

Rev Chang gave a stirring talk about Spirituality and Money on Sunday 31 May 2009. This stirred the people to give over \$2,000 for the second offering, a far cry from \$19 million. We can say that the other congregation comprise of 20,000 members whereas we are only about 250 strong. Even so, if we were to take it proportionately, we should have collected something like \$237K (250 divided by 20000 multiply by \$19 million). Where did we go wrong?

May I suggest that we failed in marketing and advertising? I know that even before that mega church made its call, weeks before the members were already aware of the plan. They must have come prepared. How many of us come to church with pockets full of money? Probably, like me you will come with only pocket money sufficient to buy lunch and nothing else. So it is understandable if you suddenly found yourselves poorer than the widow with the two copper coins.

Dare I say that if we prepared the members weeks in advance we could have raised \$237K in one Sunday's collection? Anyway, I am glad that Rev Chang taught about giving because like teachings on adultery, homosexuality, stealing, honoring parents and so forth, if

the people are not taught, they may well continue to rob God without knowing it.

Let me tell you a story about my mother. She is not rich but all she expects of me is \$100 a month. Whenever I try to give more, she will take it and then later on in the evening she will call my daughter to her and hand over the excess money to her. My daughter gets extra pocket money from grandma in this way.

Isn't this something like our Father in Heaven? Does He need your money? "If I were hungry I would not tell you, for the world is mine, and all that is in it." (Psalm 50:12) Whatever you give Him, He will acknowledge it and give it back to you in blessings. "Test me in this," says the LORD Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it." (Malachi 3:10)

We are a people of faith. "And without faith it is impossible to please God, because anyone who comes to him must believe that he exists and that he rewards those who earnestly seek him." (Hebrews 11:6) The problem is do we place our faith in money or in God? If we place our faith in God, then we can hold our money loosely otherwise we will hold on to our money very tightly.

Therefore let me prepare you for the church Rebuilding Fund. To rebuild JCC, it is estimated that we need about \$8 million, but for the first phase, we need only about \$3 million. However, this amount is to be shared by 3 parties, namely, English, Chinese and JCCK. So probably we need to raise only somewhere between \$1.2 to \$1.8 million. This is not impossible if we but trust God to work through us. Don't wait for God to send a millionaire to JCC. He can do that if He wants but I believe that He wants to work through you and I. How many of us do gardening? Do you prefer to buy a potted plant or grow the plant yourself?

Let us rebuild JCC so that the future generations will remember us as the generation that God used to rebuild JCC.

Martin Cheah

Installation of new LCS Bishop

We always think of JCC as a small and insignificant church and yet out of JCC came the first two bishops of the LCS.

On Sunday, 24 May 2009, our new bishop, Rev Terry Kee was ordained in a ceremony at LCOR. Here are some pictures for you to remember the event:





The AWARE saga is by now famous (or rather, infamous). The bystander (in this case, the news media) had a field day adding spice to the clash of views by way of suggesting a Christian agenda behind what was actually a civil-society debate. If it were not a group of Christians but just a mixedreligion group of concerned individuals who decided to take up the cudgels against what they opined was seriously out of whack with society's morals, what difference would it have made to the news reporting even though basically the debate would be on the same subject?

Unfortunately, the group of ladies who opened up the debate on the homosexual content of AWARE's agenda because they were morally swayed to set right what was morally wrong, at least in their opinion, were identified as Christians. They did not identify themselves as Christians taking up a Christian cause. It was the media that dug out for all to know that they were Christians from a certain church.

Couldn't a group of people (be they Christians, Buddhists, Muslims, atheists, etc.) be at the same time simply a group of plain civil society members who got together because they got to know one another at a common place (workplace, Church, temple, university, etc.) and shared a common idea? The moral grounds that they stood on (whether from a religion, from family upbringing, from school's ethics classes, ...) provided the impetus for their action. Their proposition for the civilsociety debate was something like this, "AWARE had been remiss and therefore its leaders had to go". The opposing argument could be "AWARE had done nothing wrong and its leadership was justified to stay." The rights and wrongs of AWARE's leadership, of the content of its sex-education material, of the opinions of the contending group, of the propriety of the manner in which the fight was launched at the AGM and so forth could all well be argued reasonably and professionally. Certainly, the debate could have been cleaner and more focused without the personal religious background of the debaters, the personal sexual orientation of supporters or detractors, the criminal threats from anonymous (a better word would be "cowardly") persons and irrational hecklings from empty vessels that made a lot of noise, an employer's public comment on what should properly be an internal HR matter, and the media frenzy with juicy news entering the fray to obfuscate the important issues. The media became an interested party (for news harvesting) with their enthusiasm to put a religious tag on an otherwise non-religious civil-society issue.

