深理解基督教思想的人提供資源。

這部作品最有趣的地方在於，路易斯探討了基督教究竟是什麼，還包括其他話題，比如基督教道德的基礎，支撐它的美德，以及我們作為神的子民所擁有的希望。

這系列視頻可以在YouTube上找到，供那些希望按章節探索路易斯觀點的人觀看。  
<https://www.youtube.com/playlist?list=PL0HBf7EpEC6g-08VMxBa0f54AkFUVQEcY>

<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.  <a href="https://www.youtube.com/playlist?list=PL0HBf7EpEC6j9Rx_3g7iIsIcI-2yolpAQ">https://www.youtube.com/playlist?list=PL0HBf7EpEC6j9Rx_3g7iIsIcI-2yolpAQ</a></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.  <a href="https://www.youtube.com/playlist?list=PL0HBf7EpEC6jb_Oy_5aS7x28TVstIIPCS">https://www.youtube.com/playlist?list=PL0HBf7EpEC6jb_Oy_5aS7x28TVstIIPCS</a></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>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>從2022年3月到5月，我專注於另一部現代基督教辯護學的重要著作：《基督的案件》由李·斯特羅貝（Lee Strobel）所著。</p> <p>這本書記錄並證明了關於基督生平、祂的死亡和復活的歷史證據和論點。</p> <p>受斯特羅貝作品的啟發，我創建了另一系列視頻，並加入了額外的證據和推理，在我看來，這些進一步加強了斯特羅貝提出的案件。</p> <p>這些資料也可以在YouTube上找到，作為邀請，讓人們深入探討這些證據並進行反思。  <a href="https://www.youtube.com/playlist?list=PL0HBf7EpEC6j9Rx_3g7iIsIcI-2yolpAQ">https://www.youtube.com/playlist?list=PL0HBf7EpEC6j9Rx_3g7iIsIcI-2yolpAQ</a></p> <p>從5月到7月，我的焦點再次轉移，這次轉向基督教管理的原則。我感到有必要記錄並分享我認為在所有領域中，特別是關於物質事物和財務方面，過上管理生活的基本原則。</p> <p>這一系列的視頻也可以在YouTube上找到，旨在為那些希望以責任感和基督教目的來生活的人提供實用且容易理解的觀點。  <a href="https://www.youtube.com/playlist?list=PL0HBf7EpEC6jb_Oy_5aS7x28TVstIIPCS">https://www.youtube.com/playlist?list=PL0HBf7EpEC6jb_Oy_5aS7x28TVstIIPCS</a></p> <p>同時，在2022年4月至6月期間，我開始了另一個項目：錄製西班牙語聖經，讓它能夠在Spotify上播放。</p> <p>對我來說，任何人在任何地方，只要有網絡連接，就能夠聽到現代語言的聖經，這似乎是無價的。</p> <p>到目前為止，來自50個國家的超過2,300人已經播放了這些音頻錄音約26,000次。這個項目對我來說是一個意外的特權；我從未想過我能夠一次性把聖經讀給這麼多的人聽。</p>
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<p>To make it easier to listen, I've organized playlists on Spotify.</p> <p><a href="https://open.spotify.com/playlist/2FfP5XlvCBvNrAxYJYslx0?si=48933ba98042468a">https://open.spotify.com/playlist/2FfP5XlvCBvNrAxYJYslx0?si=48933ba98042468a</a></p> <p>Here's one playlist dedicated exclusively to the New Testament based on this podcast.</p> <p><a href="https://open.spotify.com/playlist/6y2IxKiXrgNOZZvXhHVkKH?si=6b84e3d4d2664845">https://open.spotify.com/playlist/6y2IxKiXrgNOZZvXhHVkKH?si=6b84e3d4d2664845</a></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.</p> <p><a href="https://www.amazon.com/dp/B0BD1V2GS7">https://www.amazon.com/dp/B0BD1V2GS7</a></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>為了讓收聽更方便，我在Spotify上整理了播放清單。</p> <p><a href="https://open.spotify.com/playlist/2FfP5XlvCBvNrAxYJYslx0?si=48933ba98042468a">https://open.spotify.com/playlist/2FfP5XlvCBvNrAxYJYslx0?si=48933ba98042468a</a></p> <p>這裡有一個播放清單，專門基於這個播客，包含新約聖經的內容。</p> <p><a href="https://open.spotify.com/playlist/6y2IxKiXrgNOZZvXhHVkKH?si=6b84e3d4d2664845">https://open.spotify.com/playlist/6y2IxKiXrgNOZZvXhHVkKH?si=6b84e3d4d2664845</a></p> <p>2022年8月28日，在兩週後，我完成了我所寫的書稿，書名為《如何珍惜你的日子？（或如何從失去的時間中恢復）》。</p> <p>我將自己對時間的反思用來創建一個簡單的論點：一本手冊，提供一個實用的方法來明智地利用我們的日子、週和季節。</p> <p>我在這裡的主要發現是一個基於問題的算法，這個算法試圖遵循上帝在一週內創造萬物的順序，我稱之為「創造週」。</p> <p>經過多年的錯誤決策，我相信可以使用一種方法來恢復失去的時間，這種方法鼓勵根據智慧來做出決策。</p> <p><a href="https://www.amazon.com/dp/B0BD1V2GS7">https://www.amazon.com/dp/B0BD1V2GS7</a></p> <p>我在以下的表格中展示了這個算法，但請注意，實際的解釋都在書中。</p>
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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?	<b>(Saturday night)</b> 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.	<b>(Sunday night)</b> 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.	<b>(Monday night)</b> 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.	<b>(Tuesday night)</b> 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.	<b>(Wednesday night)</b> 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	<b>(Thursday night)</b> 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	<b>(Friday night)</b> 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?

要正確使用這個工具，方法如下：“在禱告的時候，求聖靈幫助回答以下問題...”

#	天數	重點	睡前（夜晚）	黎明前（工作前）
1	長子	今天我能做什麼來慶祝基督耶穌作為長子？	（星期六晚上）我可以做的唯一一件事是什麼，來擴展天國在地球上的國度？	如果一切順利，這週的唯一重大成就會是什麼？
2	清晰	決定如何克服主要障礙。	（星期天晚上）我心中最大的障礙是什麼，阻礙我完成這週必須做的唯一一件事？	我該如何解決阻礙我完成這週唯一必須做的事情的主要障礙？
3	整理	選擇對所期望結果影響最大的唯一類別。	（星期一晚上）我心中最強大的領域是哪一個，並願意為了達成唯一的目標做出妥協？	我在哪個領域最強大，並且願意為了實現唯一的目標而做出犧牲？
4	系統	實施最簡單的方法來完成唯一的目標。	（星期二晚上）在我心中，應該專注於什麼，才能以最簡單的方式擴展天國？	有哪些被忽視的因素會阻礙我專注於唯一的目標？
5	增加	分享完成唯一目標的機會。	（星期三晚上）我心中有什麼阻礙我將所擁有的交給基督耶穌來祝福？	如果因心臟病發作每天只能工作兩小時，我應該優先處理哪一件事，如何委派其他工作？
6	高峰	做一些奇妙的事情	（星期四晚上）在我的生活中，主耶穌的大能之手在哪裡需要奇蹟？	使這項任務變得奇妙的唯一一件事是什麼？
7	休息	擁抱憐憫	（星期五晚上）誰是我覺得最欠我的人，他們欠我多少？	我該如何慶祝基督耶穌是安息之主？

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?"

