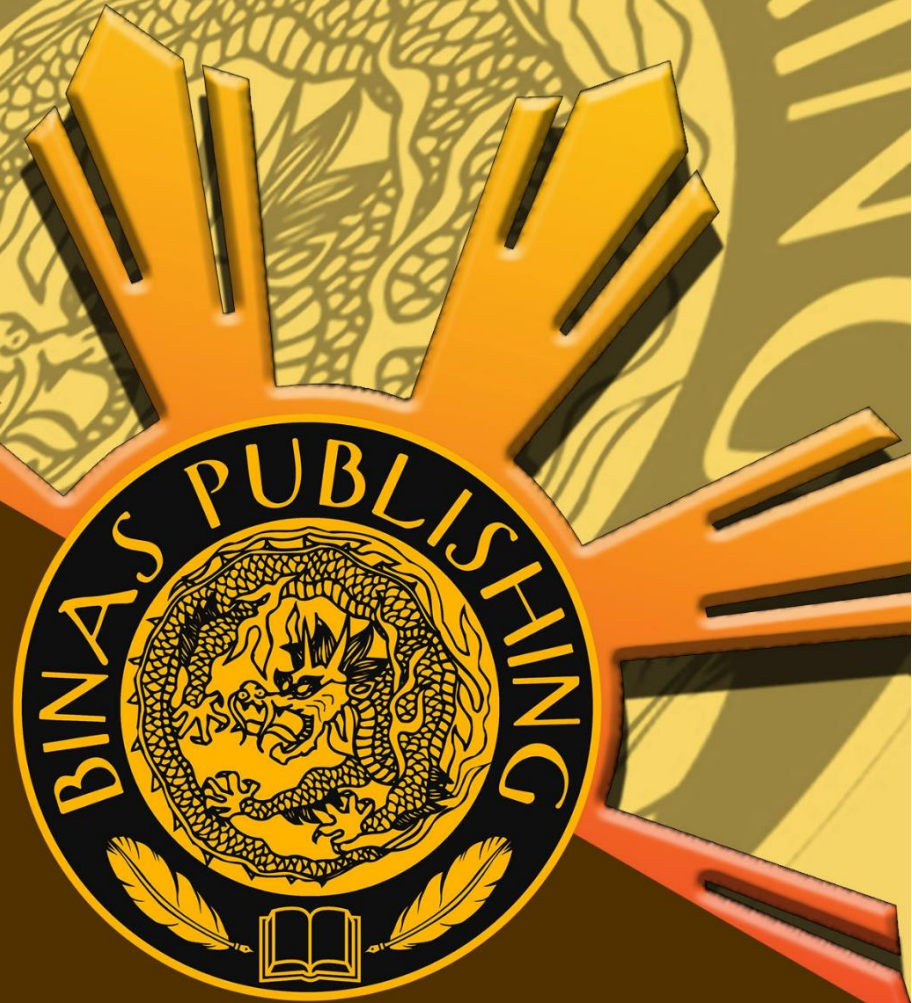


# PACIFICUS

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A QUARTERLY PUBLICATION

- Spotlight on Emerging Writers
- Poetry
- Short Stories
- Essays
- Creative Corner
- Others





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## “THE PARADOX OF KNOWLEDGE: WHEN ACADEMIC EXCELLENCE CONCEALS PRACTICAL WISDOM”

In today's academic scene, particularly in higher education, where academic credentials serve as a proof for professional advancement, the challenges of advanced degrees, research presentations and publications, extension works, community involvement and international recognition has become passes associated with intellectual achievement. Faculty members spend years to comprehensive study, often at prestigious institutions locally and abroad, building impressive portfolios of citations and contributions to their fields of specialization. Yet, a peculiar phenomenon occasionally emerges: individuals who have gained the highest peaks of academic accomplishment may remain surprisingly uninformed about fundamental aspects of everyday life, including basic laws and regulations that govern their own welfare. This narrative also drawn from personal experience, illuminates a concerning paradox: that exceptional academic trainings and credentials do not necessarily translate to practical wisdom in navigating everyday life.

### The Smart Accomplished Scholar

Our triumvirate consisted of myself, Vidia, along with my colleagues Victor and Vina. We were not merely coworkers and friends, bonded by our shared positions as associate professors in different state universities across the country. Our friendship extends beyond academic achievement in our own university; we are bound by shared professional aspirations and the common goal of academic advancement. Our interactions on our group chat and weekend habit frequently revolve around teaching strategies, AACUP accreditation, ISO accreditation and some alarming issues related to Philippine education system. But our favorite topics revolve around research methodologies, publication strategies, extension projects and internationalization efforts—all critical components for promotion in the Philippine higher education system. Among us, Victor stands out as the smartest and particularly distinguished in his accomplishments. Victor is a scholar. He completed both his master's and doctoral degrees at a prestigious European university. This achievement speaks to his intellectual capability, passion and dedication. His curriculum vitae and academic profile boasts numerous publications and an impressive citation count, markers of scholarly impact that many academics spend entire careers pursuing. Some of the popular names in his field of specialization cited his works which boosts also his self-confidence. We are proud of him. I openly told him, I have that little “inggit” (envy) towards him. Until now, I haven't had a research publication to brag on.

Despite his accomplishments, Victor lives and maintains a somewhat frugal lifestyle. While Vina and I freely indulge in online shopping excursions, travelling, buying expensive gadgets and enjoying the so called



“strong and independent woman” perks, Victor exercises remarkable restraint with his finances. We often tease him for being “kuripot,” a Filipino term denoting excessive thriftiness. He is breadwinner supporting his parents and his own family, including his wife who dedicates herself to managing their household rather than pursuing employment outside the home. His parents also asking help to buy some maintenance medicines. His financial limitation manifests in small but telling ways: he will search extensively for a LandBank ATM to avoid paying fifteen to eighteen pesos in transaction fees, even if it means driving around Tagaytay City for an extended period.

