To me, these three words capture the entire personality of Lucio Tan, privileged as I am to be alongside this iconic figure most part of a typical working day for the last ten years.

I have yet to see anyone who had encountered Kapitan (as he is known by friends, associates and employees) and walk away unimpressed with his refreshing candor, even if he disagreed with one’s views or propositions.

He unselfishly dishes out morsels of profound wisdom, down-to-earth practicality, and even, humor. To survive, specially during times of adversity, one has to be infinitely “soft”, for lack of a better term, signifying traits of, “flexibility, patience, submission to pain and suffering”, Mr. Tan would tell me, time and again.

Paraphrasing, he would cite a hypothetical query, “which is longer-lasting, one’s teeth or gums?” Teeth are stiff and hard, while gums are soft. It is obvious that one’s teeth fall-off, gets decayed, or chipped, whereas, one's gums last a lifetime.

Stretching a bit more, I would, over time, spot situations and warn him when people would take undue advantage of him. In as many occasions, he would tell me, “alam ko rin, ok lang, pagbibyan natin” (I know, its okay, let it pass). He would follow-up by telling me, “somehow, some day, some way, some good will happen to us”.

Literally starting from an unprivileged station in life, he has a soft spot for the poor. He helped not by giving alms, but by providing employment to thousands. To this day, he is not ashamed to show his calloused hands as a testament to manual toil in his early years.

“Why is our country lagging behind our more progressive neighbors?” This question is invariably asked of him. The culprits, Mr. Tan ventures, are the three attitudinal hang-ups: “bahala na” (come what may), “pwede na” (it will do), “wala ako pakialam” (I don't care).
If we can rid ourselves of these, we are on our way to a better self, better family, better society, and a better country, he concludes.

Realizing that education is a great equalizer in life, Mr. Tan's education advocacy is legendary. Through the Tan Yan Kee Foundation (named in honor of his late father) and the Foundation for Upgrading the Standards of Education (FUSE), hundreds of millions of pesos are funding programs of scholarship for poor but outstanding students, the training of teachers (both in undergraduate and graduate levels), and sponsorship of students' summer camp activities. He also sends Filipino medical specialists, through the Asia Brewery Medical Scholarship Program, for subspecialty studies in some of the world's best medical schools, the only condition is for them to return and teach fellow Filipino physicians.

It might surprise most people that Mr. Tan derives more pleasure and enjoyment holding a book, than poring over financial statements from his various operating companies. Truth to tell, he actually "disdains" having to look at them.

To Mr. Tan, making money is a "means", not an "end", and this probably explains why, despite well-meaning advise notwithstanding, he poured hundreds of millions to resuscitate ailing state-owned enterprises and nurse them back to health.

Oh, one more trivia, whenever I apprise him of the latest annual Forbes ranking of wealthiest persons, he would dismiss it, saying - "wala naman akong ganitong kayamanan, ibigay na lang kaya nila sa akin", and we would both enjoy a hearty laugh!

Atty. Joe Ngaw is an unassuming, low key, low profile “go to guy" in the Lucio Tan Group of companies. He is Executive Assistant to the “Kapitan,” and is an adviser to the Philippine National Bank.