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.

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.

幾天後，在完成這本書後，一個持續的問題浮現在我的腦海中：「既然這本書描述了現實，那麼我的優先事項應該是什麼？」

我很快看到了2021年的一份報告，裡面給出了令人印象深刻的數字：世界上超過80億成年人中，約有16億人認同自己是基督教會的成員。

帶著這個數字，我在8月30日寫下了一篇文章，思考基督教會在21世紀傳播福音的任務有多大。



<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>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"> <li>• In the first year, one believer could share the gospel with three non-believing friends, expecting at least one of them to accept it.</li> <li>• In the second year, two believers would communicate the gospel to six non-believers, expecting that two would accept it.</li> <li>• In the third year, three believers would share the message with nine people, thus completing the task on a global scale.</li> </ul> <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>使用邏輯來計算，要在150週內實現完全的福音化，可以推算出基督教會每週需要達到+1.1%的增長率。</p> <p>經過仔細考慮並為此禱告後，我得出的結論是，實現這一目標最合乎邏輯和實用的方法似乎是：當前基督教會中的每個信徒每年將一位未信者帶到信仰。</p> <p>這個算法過程不需要軟體，但會以簡單且邏輯的模式重複進行：</p> <ul style="list-style-type: none"> <li>• 在第一年，一個信徒可以與三個未信的朋友分享福音，期望至少有一位接受。</li> <li>• 在第二年，兩個信徒會將福音傳給六個未信者，預期其中兩位會接受。</li> <li>• 在第三年，三個信徒會將福音傳遞給九個人，從而在全球範圍內完成這個任務。</li> </ul> <p>我也記得，在2022年9月至12月，當我在編寫這本手冊時，杜蘭戈州正經歷著一場金融危機。據說前任政府將公共財政弄得一團糟，整個城市普遍充滿了悲觀和沮喪的情緒。</p> <p>在這種情況下，我專注於為任何人，不論其性格如何，記錄一種簡單的傳福音方法。</p> <p>在2022年9月，我著手將這個計劃整理成個人傳福音手冊，並且得到了杜蘭戈基督教會幾位成員的美好幫助和反饋。</p>
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<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. <a href="https://www.amazon.com/dp/B0BP2Y3TC5">https://www.amazon.com/dp/B0BP2Y3TC5</a></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. <a href="https://www.amazon.com/dp/B0BP1GL58T/">https://www.amazon.com/dp/B0BP1GL58T/</a></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. <a href="https://open.spotify.com/intl-es/track/1e2WZAaJXIFAk5801jJyM7?si=fbe45c56f954344">https://open.spotify.com/intl-es/track/1e2WZAaJXIFAk5801jJyM7?si=fbe45c56f954344</a></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>Roxana, Bina的股東和朋友，在10月28日審閱了最終的文本，並在10月30日與胡安·巴勃羅·羅布萊斯的插圖一同出版，這些插圖是他完成的，內容關於耶穌的八福。 <a href="https://www.amazon.com/dp/B0BP2Y3TC5">https://www.amazon.com/dp/B0BP2Y3TC5</a></p> <p>在完成這本書後，有一天我在父母家洗碗時，我媽媽開玩笑地建議我寫一篇關於“聖靈的果實”的文章。</p> <p>然後，在2022年11月，我在一次前往瓜達拉哈拉旅行中，與聖地亞哥·卡斯蒂略進行了對話，他提到雷·達里奧和他的書《原則》。</p> <p>這激勵我去閱讀曾經放下的達里奧的作品，並且從那次閱讀中，我想到了寫一本基督教的回應書，這本書將對他的觀點提出批評，因為我覺得他的觀點帶有泛神論的色彩。</p> <p>我的書《活在聖靈中的原則》於2022年12月出版，提供了一個基督教的視角，我認為這比達里奧的觀點更具現實性。儘管我非常尊敬達里奧，我認為他忽略了聖靈的現實，這使得他的工作顯得不完整。 <a href="https://www.amazon.com/dp/B0BP1GL58T/">https://www.amazon.com/dp/B0BP1GL58T/</a></p> <p>在那次11月的旅行中，當我回程時，在薩卡特卡斯公路上，我聽到了扎克·威廉姆斯演唱的歌曲《不再是奴隸》，這首歌是在田納西州一所監獄裡現場錄製的。 <a href="https://open.spotify.com/intl-es/track/1e2WZAaJXIFAk5801jJyM7?si=fbe45c56f954344">https://open.spotify.com/intl-es/track/1e2WZAaJXIFAk5801jJyM7?si=fbe45c56f954344</a></p> <p>有些事情在我內心深處引起了共鳴，我想到：“沒有誰像監獄裡的人一樣有時間反思真正重要的事。”</p> <p>因此，我得出結論，與我曾將《祂是》這本書寄給的熟人不同，監獄裡的人會對書中的信息更感興趣，並願意去關注它。</p>
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<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>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>我決定我需要找到一種方法將信息傳達給他們。我告訴了我母親這件事，她告訴我關於一位當地教會的牧師，他在杜蘭戈州的州立監獄中參與了這項事工多年。</p> <p>然而，當我了解州立監獄的情況時，我聽到了一些令人不安的謠言，這些謠言來自基督教社區。</p> <p>據說有組織犯罪滲透了教會，一些成員假扮成牧師。還有說法是，那時通過基督教事工進入監獄幾乎是不可能的。</p> <p>在這種不確定的情況下，我決定繼續與我教會的領袖們推動此事，並再次嘗試。我對此決心堅定，在那幾個月裡，我們不斷為此祈禱。</p> <p>在二月，發生了一些意外的事情：來自墨西哥市的聯邦當局逮捕了那些一直阻礙基督教事工的人。因此，當地教會的門再次打開。我們沒有做什麼，我相信這是聖靈的力量回應了幾個基督教會的祈禱。</p> <p>從2023年2月到5月，我有機會在杜蘭戈州的主要監獄中分享福音。</p> <p>天主教會在每週四中午接待我們。在那段時間裡，有一件事變得非常明確，可以用一句在那裡事工中常見的話來概括：“有些自由的人是罪的奴隸，而有些囚犯在基督裡是自由的。”</p> <p>除了給他們一個擁抱和在那些地方很少見的尊嚴標誌外，我還希望他們有機會大聲讀聖經。</p> <p>在我結束訪問那個監獄的幾個月前，我開始鼓勵囚犯們擁有一本聖經。我們也常常為像我們的州長和法官等當局祈禱。</p>
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<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>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><a href="https://guillermoestmon.substack.com/p/el-dia-10-del-mes-2-del-ano-1996?utm_source=publication-search">https://guillermoestmon.substack.com/p/el-dia-10-del-mes-2-del-ano-1996?utm_source=publication-search</a></p>	<p>在每次我有短暫的時間與他們分享一個想法時，在教堂牧師的支持下，我鼓勵了一些勇敢的人站出來，朗讀一篇詩篇或其他經文給所有聚集的囚犯聽。</p> <p>看到這樣做給他們帶來的喜悅，激勵我催促他們請家人給他們帶來一本聖經。他們的處境對我來說成為了個人負擔。我經常祈禱，求神提供資源，讓每一位囚犯都能擁有自己的聖經。</p> <p>在一次探訪中，在我反復建議他們向家人要聖經之後，其中一位囚犯當著大家的面對我說：</p> <p>“不，您不明白。昨天，他們進了我們的每一個牢房，給我們發了聖經。”她拿出了一本小小的藍色書籍。那是一本像旅館裡常見的聖經新約。每個囚犯都從口袋裡拿出一本基甸聖經！</p> <p>到了五月，當我在監獄的工作結束後，我開始參與當地教會的街頭傳福音活動。</p> <p>因此，我感到一個呼召，要在當地的巴卡·奧爾蒂斯廣場大聲傳播福音。傳福音隊伍支持了我，幾次我們一起在那裡活動。這大約發生在2024年5月和6月。</p> <p>最終，我決定加入另一個教會，在那裡他們一節一節地讀聖經，但我並沒有停止對巴卡廣場的承諾。從2023年6月到2024年6月，每週四我都會去這個廣場，公開向杜蘭戈的數萬人傳福音。</p> <p>關於在當地廣場進行的傳福音計劃的結果和解釋，西班牙語版本可以在這裡找到：</p> <p><a href="https://guillermoestmon.substack.com/p/el-dia-10-del-mes-2-del-ano-1996?utm_source=publication-search">https://guillermoestmon.substack.com/p/el-dia-10-del-mes-2-del-ano-1996?utm_source=publication-search</a></p>
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<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>The results showed me that these topics could benefit a larger audience because the value I found in these conversations was worth sharing.</p> <p>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.</p> <p>The first essay, titled "Intrinsic Value," explores this concept in depth, and you can read it here (in Spanish):  <a href="https://guillermoestmon.substack.com/p/el-secreto-del-valor-intrinseco">https://guillermoestmon.substack.com/p/el-secreto-del-valor-intrinseco</a> .</p> <p>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.</p> <p>At the beginning of 2024, I decided to begin an evangelism process at this Tepehuan house in Santa María de Ocotan.</p> <p>This allowed me to meet Eliseo, a relative of Perfecto and a leader of this community in the city of Durango.</p> <p>Eliseo kindly shared with me important aspects of Tepehuan life, and I had the privilege of receiving his direct guidance.</p> <p>Every Tuesday afternoon, we read the gospels in both Spanish and the O'Dam language.</p> <p>What I have learned from these interactions is documented in a memorandum that I can freely share upon request.</p>	<p>在這個廣場，也就是所謂的「恐怖廣場」，我第一次接觸到特佩胡安社區，他們已經將這個廣場作為集會場所數百年了。</p> <p>在2023年9月25日到10月14日之間，我進行了一項調查，旨在了解Bina成員對於生活的動機、願望、需求和抱負。</p> <p>結果顯示，這些話題對更大範圍的觀眾會有益，因為我在這些對話中發現的價值是值得分享的。</p> <p>於是，在2023年10月13日，我決定開始一個名為「Guillermo的溝通」的電子報，目的是寫一些對社會有關聯和有用的話題。</p> <p>第一篇文章標題為《內在價值》，深入探討了這個概念，您可以在這裡閱讀（西班牙語）：  <a href="https://guillermoestmon.substack.com/p/el-secreto-del-valor-intrinseco">https://guillermoestmon.substack.com/p/el-secreto-del-valor-intrinseco</a> .</p> <p>到了2023年12月，我與幾位每週四下午來到廣場的人建立了友誼，其中包括Don Calixto。我還與Perfecto成為了朋友，Perfecto是特佩胡安的領袖，他指出我在這個廣場上並不真正能幫助他的人民，於是他幫助我，指引我找到杜蘭戈市的原住民公共屋。</p> <p>在2024年初，我決定開始在聖瑪麗亞·奧科坦的這個特佩胡安之家進行傳福音工作。</p> <p>這使我有機會認識了Eliseo，他是Perfecto的親戚，也是杜蘭戈市這個社區的領袖。</p> <p>Eliseo友善地與我分享了特佩胡安生活中的重要方面，我有幸接受了他的直接指導。</p> <p>每週二下午，我們會一起閱讀福音書，無論是西班牙語還是O' Dam語。</p> <p>我從這些互動中所學到的，已經整理成一份備忘錄，並可以根據要求自由分享。</p>
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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.