This meticulous habit of Victor focus on minor expenses rendered a later discovery all the more puzzling!

### **The Shocking and Puzzling Monthly Payment**

We observed Victor processing a payment for his wife’s Philippine Health Insurance Corporation (PhilHealth) contribution during one of our weekend gala in a café in Vigan City, This observation prompted Vina to question his habit, pointing out what seemed an obvious impractical: “Why are you paying for your wife’s PhilHealth contribution separately? It would be advisable to designate her as your beneficiary. It seems that Victor do not know this for so long. Employed individuals under Philippine law, who are PhilHealth members can include their non-working spouses as dependent beneficiaries at no additional cost, allowing the spouse to access the same health insurance benefits without requiring separate or additional contributions. I echoed this sentiment, perhaps too bluntly remarking on what seemed like a fundamental oversight: “Why are you so ignorant? You are wasting your money! Hampaslupa ka pa naman!”, I jokingly uttered. On my rough estimate, P35,000.00-P45,000.00 could have been saved!

To convince him and reinforce our point, I shared my personal experience few years ago. My husband works as a seaman overseas, a profession that involves extended periods away from home. During one of his vacation periods, he had not made his own PhilHealth contributions. When he subsequently required surgery for the removal of kidney stones, I simply added him as my beneficiary, and we successfully received PhilHealth benefits without any complications or additional costs.

The financial implications were significant to us. Vin and I were very much concern. Victor had been making these separate payments for approximately ten long years! The cumulative amount could have been allocated to some important family expenses. Victor acknowledged and shows appreciation that our advice is very practical. We felt satisfied that we had helped our friend avoid an unnecessary expense, correcting what appeared to be a simple ignorance of the law and available benefits.

### **The Persistent Pattern**

Several months later, however, we saw a paid receipt and an evidence that Victor had once again paid his wife’s separate PhilHealth contribution. That moment left Vina and me feeling a complex mixture of disappointment and genuine concern. Had he not listened to our advice? Did he not understand the explanation we had provided? Is a just a plain stupid and ignorant?! Our frustration was compounded by the apparent contradiction: here was a man who would drive across a city to save less than twenty pesos in ATM fees, yet who continued to spend hundreds or thousands of pesos annually on unnecessary insurance premiums. When we confronted him about this continued practice, expressing our bewilderment, we could not comprehend how someone of his educational attainment could persist in what seemed an obviously inefficient course of action. At that time, we asked him why he chose not to follow our so called practical advice. He calmly responded that he was a busy man and had no time to visit the PhilHealth office to process

his beneficiaries. With a lighthearted tone, he added that his wife would soon turn sixty and would then be entitled to free PhilHealth coverage.

A sense of doubt crossed our minds—what if he was still determined to pay the contributions? Out of mild frustration, Vina remarked, half in jest, “After all, it is not our money!” How could someone so meticulous about avoiding minimal service charges remain oblivious to a far more significant financial inefficiency? If our arguments were not convincing, why did he not undertake his own research to verify the validity of what we were pointing out?

### **The Deeper Lesson**

This experience with Victor radiates both disappointing and troubling gap that can exist between academic achievement and practical knowledge. The irony is profound: an individual can master complex conceptual and theoretical frameworks, contribute original research to and excellent scholarly discourse, and earn recognition from international academic communities, yet remain unaware of basic laws and policies that directly affect personal finances and family benefits and welfare. This disconnect raises important questions about the nature of education and intelligence itself.

How does one reconcile Victor's unquestionable intellectual capabilities with this apparent blind spot or shall I say simple ignorance? Multiple explanations can be drawn based on this situation. Perhaps the intense study and specialization required for academic success creates a form of tunnel vision, where scholars or the so-called experts become so focused on their narrow fields of expertise that they neglect practical matters outside their environment. Consequently, the demands of everyday university or academic life—teaching, research, publication, and service—may leave little time or mental energy for understanding simple bureaucratic systems and insurance regulations. It is also possible that pride or embarrassment prevented Victor from seeking clarification about PhilHealth policies, even after recognizing his initial mistake on this part.

However, there exists a potentially different interpretation, one that calls into question the presumption of ignorance. What if Victor's decision stemmed not from a lack of understanding but from a deliberate choice? What if there were elements that we, in our confidence, had overlooked? This conclusion implies a distinct form of understanding—one that acknowledges that external observers, regardless of their intentions and expertise, may lack comprehensive insight into an individual's unique situation, values, and thought processes.

### **Wisdom to Ponder**

The difference between academic knowledge and practical wisdom represents more than mere semantic difference; it reflects fundamentally different ways of engaging with the world. Educational institutions excel at imparting specialized knowledge and developing analytical skills within particular disciplines. However, they often provide limited guidance on navigating the practical systems that structure daily life—taxation, insurance, legal rights, and bureaucratic procedures. This gap affects not only academics but professionals across various fields who may possess extraordinary expertise in their domains while remaining surprisingly uninformed about matters that significantly impact their personal lives.

Academic performance does not ensure the application of practical knowledge and insight, as illustrated by Victor's story. Even individuals who spent rigorous years in studying may nevertheless lack knowledge in everyday situations, despite having high degrees and academic distinction. This case demonstrates that education validates proficiency in some subjects, but not in all parts of life. True wisdom is rooted on humility—accepting our limitations, applying what we've learned to real-world situations, and observing others' flaws with curiosity rather than judgment.

