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# Sannerland

Thank Me Later



*by Marcel Ceneviz*

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## About This Book

This book was written for my children as they grow, discover their talents, and find their place in the world. It contains many of the lessons, principles, and insights I have learned throughout my life—often through both successes and mistakes. My hope is that these experiences will help guide them as they navigate their own journeys. I consider this a living book. As I continue to learn, grow, and gain new experiences, I expect these pages to evolve as well. Wisdom is not something we ever fully obtain; it is something we pursue throughout our lives. While this book was written with my children in mind, I hope it will also encourage and benefit others who read it. Finally, please remember that the views expressed in this book are my personal opinions, shaped by my own experiences, beliefs, and observations. Nothing in this book should be considered financial, legal, or professional advice, and I am not a financial advisor.

## Part 1: Foundations

### 1. Where Do We Come from and Why Are We Here?

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

### 2. Your Purpose

We all have a purpose in this life. We were not created by accident. God created each of us with unique talents, abilities, and opportunities, and He expects us to use them wisely. The Parable of the Talents in the Bible illustrates this principle perfectly. If you do not yet know what your talents are, make it your mission to discover them. Often, your talents are revealed through the things you naturally enjoy doing, the activities that come easily to you, and the subjects you can spend hours learning about without becoming bored. Pay attention to what excites you and what gives you energy rather than drains it. One trait many successful entrepreneurs, artists, athletes, and leaders share is

that they discovered what they loved doing and dedicated themselves to becoming exceptionally good at it. They did not view their talent as merely a hobby; they nurtured it, improved it, and used it to serve others. Do not dismiss a talent simply because it seems ordinary or unimportant. Many great careers and accomplishments begin as simple interests. When you genuinely enjoy something, you naturally want to improve, learn more, and find better ways to do it. Excellence becomes less of a burden and more of a joy. People notice this passion, and opportunities often follow. Compare this to someone who dislikes what they do and spends every day watching the clock, waiting for work to end. It is difficult to achieve anything exceptional when your heart is not in it. There is a special sense of fulfillment that comes from using the gifts God has given you. Discover your talents, develop them diligently, and use them to glorify God and help others. Few things in life are more rewarding than doing what you were created to do.

### 3. Take Responsibility

One of the most important lessons I can teach you is to take responsibility for your life. Don't blame others, the government, your parents (including me), your upbringing, or your circumstances. While these things may influence your life, they do not have to determine your future. The moment you blame others, you give away your power to change your situation. Responsibility puts you back in control. Instead of focusing on what happened to you, focus on what you can do next. Life is not always fair, but dwelling on unfairness rarely improves anything. Learn from the past, take ownership of your decisions and actions, and keep moving forward. When you take responsibility, you stop being a victim of your circumstances and become the author of your future.

### 4. Life Goals

By now, you have probably heard a thousand times that having goals is important. Consider this a thousand and one. Have exciting goals in life—goals that inspire you, bring you joy, and motivate you to get out of bed every morning. Write them down and make them specific. A goal that stays in your head is often just a wish. Then, do something every day, no matter how small, to move closer to achieving it. There are many great books on goal setting. In fact, make it a goal to read one of them (LOL). More importantly, make sure you have a direction for your life. People who accomplish great things rarely drift into success; they pursue it with purpose. I also highly recommend reading biographies of notable people throughout history. Their stories will inspire you to dream bigger, think

differently, and learn from both their successes and their mistakes. If they could overcome obstacles and achieve great things, so can you.

## 5. Continuous Education

Kaizen! I love that word. It is a Japanese term that means continuous improvement. Never stop learning, growing, and refining your talents. The world is constantly changing, and competition is everywhere. New technologies emerge, industries evolve, and skills that are valuable today may become less valuable tomorrow. The market rewards the value and expertise you bring to the table, so make learning a lifelong habit. Continue taking courses, reading books, and developing new skills. Use tools like artificial intelligence to make you more productive and knowledgeable, but never become dependent on them. Make technology work for you, not the other way around. We live in an incredible time where knowledge is more accessible than ever. With online courses, books, podcasts, and videos, you can learn almost anything you want. Stay curious, ask questions, and never stop improving. The moment you stop learning is the moment you stop growing.