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

在2024年中期，我透過安德魯認識了Plácido，他是來自普埃布羅·努埃沃的特佩胡安人。安德魯是一位來自澳洲的傳教士，已經在這些深居特佩胡安西拉山脈的人民中生活了十多年，當地的社區是Au' Dam，與Eliseo所在的O' Dam群體不同，我也與Eliseo建立了深厚的友誼。

Plácido曾遭遇杜蘭戈基督徒社區的排斥，因為他有一個擁有四位妻子的大家庭。這一情況讓當地的基督徒社區感到震驚。我決定在Au' Dam舉辦一次聖經學習班，並且我們在他的農場上持續了幾個月。最終，我們成功地幫助Plácido和他的家人被附近的社區接納，這是在幾個月前實現的。

然後，我設定了一個明確的目標：做必要的事情，為特佩胡安社區印刷O' Dam語的聖經。然而，我很快發現了一個限制：我的資源不足，因為這個社區有超過10,000個家庭，分布在杜蘭戈南部梅斯基塔爾和普埃布羅·努埃沃兩個市的1,000多個地方。

因此，我明白這個項目規模龐大，如果沒有足夠的財政支持，是無法實現的。正因如此，我現在只是偶爾造訪來自聖瑪麗亞·奧科坦的兄弟們。因為我在貝塞拉學到了一個良好策略的力量，我們正在通過在大納亞爾地區銷售羊群來開發一個自給自足的傳福音計劃。這個地區是墨西哥最多原住民社區的集中地，其中包括來自杜蘭戈的特佩胡安人。

與此同時，在2023年11月，我開始了一個計劃，通過複合增益的訓練來準備我的身體參加馬拉松比賽。這個計劃取得了成果，並且在2024年6月10日，我達成了目標。你可以在這裡閱讀更多關於這次經歷的內容：

[https://guillermoestmon.substack.com/p/el-dia-14-del-mes-2-del-ano-1996?utm\\_source=publication](https://guillermoestmon.substack.com/p/el-dia-14-del-mes-2-del-ano-1996?utm_source=publication)