To be sure, if anyone wishes to put the label "Christians against homosexuals" or "Christians against homosexuality" on Christians or Christianity, it is very unjust. In the first place, Christians preach love and are not against homosexuals even if Christians dispute that a homosexual orientation is morally acceptable. Now, to say that homosexuality is not morally right, Christians are not alone among religious people worldwide. So why should detractors single out Christians and Christianity for lashing with a hostile sentiment? As I know, most major world religions generally do not condone homosexuality and this accords with the vast majority of straight people globally. So those who agree with homosexuality ought to raise their views against the views of all these world religions, not any one in particular. They need not just be averse towards Christianity's views, and they need not take their intellectual or moral fight personally by namecalling followers of any particular religion. In the same vein, religious followers and non-religious straights ought not to treat homosexuals as pariahs to be vilified. Homosexuals and non-homosexuals should live harmoniously in the common space afforded by the society. While views may continually be civilly exchanged and opinions progress, the general tenor of the society should be respected.

I saw the negative light of the AWARE saga in the unflattering affray that consumed a lot of people regardless of whether they were normally civil, highly-educated and respectable; or ordinarily ill-mannered, amateurish and foul-mouthed. What an uncomplimentary show (perhaps, complimentary only in the sense that it was free-of-charge)! Nevertheless, one may still see positive light in the new-found AWAREness. I suppose that everybody is a gainer despite bruises suffered (ego-wise or otherwise):

• The current AWARE management team is a gainer in proving for all to see its battle prowess in wrestling back control after being unceremoniously booted out. The earlier shock exit might have given the team a fright, but it is <u>aware now</u> of AWARE's past shortcomings; it is now prepared to tweak whatever is in need of tweaking to make the organization come out stronger. Unexpectedly, AWARE has gained a significant increase in membership; which shows that more people in civil society are now interested to engage with AWARE. A bigger membership base means more views will be heard, better gestation of ideas and more hands to do good work. This is a gain not to be sniffed at.

- If not for the saga, the MOE and the schools would still be in the dark about the vulgarity beneath a refined surface regarding some of the sex-education programme contents in schools. The Ministry had been quietly satisfied that all was well since there was no negative feedback. Someone commented to me that she wondered how young pupils being fed the sex-education content and innocently absorbing the advice (that "homosexuality is perfectly normal", "anal sex can be healthy", "pre-marital sex is neutral" ... and a number of others that fly in the face of morality) would grouse about it to their parents for the latter to know and hence give feedback. MOE is aware now that no negative feedback (and no positive feedback as well) does not mean all is well. It has now appropriate steps to review the sex-education taken the instructions plied by all external parties. A more alert MOE can only be good. Parents are also aware now of what was going on in the schools, and will no doubt continue to let their views be heard.
- Pity the winners in the AGM election who ended up being booted out in the EGM? No, no ... no pity is needed, but a salute to their moral courage! They were very brave in rising from "obscurity" to take up the challenge of setting right what they firmly believed were wrong, with a moral compass as their guide; taking abuse and even criminal threats, and making big personal sacrifices. Maybe they have gained some 'notoriety' for the stealth that they employed to seize power; but, some bruises aside, they have gained good success in their effort to raise awareness in a lot of people (and in the government too) who were otherwise blithely unaware of what trash their children were picking up in school sex-education programmes. In the short period that they took

control of AWARE, they should have realized that it was not a piece of cake to manage the organization on a day-to-day basis. They were not experienced people in running the organization; so it may be seen as a gain to both AWARE and these admirable and courageous ladies for the mantle to be given back to the original leaders of the organization – for the experienced old hands to run the show capably and sensitively in new light of the feedback gathered in the course of the whole saga and for the "new hands" to maintain their active interest in civil society matters as motivated new members of a new AWARE, participating in discussions and value-adds. They are <u>aware now</u> of the meaningful roles they can play as responsible members of both AWARE and civil society.

