



Jurong Christian Church

The Vine Committee

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Editor's Word

The year is almost coming to an end and this is the final issue for 2009. Soon we will be celebrating Christmas and then welcoming the New Year 2010. What do we look forward to in the coming year?

In a conversation with Pastor Anthony, we had agreed that we want to get the church united, both English and Chinese sections, moving in the same direction. We can imagine how people from outside will view us, if as a church, we are at odds with each other and even erect a physical wall between the two sections, a representation of a spiritual wall of separation. November 9 is the day the world remembers the tearing down of the Berlin Wall. We should also begin to tear down the walls that separate our two sections.

Pastor Anthony is hopeful that with a new set of council members on both sides, without any baggage of hurts from the past skirmishes, we can forge a new era of cooperation and understanding with our Chinese partners. As the last serving old horse in the English council, I couldn't agree with him more. I will be stepping down soon and hopefully, somebody new and fully trained will take over, bringing a new perspective to the church's accounts and direction.

"Do not let the sun go down while you are still angry, and do not give the devil a foothold." (Ephesians 4:26-27) With all hatchets buried, let us move into the New Year without hindrances from the devil.

Martin Cheah

BAD FOR ASEAN

"Singapore is concerned about the deteriorating relationship between Thailand and Cambodia. It is not good for Asean. We hope that both our friends will keep the larger interests of Asean in mind and find a way to resolve their differences quickly in a spirit of good neighbourliness."

A Singapore Foreign Ministry spokesman, responding to media queries on the Thai-Cambodian situation.

(Straits Times - 7 Nov 2009)

Mid-Autumn Outreach

On 3 Oct 2009, 900 JCC members and residents from Taman Jurong gathered at Chinese Garden to celebrate Mid-Autumn festival. It was the first time that JCC worked together with the community to bring up such a big-scale event.

The event began at 5.30pm, where the residents came in to collect the free gifts and dinner. I was glad to see church members and residents interact with one another even as we tucked in the yummy Nasi Lemak. The MCs, Benedict and Rosalind, did a great job in getting the crowds' attention on the things that were going on. Some of the activities we had were a demo by SCDF, games for children, pomelo peeling competition, etc.



When the drizzles came at about 7.30pm, I thought it would dampen the spirit. But instead, it brought the community even closer together as everybody had to stay under the tent instead of wandering around.



The most interesting part was the competition on 'Don't forget the lyrics', where one had to guess the next few words of the song's lyrics after the music stopped playing, and there were attractive prizes to be won.

The performances by our church's kindergarten and dialect ministry were wonderful too.

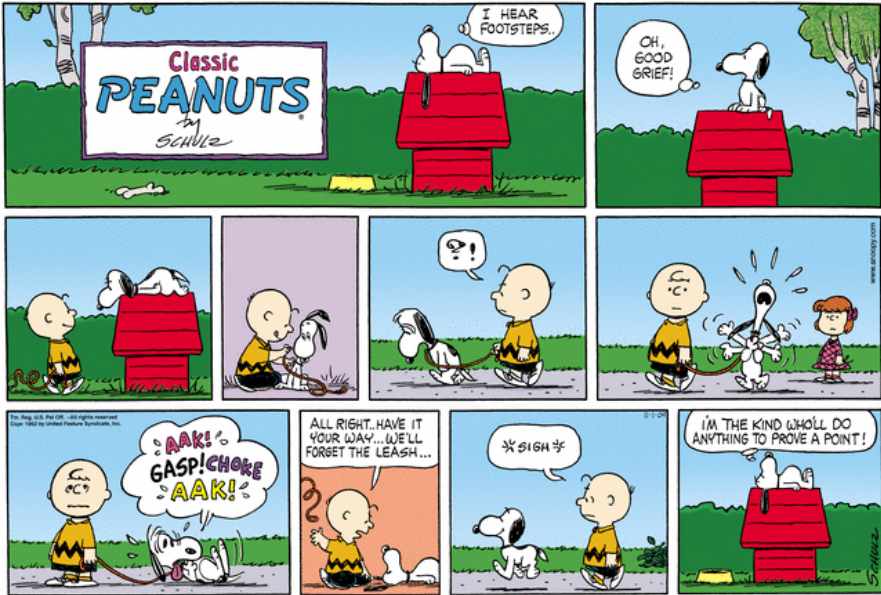


The most exciting moment everyone was waiting for finally came at 9 p.m. – the grand prize draw. The 1st prize was a brand new bicycle! Everyone took out the tickets, hoping that the



number announced by the MCs would be theirs. Even though there were only 10 grand prizes, many more had won themselves smaller prizes and so did not go home empty-handed. Everyone enjoyed themselves in all the various activities at the Mid-Autumn outreach program and brought home with them fond memories.