<p>Starting in March, my newsletter “Comunicación de Guillermo” changed from being a collection of essays to a weekly newspaper.</p> <p>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.</p> <p>Around May 2024, Jerry, my current pastor, invited me to a mission conference organized in Durango.</p> <p>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."</p> <p>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."</p> <p>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.</p> <p>He suggested I come up with a name for the initiative, which I called "Tesoros Puros" (Pure Treasures). <a href="https://www.facebook.com/profile.php?id=61563651233690">https://www.facebook.com/profile.php?id=61563651233690</a></p> <p>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. <a href="https://www.latinoamericaalmundo.org/">https://www.latinoamericaalmundo.org/</a></p> <p>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): <a href="https://www.youtube.com/watch?v=BYmN-DqGp98">https://www.youtube.com/watch?v=BYmN-DqGp98</a></p>	<p>從2024年3月開始，我的電子報《Comunicación de Guillermo》從一系列文章變成了每週發行的報紙。</p> <p>現在，它的設計目的是記錄人類最重要的質性事件，像是一種編年史，我還會搭配對價格和市場的定量回顧，以便通過統計數據更好地理解經濟和社會的發展。</p> <p>大約在2024年5月，我現在的牧師Jerry邀請我參加了在杜蘭戈舉行的宣教大會。</p> <p>我告訴他，當地有那麼多事情要做，為什麼要把宣教士送到其他國家？但他回答說，我相信是聖靈感動了他：“有不同的類別，我們需要支持所有類別。”</p> <p>在宣教大會的某一天，受我所獲得的所有信息感動，聖靈觸動了我的心靈，我對主說：“我把Bina交給祢，祢隨祢所願處置。這一切都屬於祢。我無法再承擔這一切了。請為祢的榮耀使用它。”</p> <p>幾週後，我和Jerry談到我的擔憂，告訴他我可能會考慮將Bina的模式應用於專注於投資宣教事工。</p> <p>他建議我為這個計劃起個名字，我叫它“純潔的寶藏”（Tesoros Puros）。 <a href="https://www.facebook.com/profile.php?id=61563651233690">https://www.facebook.com/profile.php?id=61563651233690</a></p> <p>自2024年6月以來，通過“純潔的寶藏”，我開始與另一位Guillermo合作，他來自宣教機構LAMM，推動將拉丁美洲的宣教士送往世界各地。 <a href="https://www.latinoamericaalmundo.org/">https://www.latinoamericaalmundo.org/</a></p> <p>在我所參加的當地教會的支持下，我們成功支持了一位目前在印尼的宣教士。2024年8月，我們與她進行了對話，她在杜蘭戈訪問時，我們的對話可以在這裡收聽（西班牙語）： <a href="https://www.youtube.com/watch?v=BYmN-DqGp98">https://www.youtube.com/watch?v=BYmN-DqGp98</a></p>
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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."

When David returned, he gave me a beautiful English Bible from the Gideons.

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.

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."

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."

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/>

Since then, as part of the team, we have distributed tens of thousands of New Testaments in these 3 months.

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.

在2023年底，我的哥哥David在美國找到了一份工作。他最近跟我解釋說，某天他在電話中與我們媽媽聊天，告訴她自己住在酒店的房間時，發現了一些意外的東西：抽屜裡有一本《古蘭經》和一本英文版的聖經。媽媽毫不猶豫地問他：“把它們帶回來，給你哥哥。”

當David回來時，他給了我一本美麗的基甸聖經。

我將這視為我祈禱讓聖經來到Tepehuan人民中的回答，因此我請哥哥Daniel聯繫他認識的一位基甸會成員，那位成員是他教會裡的一位退休上校，我記不得是否曾親自見過他。

幾天後的早晨，我在探訪一個Tepehuan社區的家時，接到了上校的電話。他用堅定卻友好的語氣說：“有人告訴我你在找我。我們在某個地方見面喝咖啡，並且準備好決定加入基甸會。”

當我掛斷電話時，我的心靈深受感動，我把這看作是神的召喚。我們見面後，他給了我一本珍貴的聖經，封面是軍事迷彩，專門設計來在軍隊中分享。我的感動更深了。我毫不猶豫地對上校說：“我們處於戰爭中。當然，我接受。”

最後，在2024年9月的第一週，我正式加入了基甸國際組織，一個致力於在各種機構和社會的每個角落分享神話語的事工。  
<https://gideons.org/>