## 6. Work and Dedication

Man was created to work; this is clear throughout the Bible. Work is not a punishment but a gift. Through work, we create, serve others, provide for our families, and find a sense of purpose and accomplishment. I recently learned that God gave Adam, the first human, a job before He gave him a wife (look it up). I found that fascinating. It reminds us that work was part of God's design from the very beginning. That is why it is important to find work you enjoy and can take pride in. Whatever you do, do it with excellence. Avoid doing things halfway, cutting corners, or acting dishonestly. Be diligent, dependable, and always look for ways to improve. Strive to leave everything better than you found it. Be known as a hardworking, fair, and honest person. Over time, your reputation will open doors that talent alone cannot. As the Bible says, “Do you see someone skilled in their work? They will serve before kings; they will not serve before officials of low rank” [1].

## 7. Perseverance

There is a saying that goes, “You don't learn anything by winning.” While that may be an exaggeration, there is a lot of truth in it. Some of life's greatest lessons are learned through difficulties, setbacks, and failures. Life is full of obstacles, and without challenges we would never grow, improve, or develop resilience. When difficulties come—and they will—look for the lesson they are trying to

teach you. Learn from your mistakes, make adjustments, and keep moving forward. Everyone faces problems. The difference is that successful people refuse to let those problems defeat them. They persevere. They get back up after setbacks and keep going when others quit. As the Bible says, “For though the righteous fall seven times, they rise again, but the wicked stumble when calamity strikes” [2].

## 8. Making Decisions

I believe this topic deserves its own section. There will be times in your life when you are faced with an important decision and find yourself choosing between two or more good options. Based on my experience, I want to reassure you that there may not always be a single "correct" choice. More often than not, things will work out just fine. Many people become stuck because they are afraid of making the wrong decision. While it is true that not deciding is a decision in itself, my point is this: don't let the fear of making the wrong choice prevent you from moving forward. Progress is usually better than paralysis. Great leaders do not always make perfect decisions. They make the best decision they can with the information available, commit to it, learn from the results, and adjust when necessary. They keep moving forward. This lesson was reinforced during my time working for large multinational companies. These organizations spent thousands—and sometimes millions—of dollars researching, developing, and marketing products that ultimately failed. Yet they learned from those failures, adapted, and moved on. If companies with vast resources and teams of experts do not always get it right, we should give ourselves some grace as well. When I face an important decision, I ask God for wisdom, make the best choice I can, and trust Him with the outcome. As the Bible says, “Whether you turn to the right or to the left, your ears will hear a voice behind you, saying, 'This is the way; walk in it'” [3].

## Part 2: Character

### 9. Honesty

Be an honest person in every sense of the word. Always tell the truth, avoid deception, and never take advantage of others. Be known as someone whose word can be trusted. Your reputation takes years to build and only moments to damage, so guard it carefully. Honesty will not always be easy. There may be times when telling the truth costs you money, opportunities, or popularity. Even so, it is almost always the right decision in the long run. Trust is one of the most valuable things a person can

earn, and honesty is how it is built. The Bible is clear on this matter: “The Lord detests lying lips, but he delights in people who are trustworthy” [4]. You may also hear people say things like, “There is no single truth,” or “Your truth is not my truth.” I disagree. Truth is truth. It does not change based on our opinions, preferences, or feelings. Our responsibility is not to create truth, but to seek it, speak it, and live by it.

## 10. Watch Your Tongue

I will begin this section with two Bible verses that capture this lesson better than I ever could. First, “The tongue has the power of life and death, and those who love it will eat its fruit” [5]. Second, “Whoever would love life and see good days must keep their tongue from evil and their lips from deceitful speech” [6]. If those are not enough, the Bible contains many more warnings and lessons about the power of our words. Be careful how you speak. Avoid cursing, profanity, and careless speech, especially in public. While these things may be common in today's culture, that does not mean they are beneficial. The way you speak influences how others perceive you and often reflects your character, self-control, and maturity. Likewise, think before you speak. Words once spoken cannot be taken back, and many problems begin with a careless comment made in haste. Be quick to listen and slow to answer. Consider the impact your words may have before you say them. Use your words to encourage, teach, comfort, and build others up rather than tear them down. And remember, if you have nothing worthwhile to say, there are times when silence is the wisest response. Sometimes saying nothing at all is the best answer.

