



Photograph of Manuel Cadenas and his mother

FOREWORD

This book is not intended to be an accurate historical document. It is a compilation of my recollection of information given to me by my parents and relatives as well as some of my life experiences as I remember them. If there are any inaccuracies, I apologize. My intention is to tell my children and grandchildren a little about my life and my ancestors.

M.A.C.

Coral Gables, 1998

MY IDEA OF HOW TO BEHAVE IN LIFE

Always be on time to all appointments. If you are going to be late, give notice of this with ample time. A person that is late is not reliable. The person that is late makes the other person waiting lose his time.

When you make an agreement with a person, never change it unilaterally. Always contact the other person and explain why you want to change what was agreed, before making a change.

Never make a commitment that you are not sure you will keep. Never say you will do something that you may not be able to do. Never say you will pay something you may not be able to pay.

Always be frugal, don't spend more than what you have. Just because you are given credit, it is not reason for going into debt. Learn to live within your means. Learn to do without even though you consider you must have something.

Learn to be prompt in meeting your obligations. Be sure you meet your commitments on time. Pay your bills or obligations on time. People that are not prompt in meeting their obligations are not reliable.

Be orderly and methodical in your life. Always plan your day and follow the plan. Do all the small things at the correct time: your meals, your exercise, your work, your rest and your sleep. Always keep your room neat and orderly. Put things back in the correct place.

Learn to save money. Always save for an emergency or for the future. Make it an obligation to save a percentage of what you make.

Never trust what people say at face value. Always investigate and make sure the statements are true.

Always review your bills or financial statements. Never trust a statement because it comes from a reliable source.

Never sign a document without reading it and understanding it. Never sign a blank check.

Learn not to give excuses for things not accomplished. What counts is what is accomplished, the results. Excuses are a waste of time for the person giving it and for the person listening to the excuse.

Learn to deal with adversity without complaining to others. Try to solve the problem yourself. Only involve others as a last resort and only if they can contribute to the solution.

Don't deal in gossip and don't draw conclusions or make decisions based on gossip.

To succeed in life you must learn to work hard and to be persistent.

In life keep moving forward, don't be content standing still because when you are standing still the current of life is driving you back.

Learn to live within your income. Try to save a little every month. Use your credit cautiously, remember that what you borrow must be paid back.

Don't make commitments you are not sure you can keep.

Obligations come before pleasure. Never put off an obligation to have a good time.