從那時起，作為團隊的一員，我們在這三個月裡分發了數萬本新約聖經。

例如，在杜蘭戈的獨立日軍事遊行中，我們向公眾以及參加遊行的軍警部隊分發了超過2500本聖經。



<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. <a href="https://www.instagram.com/p/DARWPxjSUG5/">https://www.instagram.com/p/DARWPxjSUG5/</a></p>	<p>在十月，我參加了與來自全國各地的基甸會成員一起舉辦的聯合活動，在奇瓦瓦進行，我們在學校、康復中心和醫院分發了超過40,000本聖經。</p> <p>在十月，我們還在州立監獄分發了超過4,000本聖經，我們正在努力同時在墨西哥軍隊和其他機構中做同樣的事情。</p> <p>在9月9日，距離聯邦政府換屆不到一個月，我們鄰近的錫納羅亞州爆發了一場低強度的戰爭，兩個毒品販賣集團的派系之間發生了衝突。</p> <p>這場衝突主要影響了庫利阿坎，儘管也波及到馬薩特蘭，這個城市距離杜蘭戈不到三個小時。局勢仍然沒有解決。</p> <p>與此同時，在中國，出現了一個謠言，稱政府將採取措施來重啟經濟。這則新聞加上官方的公告，引發了阿里巴巴股價的意外上漲。</p> <p>令人大吃一驚的是，阿里巴巴的股價從8月30日的83美元上漲到了10月7日的117美元，僅僅在一個多月內增長了近41%。這一漲幅對Bina的財務報告產生了影響。</p> <p>另一方面，杜蘭戈生活在一種特殊的和平狀態中。儘管該地區的緊張局勢依然存在，但公共生活仍相對平靜。我敢說，在所有這些情況中，杜蘭戈仍然是如今全國最適合居住的城市之一。然而，仍然有一個主要的挑戰：經濟發展仍未解決。</p> <p>雖然我多年前已經與執政黨“國家重生運動”保持距離，因為我認為它推動了一種虛假的民主來達成其議程，但在2024年9月23日，我正式辭去了該黨的黨籍，因為我認為它推動了包括裙帶關係和宗教偶像崇拜在內的多個問題。 <a href="https://www.instagram.com/p/DARWPxjSUG5/">https://www.instagram.com/p/DARWPxjSUG5/</a></p>
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<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. <a href="https://www.instagram.com/guillermoestmon/p/DBZk6C4yBiH/">https://www.instagram.com/guillermoestmon/p/DBZk6C4yBiH/</a></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>這標誌著我與他們的政治關係結束，並且我不再向這個運動提供任何政治或合法的支持。正如你可能已經注意到的，我長期以來一直運用我的智慧和政治技能來擴展天國。</p> <p>當現任墨西哥總統於2024年10月1日上任時，我帶著擔憂的心情看著她採用了與前任總統類似的偶像崇拜做法，轉向虛假的前西班牙時期神祇。</p> <p>她似乎希望通過她的政府引導墨西哥人民走上崇拜偶像的道路，而這條道路從來沒有帶來過任何好的結果，因為它會導致腐敗和更多的欺騙，使國家陷入謊言和迷信之中。</p> <p>我認為我們有必要提高聲音，呼籲大家反思。</p> <p>事實上，在十月的第三週，我有機會進行一次短途旅行，並在墨西哥城的一些最具代表性的地方傳播福音，包括查普ulte佩克城堡、獵人、獨立天使和改革紀念碑。</p> <p>其中一個地方是位於國家宮殿前的宪法广场。從那裡，我公開呼籲悔改，因為我真心希望我們的總統能重新考慮並改變方向，在將國家引向這些可怕的做法之前。 <a href="https://www.instagram.com/guillermoestmon/p/DBZk6C4yBiH/">https://www.instagram.com/guillermoestmon/p/DBZk6C4yBiH/</a></p> <p>那天，看起來天氣會下雨。然而，許多路過的人停下來聽我講話。</p> <p>在我進行這項活動時，收到的所有感謝中，有一位男士走過來對我說：“你說的是真的。我想我們都知道這一點，但沒有人敢公開說出來。”</p>
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<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.</p> <p>Maybe Jorge hasn't realized it, but his life has deeply inspired me and helped me find the wisdom I had been looking for.</p> <p>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.</p> <p>The main point I want to share with you here is clear: I won't keep anything to myself.</p> <p>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.</p> <p>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."</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>However, I've seen how faith, like a mustard seed, can produce abundant fruit with even the smallest efforts.</p>	<p>另外，我們正在支持霍爾赫，一位即將前往印度的傳教士。他將在十一月的第三週抵達杜蘭戈，並與Tesoros Puros一起拜訪當地的教會，分享他如何看待企業作為傳道渠道並尋求靈性支持的願景。</p> <p>也許霍爾赫自己沒有意識到，但他的生活深深地啟發了我，幫助我找到了我一直在尋找的智慧和。</p> <p>所有這些事件成為了我將在這篇文章結尾處分享的最後兩個想法的靈感來源。我相信，聖靈以一種奇蹟般的方式幫助我將所有的拼圖拼湊在一起，解決了我當時所處的十字路口。</p> <p>我在這裡想分享的主要觀點很清楚：我不會對任何事情保持沉默。</p> <p>我將竭盡全力，與更多人分享基督耶穌向所有願意悔改的人所提供的救恩禮物。</p> <p>換句話說，正如C. S. 劉易斯所說：“在我地上的死亡那一天，希望地獄中會有慶祝，因為我終於不再是戰場的一員。”</p> <p>儘管如此，我承認我仍然犯很多錯誤，並且我的性格中仍有需要改正的地方。我的生活遠非完美，並且充滿了挑戰。</p> <p>事實上，自2021年10月以來，我感覺挑戰不斷增加。每當我認為有機會實現我組建基督教家庭的願望時，這一機會總是從我指縫間溜走，而我無法理解背後的真正原因。</p> <p>我的看法是，隨著社會混亂和地緣政治事件的增長，越來越難以預測未來，同時也難以為未來做好準備。</p> <p>然而，我見證了信仰如何像一顆芥菜種子，即使是最微小的努力，也能結出豐盛的果實。</p>
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<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>我對每一個行動和一切跟隨而來的結果感到驚訝，尤其是當這些事情是以智慧和內在價值來做的。我在2018年墨西哥選舉中也曾有過類似的經歷，但這一次，情況不同。無論與福音相關的行動看起來多麼微小，當它落入上帝的手中時，便變得無比強大。</p> <p>只要有一點信心，奇妙而美好的事情就會發生。</p> <p>今天，我相信基督教正以教會和我在各地所見到的個人傳教見證為推動力，在全球範圍內不斷擴展，即使在困難中也不例外，這給了我極大的平安。</p> <p>我對我至今所走的道路感到平靜，並對我在這個世界上所嘗試分享的耶穌見證感到良心安慰。直到今天，我相信我對上帝所託付的事務始終忠誠，並且準備好為我的行為做出好的交代。</p> <p>說實話，自從我在2022年9月出版《如何珍惜你的日子》這本書以來，我已經開始實踐書中所描述的“創意週”方法。</p> <p>在書中，我的主要論點是，一週的明智決策比一個月的愚蠢決策能帶來更好的結果。</p> <p>通過專注於小而明智的每日行動，我估計，如果這些原則能夠有紀律地應用一季，它就能彌補普通人生活中浪費的一年時間。</p> <p>以相同的方式，我相信，如果持續六個月地實踐這個算法，可以彌補三年的失去的時間，而一年全力的紀律性練習，則可以恢復六到七年的時間。</p> <p>自從2022年8月28日我完成那本書以來，已經過了815天，或者說115週。</p> <p>雖然我們尚未達到我當初在完成那本書後所設想的150週，但我相信這些努力至少支持了基督教在我所能接觸的範圍內，每週增長1.1%的成長率。</p>
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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.

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### **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.

以現在的科技，如智慧型手機和社交媒體，我也相信某些基督教事工使用的統計數字已經過時，今天基督教在全球的力量比幾年前大得多。

基督教在世界上恢復了如此強大的力量，以至於你可以看到它就是最近幫助唐納德·特朗普在美國贏得選舉的力量。

經過2.2年的時間，發現上帝設計的“創意週”智慧之後，我的結論是，根據我的計算，我已經能夠彌補超過15年由於愚蠢決策所浪費的時間。

我什麼也沒做。這一切都是主把它交給我的。但我感覺我已經用悔改的果實取代了所有失去的時間，我相信這些果實將帶來更多通向永生的果實。

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### **地緣政治風險與《Guillermo的溝通》**