## 11. Be Skeptical

When I was a child, I thought adults knew everything and were always right. As I got older, I realized that adults are just people. They have more experience, but they do not have all the answers, and they are often wrong. With that in mind, learn to question things. Not in a disrespectful or rebellious way, but with a genuine desire to understand and learn. Ask questions. Think critically. Examine the evidence. Use common sense. Be especially cautious of blindly following the crowd or accepting something as true simply because an expert, celebrity, politician, or large group of people says it is. Throughout history, entire societies have been wrong about important issues. The fact that many people believe something does not automatically make it true. Great leaders, entrepreneurs, and innovators are often willing to think differently and challenge conventional wisdom. They are not afraid to ask, “What if everyone is wrong?” Many of the world's greatest discoveries and

achievements began with that question. As the Bible says, “The simple believe anything, but the prudent give thought to their steps” [7].

## 12. Time

Time is one of your most valuable resources because, unlike money, you can never get it back. Be careful how you spend it. Avoid wasting your time on purposeless activities. Yes, this includes doomscrolling and spending endless hours watching videos that add little value to your life. Instead, invest your time in learning, improving yourself, reading books, helping others, self-reflection, and activities that will benefit your future. A question I often ask myself is, “What is the best use of my time right now?” You may be surprised how much this simple question can change your priorities. As the Bible says, “Be very careful, then, how you live—not as unwise but as wise, making the most of every opportunity...” [8]. Of course, I am not saying you should never rest. Rest is important. Sometimes life is so busy that doing nothing for a while is exactly what you need. Just be careful not to make wasting time a habit. If you find yourself constantly seeking distractions, it may be a sign that you need new goals, new challenges, or a renewed sense of purpose.

## 13. Punctuality

If you agree to meet someone at a specific time, make every effort to arrive on time—or even a few minutes early. While being late may be common, that does not make it acceptable. Being punctual is a simple way of showing respect for other people's time. Think about the impression left by someone who is always late compared to someone who consistently arrives on time. Which person would you trust more? Which person would you rather work with? Small habits often reveal a person's character. Being on time requires planning, discipline, and consideration for others. Make punctuality a habit, and people will notice. In a world where many people are late, being reliable will help you stand out.

## 14. Dress Well

Do not let anyone convince you that your appearance does not matter. Based on my experience, it does. The way you dress sends a message to the world about how you see yourself and how seriously you take the occasion. Dressing well is not about vanity, status, or wearing expensive clothes. It is about showing respect—for yourself, for the people around you, and for the opportunities God has given you. If you do not take yourself seriously, why should others? You do not need to spend

thousands of dollars on a suit or own a wardrobe full of designer brands. Simply wear clean, appropriate, and well-kept clothes that make you look respectable and confident. A neat appearance, combined with good character, will often open doors that many people overlook.

## 15. Entitlement

One of the most damaging mindsets a person can develop is the belief that the world owes them something. It is easy to fall into the trap of thinking that other people, companies, or the government are responsible for your success, happiness, or well-being. In reality, each of us has a responsibility to contribute, work hard, and do our part. An entitled mindset often leads to complacency, resentment, and dependence on others. The Bible speaks clearly on this subject: "...If a man will not work, he shall not eat" [9]. Work hard, contribute to society, and be grateful for what you have. Gratitude and responsibility will take you much further than entitlement ever will.

## Part 3: Relationships

### 16. Golden Rule

To the best of your ability, live in peace with others and avoid looking for trouble. Want to help create a better world, workplace, and neighborhood? Jesus gave us a simple but powerful principle: "Love your neighbor as yourself" [10]. Treat others the way you would like to be treated. Don't like it when someone cuts in line? Don't do it to others. Don't like it when people are rude, ungrateful, or disrespectful? Then be polite, thankful, and respectful yourself. The Golden Rule is simple to understand but powerful when consistently practiced. Remember that you are neither superior nor inferior to anyone else. Every person is created in the image of God and deserves to be treated with dignity and respect. And one more thing—smile. It costs nothing, brightens someone's day, and is often contagious. You never know how much a small act of kindness can mean to another person.