My wish is that the dust on the AWARE saga will settle and <u>AWARE now</u> will become more attuned to civil society's expectations on the wholesomeness of its programmes.

John Lee

B Londons R

While the parades are temporarily closed for examinations during the

month of May, the officers and primers of our Boys' Brigade company had a retreat on Vesak Day, at the Parc Vista function room. Jimmy Ho, the second son of our first captain, helped to book the function room for US. The atmosphere was cosy and nice - a good setting for a retreat. 14 of us attended the retreat. includina Chaplain Anthony.



We started the retreat with Chaplain Anthony encouraging us not to just live our lives, but to walk with God. After his opening prayer, MDM shared a short devotion, reminding us to grow in Christian character and values, even as we seek to grow in our Christian faith. We then had a workshop on preparing devotions, led by Mr Chin. There were discussion and sharing sessions by the groups. We learnt that the content and delivery of the devotion are both equally important.

After the workshop, we had a light lunch of sandwiches. We then watched "Eagle Eye". Some of us played pool in the next room, and others had a quick swim. We left a little after 5, for dinner at the Lee Hwa restaurant at Jurong Park.













After months of planning and budgeting, the Church Retreat came and went so quickly I am quite boggled by how quickly an event can come and go. Hopefully, it achieved what the committee and the council planned of it: that is to revive the evangelism drive of JCC.

Rev Chang reminded us that Satan will attempt to convince us that there is no rush to complete the task of evangelism. Dr Dave Geisler taught us the methodology of preevangelism, an approach which will bring our contacts a step closer to evangelism each time. Pastor Anthony rounded it up by asking



us to re-dedicate ourselves to the task of evangelism. If you wish to listen to these four messages, please check with the English Library for the CD.

On the morning of 4th June, two busloads of participants left JCC for Harbourfront to catch the ferry to Batam. There was much excitement in the air as the adults and youths looked forward to a fun time at Harris Resort in Batam. The journey was very

smooth and before we knew it, we were in Batam and having our first games and swim. The hotel staffs were very friendly and entertained us with songs and dance.

The next day, after the first message by Rev Chang, we



proceeded for a city tour. On the way, we picked up Sam and Su Ren, who just flew in from India. That night, more participants came over to join us, those who could not take annual leave.

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There was great joy as we greeted our brothers and sisters who finally made it over to join us.

On Saturday, after the message by Dr Dave Geisler, we had games, followed by poolside BBQ dinner and finally a great



time of fun with Benedict hosting, "Don't forget the Lyrics". In

between the contest, skits were presented by four teams. Batam Got Talent.

Finally on Sunday, we had our worship service and before long we were on the ferry back to Singapore. Wishing it could go on a little longer but knowing that we must now get back to work. We must now apply what we have learnt over the last 4 days to our pre-



Christian friends so that they will be moved one step closer to Christianity each time.



More picture on following page...

I truly appreciate the Retreat Committee for working so hard to make it such a pleasant retreat.





Platinum tips for young greenhorns - John Lee

Introduction

The title of this article is inspired by the "Golden tips for young greenhorns" offered by the Sunday Times of 7th June regarding investing in the stock market.

I am actually not a qualified person to write this piece. As an investment nobody, how do I claim the locus standi to offer any advice that I cannot valuably offer to myself to become rich? On the other hand, if I were a market guru, I would have been winning lots of cash at the expense of many who lose their shirts and pants; why then should I bother to spend the time advising the greenhorns when the time can be better spent strategizing to get them to lose more to the market where I can pick up more of their cash?

I see a no-win situation in giving investment advice - if the advice turns out right (fortuitously), no one laughing his way to the bank is going to share with me his gains; and when the advice turns out wrong, I would badly need a crash helmet to take the blows that will land on my head. With my "un-qualification", it is more likely that I would need the crash helmet.

I have another reason not to write on the topic: I can better write on other topics when market gurus abound in lots of places. In the mass media, you can read their recommendations and bull-or-bear predictions. You can also get "helpful" tips from how-to-make-money-and-be-rich seminars and courses.