俄羅斯與烏克蘭之間的戰爭對阿里巴巴股價的影響讓我學到了一些重要的事情。

儘管我相信我的投資理論是正確的，但我們已經來到了歷史的關鍵時刻，無法忽視地緣政治風險。

即使是你認為自己理解的預測和商業理論，看似有根有據，全球政治現實卻可能迅速改變，並影響曾經被認為穩定的事物。

這些事件的影響不僅限於大國或大公司，它也影響到我們日常的決策和長期策略。

這就是我決定調整《Guillermo的溝通》新聞簡報的原因。

<p>If you prefer to receive it in English, you can subscribe here: <a href="https://www.linkedin.com/build-relation/newsletter-follow?entityUrn=7249503021808680960">https://www.linkedin.com/build-relation/newsletter-follow?entityUrn=7249503021808680960</a>.</p> <p>If you speak Spanish, you can subscribe here: <a href="https://guillermoestmon.substack.com/">https://guillermoestmon.substack.com/</a></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><b>A sensible approach to the unavoidable future</b></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>如果您更願意以英語接收，您可以在這裡訂閱：<a href="https://www.linkedin.com/build-relation/newsletter-follow?entityUrn=7249503021808680960">https://www.linkedin.com/build-relation/newsletter-follow?entityUrn=7249503021808680960</a>。</p> <p>如果您講西班牙語，您可以在這裡訂閱：<a href="https://guillermoestmon.substack.com/">https://guillermoestmon.substack.com/</a></p> <p>這項倡議的目標是幫助盡可能多的人以易於理解的方式了解現實，就像沃倫·巴菲特寫信給他的母親一樣。</p> <p>我想不出更好的名字，但如果您有任何建議，我很高興聽取。</p> <p style="text-align: center;">* * *</p> <p><b>對無可避免的未來的理性思考</b></p> <p>這可能聽起來很奇怪，但對我來說，寫下這些文字並將它們發佈並不容易。我從未想過在我最瘋狂的夢想中會分享這樣的東西，尤其是在這個Bina的背景之下。</p> <p>也許，如果我做了不同的選擇，我的生活會不同。首先，因為我錯過了建立基督教家庭的第一次機會，儘管我相信奇蹟之神為我計劃了一些美好的事情。</p> <p>但現在，服事主，我相信我已經恢復了比失去的十年更多的時間。</p> <p>雖然我仍然渴望成為一個父親，但我不認為自己是天真的。我看到了事情的發展，注意到一切都在迅速改變，因此我覺得自己在精神、心理和身體上都為接下來的任何事情做好了準備。</p> <p>我也確信，幾年來，對於你們中的任何人來說，我對基督教的信仰以及它如何改變我看待現實的方式，應該不會再感到驚訝。</p> <p>作為朋友和Bina的股東，我對你們的承諾依然堅定。本質上，我的重點依然是：利用股東提供的資本，並將其投資於具有合理價格的卓越企業。</p>
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<p>However, it is clear to me that this is now being shaped by a philosophy of life that is richer, broader, and deeper.</p> <p>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.</p> <p>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.</p> <p>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:</p> <ol style="list-style-type: none"> <li>1. I am lying to you.</li> <li>2. I've gone crazy or I am deceived by false ideas that dominate my imagination, and they have numbed my conscience.</li> <li>3. I am telling you the truth.</li> </ol> <p>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.</p> <p>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.</p> <p>If you decide to trust my sincerity, then a dilemma arises: Am I correct in these ideas, or am I terribly wrong?</p> <p>But even if I am wrong, I have reasons to believe that our investment thesis is sound and will protect our interests.</p>	<p>然而，我很清楚，這現在正受到一種更豐富、更廣泛、更深刻的生活哲學的塑造。</p> <p>對我來說，很明確的是，在不到五年的時間裡，我們所知的世界將會轉變為一個不同的模樣，而我們今天所經歷的一切，可能只會成為模糊的記憶。</p> <p>您可能不同意我所分享的內容，並決定撤回您的投資。如果是這樣的話，我不會阻止您，因為您的資本一直都是屬於您的。如果是這樣，請與我聯繫。</p> <p>但無論您同意還是不同意我所分享的一切，我相信，作為Bina的股東，您面臨著一個三難選擇：</p> <ol style="list-style-type: none"> <li>1. 我在對您撒謊。</li> <li>2. 我已經瘋了，或者我被支配我想像中的虛假想法所欺騙，這些想法麻痺了我的良知。</li> <li>3. 我在告訴您真相。</li> </ol> <p>如果您認為我在對您撒謊，並且我的目的是像我在信中提到的那些不誠實的人一樣詐騙您，請與我聯繫，以便您能盡快撤回您在Bina的投資。</p> <p>我的原則之一是只保持健康、有成果並且值得信賴的關係。對我而言，我相信我所說的是真實的，我不會拿這麼重要的事情開玩笑。</p> <p>如果您決定相信我的誠意，那麼就會出現一個兩難：我在這些觀點上是否是對的，還是我完全錯了？</p> <p>即便我錯了，我仍然有理由相信，我們的投資理論是合理的，並且將保護我們的利益。</p>
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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，我基於Jeff Van Duzer在他的書《Why Business Matters to God?》中所提出的推理，這是在我研究 Jorge 當時與我分享的想法時形成的，我在前面的那個想法中已經詳細描述過這些內容。

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

這個推理大致是這樣的：首先，沒有人能確定所謂的“末日”的具體機制，對這個話題的解釋往往充滿了猜測和爭論。

然而，有一個堅實的觀點，我個人支持，叫做“延續性”。

在聖經的許多段落中，無論是在舊約還是新約，我們看到我們所做的工作以及我們做事的方式對神來說是非常重要的。

我們中的一些人相信，我們生活中的每一個行動都有可能成為對神的神聖服務。

這種神學觀點，從基督教早期開始，就強調了這樣的觀念：不再有實體的聖殿；相反，我們自己就是聖殿，聖靈住在其中。

因此，專業工作就變成了一種中心的服務，正如我在泛美大學的天主教朋友所說的那樣，是一種“天主之工”，它豐富了我們與神的關係以及我們的人生目的。

我們無法確定天上的耶路撒冷將會是什麼樣子，雖然我們猜測，神會從這個世界中挑選最好的部分來建立或使用在這座新城市中。

因此，一個關鍵的問題就出現了：我們在這一生的工作會持久嗎？它對神來說重要嗎？



<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>為了回答這個問題，實際上，我們在基督教內遇到了三種哲學觀點：</p> <p>1. 不可知論者：</p> <p>他們處於不斷的懷疑和不確定中。</p> <p>他們認為這個世界本身是有缺陷的，認為神創造了一個容易腐敗的世界，某種程度上犯了錯誤，而且預言是模糊或象徵性的。</p> <p>根據這種觀點，我們不能期望我們的努力在新的現實中繼續存在，因為這些承諾含糊，只保證我們通過基督的犧牲得到救贖。</p> <p>這種觀點幫助我們理解，當我們進入下一個世界時，我們無法預測現實將會如何改變。</p> <p>2. 消失主義者：</p> <p>他們相信這個世界與將來的世界之間會有徹底的分裂，這是基於彼得後書第3章的內容。</p> <p>他們認為這個世界將會被火焚燒摧毀，並且會被一個全新的世界取代。</p> <p>他們指出，天上的耶路撒冷會作為神的專屬禮物從天而降，純潔無瑕，人類帶著污穢無法貢獻任何東西。</p> <p>對他們來說，人類的工作只是維持生活的手段，沒有內在的價值，暗示在這裡努力是沒有意義的。</p> <p>在他們的觀點中，他們忽略了創世紀中所說的神創造了所有事物並且都是好的。</p> <p>他們還留下了一個問題：如果工作無足輕重，那麼為什麼一個好的神會呼召我們去工作、努力並且要有勇氣呢？</p>
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<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. 領受觀點：</p> <p>這是我所持的觀點。我相信我們所做的工作對神有意義，它的內在價值將會存續，並且被潔淨和轉化，為神的國度做出貢獻。</p> <p>彼得書信中提到的火焰是潔淨的，而不是毀滅性的（哥林多前書3:12-15）。</p> <p>神關心我們在這個世界所做的工作，因為這些工作有內在的價值，並且與永恆的目的相連。</p> <p>通過聖餐和洗禮，基督向我們顯示了物質事物擁有神聖和持久的角色。</p> <p>新耶路撒冷的願景在這裡展開，存在於這個現實中；這並不意味著我們會被帶到天堂。</p> <p>啟示錄21章和22章中，天上的耶路撒冷仍保留“耶路撒冷”這個名字，這暗示了延續性。例如，這座城市是建立在使徒和以色列的十二支派之上，這些歷史人物將舊世界與新世界聯繫起來。</p> <p>在這個新的現實中，神在祂的主權下選擇在這些聖城中與祂的子民同在，這座城市建立在我們的現實中。地上的君王會將他們的榮耀帶到那裡（啟示錄21:24）。</p> <p>所以，我相信我們的工作在神的計劃中有其角色，神會通過祂的聖靈在人的工作中行動，將有價值的事物帶入新耶路撒冷。</p> <p>既然神的計劃包含了這個世界和未來的世界，我們可以信靠祂的旨意在新的現實中成就，並且祂將繼續掌權。</p> <p>神將通過祂的聖靈在人的工作中行動，並且在特殊且意外的時刻，祂的介入會在末日顯得更加明顯。</p>
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<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>沒有“計劃B”。從《創世紀》到《啟示錄》，神的意圖始終如一地顯示出來。神為伊甸園設計的和平，就是我們將在永恆的城市—新耶路撒冷中經歷的和平，我們未來的現實。</p> <p>這並不意味著所有的工作都會貢獻於神的國度，因為神自己將審判並潔淨我們的工作和行為。</p> <p>具有內在價值的工作將被轉化，用來塑造天上耶路撒冷中的新世界。我想像這個新世界可能包括，舉例來說，天上的墨西哥，天上的杜蘭戈，天上的巴黎或倫敦，天上的紐約，甚至是天上的瓜達拉哈拉。</p> <p>神無疑已經在人的歷史中工作。</p> <p>以聖經為例。神啟示了特定的人，讓他們用自己的手寫下了有史以來最偉大的故事—祂的“話語”。</p> <p>以類似的方式，神通過那些願意付出代價成為祂門徒的人，創造了我們世界中的暫時和具體現實，這些人背起十字架，跟隨祂。</p> <p>因此，這個神聖的召喚並不僅限於靈性，它邀請我們積極參與商業，在這個現實中建立神的國度。</p> <p>這個召喚涵蓋了我們生活的所有領域，即使是在像Bina這樣的活動中。</p> <p>當你將你通過工作賺得的信任的一部分分配給Bina時，你獲得了Bina股份的權利。Bina則將投資於企業，收購授予這些權利的股票。</p> <p>但在進入下一個想法之前，如何看待我之前提到的那種文化，比如在墨西哥商業和日常生活中由詐騙者和說謊者主導的文化呢？</p>
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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.