### 17. Be Generous and Help Your Neighbor

You do not need to be rich to help others. In fact, some of the most generous people I have met did not have much money at all. Generosity is less about how much you have and more about your willingness to share what God has given you. If you are blessed with wealth—and I hope you will be—do not forget to give back to your community and help those in need. There are many people and organizations that can benefit from your support: orphanages, schools, nursing homes, widows, churches, charities, and families going through difficult times. If you have the opportunity to help, do

not wait. Even small acts of kindness can make a lasting difference. There is great joy in helping others. I have found that some of the most rewarding moments in life come from giving rather than receiving. As the Bible says, “Whoever is kind to the poor lends to the Lord, and he will reward them for what they have done” [11]. Our Father in heaven is generous, and He calls us to be generous as well. A good place to start is by giving a portion of your income back to God and to those in need. In our family, we practice giving 10% of our income, commonly known as tithing. More importantly, develop a generous heart that is always looking for ways to bless others.

## 18. Friendships

Good friends are one of God's greatest blessings, and life is far more enjoyable when shared with them. Make an effort to find and keep good friends. The right friends will encourage you, challenge you, and help you grow in wisdom and character. One of the best tests of a true friend is whether they are willing to tell you the truth when no one else will. Not harshly or out of spite, but with genuine love and concern for your well-being. In my experience, people rarely risk an uncomfortable conversation unless they truly care about you. Likewise, be cautious of people who claim to be your friends but are only interested in what you can do for them—whether that is money, popularity, influence, or some other benefit. True friendship is built on mutual care, trust, and respect, not personal gain. As the Bible says, “Faithful are the wounds of a friend, but the kisses of an enemy are deceitful” [12]. Also, be careful about the company you keep. Friends who constantly seek trouble, make poor decisions, or encourage you to do what is wrong may seem exciting to be around, but they will eventually pull you in the wrong direction. The Bible warns us, “Do not be misled: 'Bad company corrupts good character'” [13]. Choose your friends wisely. The people you spend the most time with will influence who you become.

## 19. Your Spouse

Choosing your spouse is the second most important decision you will ever make. You are probably wondering what the first is. In my opinion, it is choosing to follow Jesus Christ. With that said, do not rush into choosing a spouse. Take your time and choose wisely. In my opinion, your spouse should also be your best friend. This should be someone you genuinely enjoy spending time with, someone you can talk to for hours, trust completely, and share life's joys and challenges with. While physical attraction is important, do not build a relationship on looks alone. Beauty fades with time, but character, faith, values, and friendship can grow stronger with the years. Look for someone whose

character you admire and whose company you truly enjoy. There is much debate about whether opposites attract or whether similar personalities make for better marriages. I do not know the answer to that question. What I do believe is that shared values matter greatly. For this reason, I strongly recommend marrying someone who shares your faith. In my experience, a person's beliefs shape their decisions, priorities, and view of the world, so this is not something to overlook. Finally, in our family, marriage is for life. Choose your spouse with that commitment in mind. Do not ask yourself, “Can I live with this person?” Ask yourself, “Can I faithfully love, honor, and grow old with this person for the rest of my life?”

## 20. Family

Many people spend years chasing success, only to discover later in life that family was one of God's greatest gifts all along. Unfortunately, time lost with family is difficult—sometimes impossible—to recover. I was blessed to learn this lesson early in life, which is why I try to take every opportunity to spend time with those I love. As you grow older, I believe you will discover that life's most meaningful moments are rarely found in possessions, achievements, or titles. They are found around the dinner table, during family vacations, in conversations, celebrations, and even in the ordinary moments shared with the people you love. Make the most of those moments. They pass more quickly than you think. This next part may sound a little self-serving since it benefits your mother and me, but I assure you it isn't. The Bible says, “Honor your father and mother”—which is the first commandment with a promise—“so that it may go well with you and that you may enjoy long life on the earth” [14]. Honoring your parents does not mean worshiping them or pretending they are perfect. It means treating them with respect, gratitude, and consideration. In some situations this may not be easy, especially when parents make mistakes. After all, parents are human too. Yet God calls us to honor our parents because doing so honors Him, the One who created both you and your family.