Sometimes I wonder whether professional advisers follow their own advice to financial glory or doom. A case-in-point:

Ferrochina, a Singapore-listed China steelmaker, was a hot stock about a year ago. Analysts screamed their BUY calls and, as Reuters reported on 17^{th} September, the company shares jumped 7.7% on promising news. Less than a month later, the company was facing bankruptcy with a multi-billion Yuan debt. I don't know what happened to the analysts and experts in the aftermath of the catastrophe. For the wealthy, they might still have funds to play on in the market to recover their loss (hopefully doable and not losing any more); but I feel vicarious sorrow for thousands of greenhorns who rued their badly burnt fingers – no thanks to the "experts" that they depended on for their market decisions. So, if even experts with their first-rate information sources and high-tech tools can go awfully wrong, how much of the platinum tips from a nobody can you meaningfully rely on?

A more important reason why I am reluctant to write this article is that there is a real risk that "accidents" happen because readers get the wrong idea and start to play the market ("because John Lee encourages it"), get themselves badly burnt and then ...

Anyway, reluctant though I am, I just feel very tempted to release my thoughts prompted by the Sunday Times' golden tips for greenhorns. Before I go on, I have to put out a natural caveat (as market gurus who give expert advice are wont to do because none of them can ever be sure that their advice will turn out right despite their guru-status); more so especially since I can only qualify as an unqualified adviser: Don't take what I say without a huge dose of your personal responsibility and wisdom – for the simple reason that I don't want to be blamed for any horrendous outcome of your personal resolution.

<u>Buy Low, Sell High</u>



A redundant advice you have heard ad nauseam? It is not as commonsensical and uncomplicated as it appears.

PROOF: Surprising you or not, there are bigtime experienced professional investors who do the opposite, BUY HIGH, SELL LOW; even those who are flush with cash and not forced by creditors to sell.

In the Sunday Times article, there are golden tips that you may also consider to be commonsensical, such as:

- Check your financial situation whether you have extra money to invest.
 - Invest what you can afford to lose

Whether a tip is commonsensical or not is not as important as whether it is good. In my humble opinion, many tips that look wonderful on the surface are not actually so. "BUY LOW, SELL HIGH" is very enticing; "sure win one" because "if the price of a stock falls, I can just wait for it to rise before I sell since I don't need the invested money now. Price goes up and down, surely it will climb higher one day." Dream on. Truth be told, it is not uncommon for a price to fall and fall to the abyss with no chance of ever recovering to the level where you enter the market. Worse is when you want to sell at any price just to get back some money but find that there is no buyer for your shares. Stocks that have become dead (inactive) are not few.

Beware: Landmines, Bombshells and Thunderbolts!

Actually, most people already know that the stock market is a hot place to be in. By "hot", I mean that it is hot enough for you to get burnt easily; especially if, instead of putting on the right safety gears, you take on highly leveraged positions. If you tell everyone that you are prepared for the risk, then you won't cry over lost fortunes.

To be sure, the stock market is infamous for its load of landmines. You hear good news suggesting a price run-up is imminent. You check the market and discover a huge jam of BUY orders. You can't wait to place a large order with all your available funds, hoping to make a killing with a small positive price movement. After the order is placed, the market turns. Banging your head against the wall helps not. Instead of making a killing, you get slaughtered. Conversely, bad news of some disaster going to happen in a part of the world lets you see a rush in the market to SELL. You follow suit. A disaster actually happens but of a different kind: The anticipated event does not happen, and the market shoots up after you have taken a heavy loss from your untimely sale.

Even so-called blue-chips (high-quality stocks) can drop in price from high tens of dollars to abject lows and some never recover. It has happened to many high-flying or legendary companies in some overseas stock markets in the last oneyear-plus (a rather short period, indeed). In Singapore, there are also solid stocks that sank by more than 50% from their price highs. If you had bought the stocks at the high price, you can tell yourself that you can afford to wait for as long as necessary for the price to get back to your buying price. Unfortunately, it may take many years or may not happen at all because of a drastically changed regime of world business and finance.