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在這裡，20世紀的神學家理查德·尼布爾強調了將信仰融入日常生活的重要性，並提出了五種信徒可以採用的範式，來應對具有挑戰性的世俗文化：

1. 基督反對文化。世界上的不公和腐敗會讓我們選擇孤立自己，等待在外面，不參與其中，仿佛商業和政治與信仰不相容。
2. 基督是文化的一部分。在這種情況下，基督與日常文化的需求之間沒有真正的張力。
3. 基督高於文化。在這個範式中，遵循神國價值觀的企業能夠與世界達成和諧。
4. 基督超越文化。這種觀點將基督的召喚視為一股倫理力量，將我們提升到超越主導文化需求的層次。
5. 基督與文化的矛盾。基督徒在世界的需求和基督的需求之間保持著持續的張力，忍受世界的腐敗，同時等待最終的轉變。
6. 基督，文化的變革者。這承認了文化中的腐敗，但基督徒通過聖靈的力量，被呼召去拯救它，通過實踐反映神國價值觀的商業來完成這個使命。

我向你解釋的所有這些思想，都是考慮Bina在未來角色的參考和序幕。

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<p><b>Bina as mission</b></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. <a href="https://bina.mx/inicio/global-map-of-intrinsic-value/">https://bina.mx/inicio/global-map-of-intrinsic-value/</a></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><b>Bina作為使命</b></p> <p>神對我們在這個世界上所做的事情非常關心。</p> <p>由於Bina的內在價值在於持有有價值的資產，因此我們在這裡的某些權利最好的部分，可能會保留下來並過渡到新的現實中。</p> <p>如果我提出的觀點是正確的，那麼神將使用Bina中最好的部分來幫助建立我們將在其中享受祂臨在的新現實。</p> <p>例如，你現在在“新Bina”中擁有的權利，可能會讓我們獲得“新阿里巴巴”中最好的部分。</p> <p>對我來說，對於一個理性的商人來說，在考慮這種前景時，專注於盡可能多地獲得每個行業中最有價值部分的權利是合乎邏輯的。</p> <p>通過你在Bina的投資，我們有機會選擇每個行業中的最佳部分，因為我們擁有先前分享的“內在價值地圖”。 <a href="https://bina.mx/inicio/global-map-of-intrinsic-value/">https://bina.mx/inicio/global-map-of-intrinsic-value/</a></p> <p>然而，你不必非要通過Bina來遵循這種方法。</p> <p>你可以選擇自己走這條路，或者將它交給你認為明智和謹慎的人。</p> <p>至於我們，我相信通過Bina，我們可以在能力範圍內小心且正直地完成這項使命。</p> <p>到目前為止，我相信我遵循了聖靈的指引，並且我會繼續以對神的服事來尊重Bina。</p> <p>創世紀第6章中的挪亞故事是一個很好的例子。</p> <p>神看到人類的腐敗和暴力，所以祂決定對古代世界進行審判。</p>
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<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.</p> <p>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.</p> <p>When the flood came, Noah and those on the ark survived, while everything else from the old world perished.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>So, at Bina, we will acquire shares in the most solid businesses across each industry, according to our abilities and resources.</p> <p>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.</p>	<p>然而，挪亞在神眼前蒙恩，按照神的指示建造了一艘方舟，拯救了他的家人和每種動物的一對。</p> <p>挪亞並不需要把地球上所有的動物都帶上方舟。他只需要帶上貓科動物的祖先，包括獅子、老虎、美洲獅等；還有犬科動物的祖先，如狼和家犬；換句話說，只需要保存每一種類別的基本種子就足夠了。</p> <p>當洪水來臨時，挪亞和方舟上的人幸存下來，而古老世界的其他一切都毀滅了。</p> <p>今天，我把Bina看作是一艘現代的方舟，儘管我們的使命不是保存生物，而是獲取世界上最優秀企業的股份。</p> <p>我感到內心深處的平靜，因為我知道，在順服神的帶領下，我正在履行我的責任，寫這封信給你，讓你更全面地了解我們到目前為止所建立的一切。對我來說，這不僅僅是一個有意義的故事。</p> <p>我相信Bina不會是唯一進入下一個現實的工具，但我確信它會是其中之一。</p> <p>與其他工具相比，我們的競爭優勢不來自於我對這個現實的理解有多清楚，或者是智慧引導我避免危險，而是來自於我們在聖靈的能力中擁有順服的信心。</p> <p>有了這種觀點，我可以自信地說，Bina的設計是從當前的世界過渡到將來的世界，在那裡我們將永遠生活。</p> <p>因此，在Bina，我們將根據我們的能力和資源，收購各行業中最穩健企業的股份。</p> <p>這個願景很簡單，因為我相信聖靈已經設計了我們的模型，使其可以實現並基於我們所得到的資源進行擴展。</p>
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<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>在這篇論文中，Bina也可以歡迎來自世界各地幾乎無限數量的新股東，我相信隨著資源的進來，主會指引我如何明智地使用它們，克服未來幾年世界將面臨的挑戰。</p> <p>這對目前的Bina有什麼影響呢？</p> <p>今天，我相信我們在阿里巴巴的地位非常強大且有價值。然而，如果有一天我失去您的信任，我將需要出售這一位置。</p> <p>我有興趣保留這項投資及其潛力。如果您希望退出，我不會阻止您，但如果您能提前告知我一些時間，將允許其中一位剩餘的股東購買您的股份。</p> <p>好消息是，到目前為止，我感覺自己得到了Bina主要投資者的支持。據我所知，沒有任何投資者將資金投入會危及其財務穩定的領域。</p> <p>此外，Bina沒有任何限制我們的債務或義務，這使我們能夠應對任何高風險的財務或經濟挑戰。</p> <p>我們將看看您收到這封信息後會發生什麼。</p> <p>隨著這個新策略，我理解隨著新資金的進來，我們在阿里巴巴的地位將會減少，因為我們將大規模多元化，涉足全球幾乎所有的商業領域。</p> <p>在某種程度上，我們將偏離最初我構思的Bina，這類似於伯克希爾哈撒韋。我們仍然會是一個強大企業的集合，但我們將更像一個超級指數，專注於全球最有價值企業的質量。</p> <p>當然，我們不再是1965年的美國，我也不是沃倫·巴菲特。</p> <p>雖然他不知道我存在，但我將巴菲特視為我能得到的最佳老師。我感謝上帝讓我見證這位歷史上最偉大的投資者的卓越職業生涯。</p>