## Part 4: Money & Success

### 21. How to Avoid Being Poor?

I recently learned about the “Success Sequence,” a concept studied by researchers such as Wang and Wilcox. While different studies use different methods, they generally arrive at a similar conclusion: people who graduate from school, obtain stable employment, marry before having children, and then start a family are significantly less likely to experience poverty. Of course, following these steps does not guarantee success, nor does failing to follow them guarantee hardship. Life is more complicated than that. However, the pattern appears often enough that it is worth paying attention to. What struck me most is how closely these findings align with principles that have been taught in the Bible for centuries. The research approaches the topic from a social-science

perspective, but the underlying message is familiar: education, work, commitment, and personal responsibility matter. Following these principles does not guarantee an easy life, but it greatly improves your chances of building a stable and prosperous future.

## 22. Save & Invest

Avoid investing your time and money in schemes that promise quick riches. If building wealth were easy, everyone would be wealthy. The lottery is a perfect example. The odds of winning are extremely small, and for most people that money is gone forever. One of the lessons I have learned is that wealth is not determined solely by how much money you earn, but by how much you save and invest. Many high-income earners remain financially stressed because they spend everything they make, while others of more modest means quietly build wealth through consistent saving and investing. Be intentional with your spending. Before making a purchase, ask yourself whether it is an expense or an investment. There is nothing wrong with enjoying life, but be careful not to spend so much on today's comforts that you sacrifice tomorrow's opportunities. A good habit is to save and invest 10–15% of your income each month. Whether it is stocks, bonds, real estate, a business, or another investment, make your money work for you instead of working for money your entire life. I am not a financial advisor, so do your own research and determine what investments are best for your situation. However, I can say with confidence that one of the most powerful financial decisions you can make is to start investing early and remain consistent. Time is one of the greatest allies an investor has. As the Bible says, “Dishonest money dwindles away, but whoever gathers money little by little makes it grow” [15].

## 23. Debt

As a general rule, avoid debt whenever possible and work diligently to pay off any debt you already have. I am not saying all debt is bad. A mortgage to buy a home or a loan to start or grow a business can sometimes be wise decisions. However, unnecessary debt should be avoided whenever possible. One of the dangers of debt is that it makes today's purchases much more expensive tomorrow. Money that could be used to invest, save, or help others instead goes toward interest payments. For example, a typical mortgage can result in paying hundreds of thousands of dollars in interest over its lifetime. The same principle applies to credit cards, car loans, and other forms of borrowing. Try to live within your means, follow a budget, and pay your bills on time. If you cannot afford something today, consider whether it is truly necessary. It is surprisingly easy to fall into debt,

but climbing back out can take years—and in some cases, decades. I am not a financial advisor, and these are simply my personal views. However, I strongly encourage you to learn how debt works and to be cautious before taking it on. As the Bible says, “The rich rule over the poor, and the borrower is slave to the lender” [16].

## Part 5: Wisdom

### 24. History!

"There is nothing new under the sun," the Bible tells us [17]. Likewise, the well-known saying reminds us that those who do not learn from history are bound to repeat it. The more I study history, the more I find truth in both statements. Technology changes. Fashion changes. Governments rise and fall. Yet human nature remains remarkably consistent. People today experience the same emotions, face many of the same temptations, and often make the same mistakes as those who lived centuries ago. History provides us with a vast collection of lessons learned through the successes and failures of others. Why repeat mistakes that have already been made countless times before? Why ignore wisdom that has already been tested by generations? By studying the past, we gain a clearer understanding of the present and improve our ability to anticipate the future.