Blue chips turning deadly happened in history too, but nobody seemed to learn any lesson from it. In the 1980's, Pan Electric Industries (old folks, not the young greenhorns of today, may know) was a blue chip firm drawing huge faith from a large number of investors. Unfortunately, anyone who followed the crowd to buy into the trusted blue chip went broke with the company when it collapsed with a debt more than double its market capitalization due to forward contracts (to put it less nicely: gambling or betting) gone wrong. It was not simply a case of a bluechip company collapsing and investors being burnt badly, but a grave-enough situation for the stock exchanges in both Singapore and Malaysia to be closed for several days. How do you feel when 100% of the money you pump into the stock market (yes, all 100% of it) turn to ash? Impossible! Impossible! "I may be a greenhorn, but tens of thousands other savvy investors are in it and the stock is so blue; can't imagine," you say. So you now know that the impossible can become possible, and following the crowd is a very poor substitute for personal research and wisdom if you don't wish to see your hard-earned money just vanish into the blue sky.

There are times when a disaster in the stock market arises from elsewhere and investors just don't get a whiff of it before it strikes like a thunderbolt. So if you are invested and diligently studying the stock market, observing like a hawk the forces at work within, unfailingly monitoring the germane economic and financial news that move the prices but ... but you take the situation in the FOREX Market or Commodities Market as far removed from the stock market for you to be bothered, you may be a good candidate for a nasty jolt. You are unlike the average greenhorn; you are among the smarter ones who spread your risk to multiple stocks instead of focusing your capital on a single crowd-puller. Suppose you were invested in many profitable Malaysian companies via the Singapore CLOB¹ market in 1998. Prices were moving in your favour and you were staring at good profits. Alas, a bombshell was dropped with no warning! Something terrible was taking place in the FOREX Market where highly leveraged Asian currencies were shorted (i.e., traders artificially depressed the values of the currencies). The massive short trades led to the Asian Financial Crisis when all CLOB accounts were frozen by the Malaysian government. At the news, all CLOB shares tumbled like an avalanche. Investors simply had no time to react to the clobbering. Opportunistically, foolish new punters entered the market at low prices, thinking that a killing was theirs to make. They bought by impulse, just depending on their hunch that the price slide was a momentary knee-jerk reaction of fearful traders. In no time, they themselves became part of the crowd of fearful traders. Another avalanche struck. Avalanche after avalanche, prices went lower and lower to turn the maxim "what goes down must come up" on its head. All the CLOB shares became virtually worthless all at once. Investments were wiped out all at one go! DON'T THINK THAT A WORSE THUNDERBOLT WON'T STRIKE AGAIN WITHOUT WARNING!

<u>Editor's Note:</u> This article is so lengthy that it will probably span 4 issues of The Vine. If you are in a rush to complete reading the whole article, just drop me an email and I will forward the full article to you.

¹ CLOB: A system for the trading of Malaysian shares in the Singapore market.

Evangelism in the context of Chinese culture and religious beliefs

Introduction

Rev Samuel Sia gave a talk on 18th June and answered common questions and difficulties Christians face in sharing their faith and reaching out to their loved ones. He started by stating that many Singaporeans who hold on to their traditional Chinese religious beliefs are like the Samaritan woman at the well, whom Jesus remarked, "You Samaritans worship what you do not know; we worship what we do know." Their beliefs are what is termed syncretism or in local language "rojak" - a mixture of Buddhism, Taoism, Confucianism and traditional Chinese beliefs and superstitions. They are ill informed of what they believe, why they believe or the roots to their beliefs. Often they simply follow what have been passed down from previous generations and from relatives. They do not find out why they believe what they believed, they simply follow. Rev Sia stated that if Chinese religions are examined in depth most of their followers will find that it is very hard to believe. The responsibility is on the part of the Christian to know the Bible and to share the truth with them.

Ancestor worship and filial piety.

Chinese worship ancestors with the expectations of something good in return such as receiving protection and prosperity. In reality most Chinese families know their ancestors, at most, up to three generations. In Chinese history, the common people can only worship their ancestors three generations before them, for high officials six and for the Emperor nine. In reality the revering of ancestors among Buddhist and Taoist is not that strong. During the exhumation of the Buddhist and Taoist cemeteries in Bishan, Chua Chu Kang and Holland Village all with burials of less than 50 years and as recent as 5 years in some cases, the claims by relatives to the exhumation was 30 - 40%. In the case of Bidadari which is a Christian/Catholic cemetery the claim rate was in excess of 80% despite the fact that burials were made more than 50 years ago, and up to 100 years ago. The data indicate that such beliefs are not as steeped in actual practice.

