

Andrew Liuson**AS FOR ME AND MY HOUSE****Jophen Baui**

Dr. Andrew Liuson said that “If anything interferes with ministry I will choose ministry first.” He is involved with FEBIAS College and with ISOT. Once a year, for ten years, he has been an active participant among the twelve-person “think-tank” of the International Board of Campus Crusade for Christ in the US. This board composed of twelve international representatives brainstorms ideas regarding CCC, the largest NGO Christian organization. His membership on this board opened opportunities for speaking engagements. He regularly speaks before major donors in places around the world about “investing on the Kingdom of God.”

IN GOD WE TRUST. Cityland Condominiums banner this company’s core belief on top of every building it has built in and around Metro Manila. But more than a slogan this has also been Cityland’s policy. In 1979 Cityland shareholders consisted of immediate members of the family. Stephen Roxas- President, was Dr. Liuson’s brother in law. Dr. Andrew Liuson was the Vice President, Dr. Liuson’s wife was the whole human resource department, and a secretary kept records. Every stockholder signed a covenant that he would “invest in God’s Kingdom.”

Corollary to the motive of contributing to the Great Commission a genuine concern for the plight of the homeless Filipino also guided the founding of the company. Dr. Liuson and his partners thought that if more people owned land and property, a lesser number would wish the country to go down. The more people owned homes, the more stable the country would be.

Building the House

In the early seventies, the communist threat was real. “Many businessmen were having two feet and two books, and saving somewhere else. Then Marcos declared the country under an urban agrarian reform program. One of the most affected was the real estate business. Most developers were not able to buy lands because most lands were zoned and declared rural lands for agricultural development.”

At that time, one could not get a permit to develop residential lots. In the domino of economic consequences, landowners either allowed foreclosure or abandoned their lots. In the country sides, abandoned farm lots sold at very low prices of P40 to P80 per square meters. A crisis then turned into an opportunity. “We bought our first and second lots from Citibank, and Citytrust – some of those were foreclosed farm lots in Cavite, which was a no man’s land at the time.” Dr. Liuson said that “If Max was the house that chicken built, Cityland is the house that farm lots built.”

Trusting the Real Owner

From such humble beginning, Cityland became one of the more successful players in the housing business. But born out of crisis, it also witnessed and experienced other crises that rocked the industry. In 1983, the Aquino assassination shattered business confidence at a time when the economy was suffering from years of mismanagement under the Marcos cronies and unfavorable international conditions. In the events before and after the assassination of Ninoy in the mid 80s, Dr. Liuson was driven to reading the *Book of Psalms* as he almost despaired, but not to the point of losing hope.

“From 1982-1984 the oil price went up three times, student strikes were everywhere; revolution loomed ahead, nine out of ten finance companies were going bankrupt, and nine out of ten closed shop. We were in big trouble. Nobody could sell anything, interest rate is so high, banks were not lending money. That was the time I learned to read the *Book of Psalms*.

“I divided the 150 Psalms into five sets of thirty chapters each, and read the chapters and numbers corresponding to the date of the day of the month. I remember that I was doing five chapters a day,” explained Dr. Liuson.

Cityland indeed threatened to fold as others had done. Dr. Liuson recalled a moment: “I was out for lunch; I got a call that there were a dozen sheriffs in the building, and they got a court order. Some corrupt lawyer and judge attached our company to a scandal and filed a case against us. The judge issued an order of attachment, and to put pressure on us, they started moving their cabinets in.

“In a related instance, a lawyer, known for his bully tactics threatened to extort money from us. But I read the *Psalms*, and in every book, I heard almost the same thing – an assurance from God that He will get us out of that crisis.”

Through that crisis, Dr Liuson continued going to church and his routine did not change. “In church, I could always sense God’s assurance. I had been a choir member for ten years, and was the only male member. At the time of the crisis, I was deeply touched by one of our songs, a song of assurance – *Cast Your Burden upon the Lord.*”

Today, he can tell people with confidence that God tests us in two ways: in prosperity, and in adversity. And God would like us to pass both tests. Dr Liuson said that “In the crisis of ‘84-‘85 we passed the adversity test.”

Fortifying the House

“Prior to 1997 our former president wanted to retire, and he wanted me to take the position. I was reluctant about it.” For about two to three years, Dr. Liuson struggled and finally, some verses in the book of *Joshua* confirmed that he had to take the job. Very soon after he assumed position the Asian Crisis hit.

In 1997, Taiwan’s real estate bust had a similar adverse effect on all Asian countries. In the Philippines, people stopped paying their mortgages, amortizations stalled, interest rates shoot up, nobody wanted to buy or rent. The market reeled and many closed shop.

“It’s like this,” Dr. Liuson said, “When its boom time, everybody jumps in, but when crisis hits, nine out of ten developers would disappear. But in our case, by God’s grace we were able to remain there even in good and bad times. We have been steadfast in our basic principles, practicality and affordability. As far as the building is concerned, it’s like a person – one person could be the same as the other, but it’s the dress that you put on that is expensive. So you avoid the vanities. The structure however has to last. ”

“I’ve been greatly influenced by *Ecclesiastes* about the vanity of life and conscious of how brief life is and how fast it goes and how short a time is left. On site, we often conduct Bible studies. Either we ask pastors from our church to help or we find other ways of doing it. We have about a hundred people on site. We aren’t simply spiritualizing, but what we’re trying to impress

on the workers is that all of what's written in Scriptures are relevant to their lives. We even try to do evangelistic meeting for the contractors, and the workers, everyone who is building the house. And as we build, we work as a team, conscious that we are building structures that should meet or even surpass industry standards.”

As he had gone through crisis after crisis with God alongside him, Dr. Liuson cannot but share what God has taught him. “My mission statement is to encourage more executives and businessmen to be on fire for the Lord and use their gifts for the expansion of the Kingdom. The Word of God assures us that whatever we do, God will always be true to his promises. The Word of God is infallible, it is inspired it will always be proven right.”