### 25. Climate Change

There has been—and likely will continue to be—a great deal of debate about climate change. I am not writing this section to settle that debate. Instead, I want to share a principle that I believe is more important than the debate itself. After God created Adam, He placed him in the Garden of Eden and gave him the responsibility of caring for it [18]. Likewise, the Bible teaches that we are stewards of God's creation: “The earth is the Lord's, and everything in it, the world, and all who live in it” [19]. Whether we are talking about our homes, our communities, or the environment, we should strive to take care of what God has entrusted to us. For that reason, I believe we should avoid waste whenever possible and be good stewards of our resources. Simple habits such as reducing waste, reusing what we can, and caring for our surroundings are worthwhile practices. Having said, be careful with those who want to control you using climate change fear. This fear practice has become pervasive in the world and is used by politicians, professors, companies, and even parents to get you to comply with their views without questions. Be on your guard to such manipulation; use common sense and ask questions.

## 26. Israel?

You may wonder why Israel, a nation roughly the size of New Jersey, with a population of fewer than ten million people, receives so much global attention. From a biblical perspective, the answer is straightforward: the Israelites are described throughout Scripture as God's chosen people. But don't worry, through Jesus Christ's death we are now part of God's chosen family if we believe. The Bible repeatedly affirms God's covenant with Abraham and his descendants, and the history of Israel occupies a central place in the biblical narrative. The Bible also teaches that God blesses those who bless Abraham and his descendants [20]. As Christians, we should seek to honor God by treating the Jewish people with respect, kindness, and goodwill. At the same time, we should approach discussions about Israel with wisdom, humility, and a commitment to truth rather than emotion or prejudice.

## Part 6: Faith

### 27. Don't Worry, Give Thanks

"Can any one of you by worrying add a single hour to your life?" [21]. I love this Bible verse as it sums up worrying so well. Avoid worrying as it does little to improve your situation but definitely takes a toll on your body and spirit. Instead, I recommend exactly what this Bible verse says. I follow this in my life, and it works: "Do not be anxious about anything, but in every situation, by prayer and petition, with thanksgiving, present your requests to God. And the peace of God, which transcends all understanding, will guard your hearts and your minds in Christ Jesus" [22]. Don't overlook the word "thanksgiving" in this verse. Along with asking Jesus for help, be thankful to God for everything you have. Being thankful helps put your problem into perspective.

### 28. Avoid Alcohol and Drugs

Hopefully I don't have to state the obvious, but I will anyways. Drugs are bad, and nothing good can come from drinking alcohol every day. If you ever find yourself in this place, you may be trying to fill a gap in your heart that can only be filled by God's presence. In this case, I recommend you spend time reading the Bible and learning about God's love for you. See what the Bible says, "Do not get drunk on wine, which leads to debauchery. Instead, be filled with the Spirit" [23].

## 29. Final Message

Do not forget, even if you become the most famous or prosperous person who ever lived, but you don't have a personal relationship with Jesus Christ, it was all in vain (at least that is my opinion). See what the Bible says, "And what do you benefit if you gain the whole world but lose your own soul? Is anything worth more than your soul?" [24] I lived my whole life this far in relationship with God, and it has been amazing. The peace, joy, and security are indescribable, and I cannot imagine living without it. If you ever find yourself without, know this, "For my Father's will is that everyone who looks to the Son [Jesus] and believes in him shall have eternal life, and I will raise them up at the last day" [25]. Never lose track of what is important in life!

## Citations

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

[1] Proverbs 22:29, [2] Proverbs 24:16, [3] Isaiah 30:21, [4] Proverbs 12:22, [5] Proverbs 18:21, [6] 1 Peter 3:10, [7] Proverbs 14:15, [8] Ephesians 5:16, [9] 2 Thessalonians 3:10, [10] Matthew 22:39, [11] Proverbs 19:17, [12] Proverbs 27:6, [13] 1 Corinthians 15:33, [14] Ephesians 6:2-3, [15] Proverbs 13:11, [16] Proverbs 22:7, [17] Ecclesiastes 1:9, [18] Genesis 2:15, [19] Psalm 24:1, [20] Genesis 12:3, [21] Matthew 6:27, [22] Philippians 4:6-7, [23] Ephesians 5:18, [24] Matthew 16:26, [25] John 6:40

## About the Author

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