Chinese religions emphasise filial piety, but the teaching is conditional upon your parents being deserving of such honour. The Bible

teaches us to honour our parents unconditionally whether they are good or bad. This is a key teaching and one of the Ten Commandments. In fact in the Old Testament, the punishment for not honoring your parents is death by stoning. Christianity in fact takes a higher view of filial piety and honouring of one's parents.

Christians are often uncomfortable with bowing particularly to the deceased during a wake. Rev Samuel explained that bowing is a way of expressing respect, just as we bow to our teachers, and the Bible has records of men bowing to one another in showing respect. There should not be aversion to bowing as an expression of respect.

Evangelising to our loved ones

Rev Sia offered some practical advice:

1 Do not be too eager to tell them, especially in pointing out what we think is wrong or illogical in their beliefs; communicate with them in a light hearted manner. Live exemplary lives. Love and honour our loved ones so that they can witness the work of God in our lives.



- 2 Ask them to explain "why do you believe this?"; "why do you worship in this way?" Many of their beliefs are based on ignorance. Lead them to understand and when they see and think through such beliefs they will realize that it is difficult for them to hold on to such beliefs. Use common ground to introduce the gospel. Common grounds include – honouring of one's parents, filial piety, problem of sin, death.
- 3 Our loved ones may think they have the "best" way, so they ask their children to just "follow me". They may hold views such as "doing good is enough" but they do not think through questions like "what is good", "how much good must one do." They may burn joss paper and paper houses, cars and other items but fail to see how people would do this before paper was invented.

- 4 Christians need to know the gospel and be wise in using the gospel. Do not confront or debate, it leads to nowhere. Even if you win the argument, you may have lost the person. The conviction is by the Holy Spirit our duty is to be diligent and faithful in sharing and honouring our loved ones.
- 5 Many Christians have tried to reach out to their loved ones, but there may be little positive response. We must remember that Christ has completed the work, "it is done" our role is to share and tell. Even in cases where there is no open response, we are not sure how God has moved the heart. Our battle is not against the person, but against the forces of darkness that is working in the person. (Eph 6:12). Eph 1:3 states that "For he chose **us** in him before the creation of the world to be holy and blameless in his sight." The "us" in the verse is an inclusive pronoun meaning all humanity, but some have chosen to reject God's "choosing". The evil one may have placed obstacles to our loved one's receiving the word. The call is for us to be faithful, so press on in this spiritual struggle.

"Know the gospel", "help our loved ones to know what they believe", "be faithful in sharing", "be a good Christian witness", "be wise and tactful when sharing", "find common grounds to introduce the gospel", "be gentle share with respect do not argue or confront". Such was the sound advice I took away from the session. "For our struggle is not against flesh and blood, but against the rulers, against the authorities, against the powers of this dark world and against the spiritual forces of evil in the heavenly realms" (Eph 6:12). Take heart, God is mighty and I have seen hard cases won over for Christ not because of brilliant argument or powerful sharing but God moving the heart in a personal way, a touch from God. We should let our loved ones have the opportunity to hear God's word, if they speak dialect, bring them to the dialect service, to Church events such as Mid-Autumn Festival, Church retreats and other Church services and activities. Paul assures us, "Let us not become weary in doing good, for at the proper time we will reap a harvest if we do not give up." (Gal 6:9).

Tan Swee Leong

President Barack Obama on Fathers

Father's Day 2007: "Let's admit to ourselves that there are a lot of men out there that need to stop acting like boys; who need to realize that responsibility does not end at conception; who need to know that what makes you a man is not the ability to have a child but the courage to raise a child."



Father's Day 2008: "Any fool can have a child. That doesn't make you a father. It's the courage to raise a child that makes you a father."

Father's Day 2009: "We need to step out of our own heads and tune in. We need to turn off the television and start talking with our kids, and listening to them, and understanding what's going on in their lives."

He doesn't hold himself out as the ideal dad. No driven politician can.

"I know I have been an imperfect father," he writes in Sunday's Parade magazine. "I know I have made mistakes. I have lost count of all the times, over the years, when the demands of work have taken me from the duties of fatherhood."



KIDS CAMP 2009

June is the month of Kids' Camp and JCC held one from 12 - 14 June. As the years pass, it seems to me that the team leaders are getting younger instead of older. Has the baton been passed already?

The states

Right Stuff