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<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>我感謝上帝，也祝福沃倫·巴菲特的生命，因為他對我來說是深刻的啟發。然而，我並不認為上帝對Bina的計劃是要完全模仿巴菲特的方法。</p> <p>回顧過去，我現在稍微更理解2021年重新啟動運營的目的，這讓我充滿喜悅。</p> <p>對於Bina來說，每一個投資決策都不僅僅是一次計算。</p> <p>每次收購都會有一個深思熟慮的論文支持，而我的責任之一就是確保我們收購的每一家公司都有強大的經濟基礎，並提供持久的內在價值。理想情況下，即使在像「新耶路撒冷」這樣的超越視角下也具有相關性。</p> <p>這種方法對我來說是一個有趣的挑戰。</p> <p>我幫助開發了我們的算法，在這項工作中，我找到了前所未有的樂趣和滿足感。</p> <p>我並不是被宏大的野心所驅使；我不認為Bina會拯救世界，也不認為我在這個任務上有什麼特別之處。</p> <p>我只知道我一生都在為履行這份責任做準備。</p> <p>Bina不是值得吹噓的東西，也不是個人驕傲的來源；相反，我把它看作是一項責任。</p> <p>我不希望任何人感到壓力。我們現在不需要說服其他人加入Bina。</p> <p>Bina正是上帝希望它在2024年11月的大小。</p> <p>我在最近幾年學到的一點是，像Bina這樣真正有價值的事物並不依賴於具體的規模來顯得有意義；它們依賴於對上帝的服從。所以，我們用我們擁有的資源來工作，就像摩西帶領一百多萬人，僅靠一根杖，通過聖靈的力量。</p>
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<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. <a href="https://www.zenfi.mx/">https://www.zenfi.mx/</a></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): <a href="https://blog.zenfi.mx/profile/guillermo-estefani/">https://blog.zenfi.mx/profile/guillermo-estefani/</a></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>換句話說，在大局中，雖然Bina的計劃規模不大，但它擁有獨特的重要性。在基督的眼中，它可以與Berkshire Hathaway相提並論，這才是最重要的。</p> <p>通過「Guillermo的通訊」這份電子報，我將努力與我能接觸到的家族辦公室和對沖基金建立聯繫。</p> <p>我還收到了Luis Rubén Chávez的邀請，與Zenfi合作，這是在墨西哥分享一些想法的機會。</p> <p>Zenfi已經是一個擁有超過100萬用戶的高端金融健康平台。 <a href="https://www.zenfi.mx/">https://www.zenfi.mx/</a></p> <p>當我們達成合作時，他在最後提到了一句有趣的話：“對我們兩個來說，沒有下行，只有上行。”</p> <p>Rubén說得對；通過Zenfi的部落格，我可以每月發表文章。</p> <p>雖然我注意到幾千人閱讀我關於個人理財的想法，這對墨西哥的金融健康來說是一個小但滿意的貢獻，但我不確定其中有多少人對Bina感興趣。你可以在這裡查看我目前的部落格文章（西班牙語）： <a href="https://blog.zenfi.mx/profile/guillermo-estefani/">https://blog.zenfi.mx/profile/guillermo-estefani/</a></p> <p>我確信，Bina目前的股東不是世界上唯一的智者，還有許多擁有智慧成員的家庭，他們對發生的事情和未來的發展有許多問題。</p> <p>或許他們中的一些人會在Bina的使命和我在這裡分享的內容中找到答案。</p> <p>上帝會提供新的合作夥伴、股東、朋友和資源。</p> <p>如果沒有新資源進來，我相信我們的地緣政治位置和在上海的份額足夠強大，能在未來幾年帶來良好的結果，即使我們的規模較小——除非價值增長的速度超過我的預期。</p>
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<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>我真心希望能看到上帝隨著時間賦予Bina的最終形態。</p> <p>我們新的投資工具將僅受限於我們在墨西哥的證券經紀商的能力。</p> <p>然而，如果我們擁有足夠的資源，我認為與國際經紀商達成協議，並使我們能夠進入全球所有上市公司的市場，將不會有任何障礙。</p> <p>現在，回到我向你提出的困境——假設我對你完全誠實——有可能我在這些我認為是真的觀點中說錯了所有的事。</p> <p>如果是這樣的話，在五年後，Bina的每一股仍然會代表這個世界上最好的企業的一部分。</p> <p>我真心認為，如果我們遵循這個計劃，事情不可能出錯。在我看來，只有我的老師沃倫·巴菲特超越了這個出色的想法。</p> <p>我不會聲稱這是我的功勞，因為對於像設計Bina這樣被某些人看作「平凡」的事，所有的榮耀和尊敬真正屬於耶穌基督。</p> <p>換句話說，如果我沒有經歷過我在這封信中所解釋的所有事情，我永遠不會達到這個美妙的結論。所以，功勞應該歸於基督。對我來說，這是一次共同的努力，是祂啟發了我，而我只是把它寫下來。</p> <p>為什麼這個信息需要以這封信的形式傳遞？為什麼應該是我，而不是其他人寫給你？為什麼應該是你來閱讀這封信，而不是別人？為什麼這樣的事情會來自像墨西哥這樣的國家？而且為什麼這樣珍貴的事情會來自像杜蘭戈這樣不太可能的地區？</p> <p>我的回答是，我完全不知道事情為什麼會是這樣。有時，我只是帶著喜悅接受它們，相信上帝會用祂的大能之手做出強大的工作。</p>
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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](mailto:bina.ormasel@gmail.com)

我確信這些行為將被寫入生命冊中，將來我們會與其他世代一起快樂地分享它們。

如果你是偶然看到這個信息並且想了解如何成為Bina的一部分，請發送郵件給我：  
[bina.ormasel@gmail.com](mailto:bina.ormasel@gmail.com)