Zheng Lin



"continued from previous issue"

Platinum tips for young greenhorns

Lies, damned lies, and stock market indices

Presently (10th June 2009, as I write), the stock market is showing classic signs of the water-pouring game. The vast majority are losing the water in their glasses even if stock market indices may show continuous rises from time to time. Indices can be very deceptive. There are three kinds of lies: lies, damned lies, and statistics. Indices belong to statistics, too!

Between a low price and a high price, there are a lot of recurrent buying and selling with gains and losses overlapping. The net result of a continual "buy, sell, buy, sell, buy, s..." is a high volume of water spillage. Gainers don't gain much while losers lose a lot. Attractive index figures pull more gullible greenhorns into the market to be roasted. For example:

Prices rise 10%. Many sell, thinking that the prices would turn soon. The prices continue Northwards with no sign of retreating. An unstoppable itch for profit combined with a fear of missing the boat makes the speculators buy again, chasing prices higher. The prices rise further to cover stockbrokers' commissions plus a little more. Soon, the pull of gravity shows. Speculators who chased up prices now want to cream off the profit, all rushing to be the first in line to sell. The result is obvious. More loss to speculators than their original gain, but the stock prices still show gains from previous day's close.

Net result to speculators: LOSS.

Net result to the market: GAIN.

People with smiling faces: Stockbrokers.

When market closes, Mediacorp news announces that the market has shown an encouraging sign of x% gain. Next day, a lot of greenhorns rush in to an unpleasant destiny.

Lesson to be learnt: A gain in market index is not an indication that speculators are not burnt. So, when the market report is positive, you need not be too ready to congratulate your trading friends. Neither would you congratulate your friends when the market report is negative. So, when do you congratulate based on market report? It does appear that there are few opportunities for you to offer your congratulations. What can speculators learn from this?

Obviously, world economic recession is not over. Unemployment figures and world events are not putting the majority of businesses on a positive path yet. On the occasions that a minority of players are making gains in a rally, with glasses filling up (Cheers!), would they stop? Certainly not, with more attractive short-term targets in the horizon, targets that unfortunately do not arrive in time before all (or most) glasses in the market become emptied by unceasing pouring and spillage, save for new players or existing players throwing in more water (liquidity) for the stockbrokers to continue earning their keeps.

How to invest

Are you good enough (sure?) to be the one out of ten who makes money from the stock market while the other nine lose theirs to you? If so, do you have the temerity to laugh while the rest cry? **I am not against people investing in equities (a nice term for “stocks and shares”), but please do not quote me out of point.** Investing is not the same as speculating. You may have heard often enough that investing is for the long term while speculating is for the short term. It is not so straightforward. Speculating can also be for long or short term, and what is counted as long enough to be called “long term” or short enough to be called “short term” is subject to varied understandings. So the time period of holding a stock does not fully determine whether a trade is an investment or a speculation.

By the way, if you invest for the long term, it means that you lock up your funds in the stocks for a significant period. Once locked away, the funds are not available to you for walking in and out of the market to satisfy your cravings for other attractions that the market spins from time to time.

A trader who buys a stock with intention to hold it for one year in the expectation of profit because the charts show a pattern of one-year cycles is actually speculating even though the one-year period may be generally considered as long-term by many retail investors. Fundamentals are never a key reference of speculators.

Let me offer you ONE example of **how to INVEST** (contrast SPECULATE) in the stock market.

Let’s say that a certain Plantation Stock comes to your attention. You do your detective work and find that the company has strong management, has been regularly turning in profits for years and is well capitalized with low debt and high cash holding. It is embarking on a plantation expansion. With favourable weather and politics, a bumper harvest in the not-so-short and not-so-long term is highly expected. Traditionally, the company shares its profits generously by paying good dividends from time to time. I advise you to plonk down, say, \$5000, (the

maximum you can afford to lose, in case an unexpected natural calamity strikes – like lightning triggering widespread plantation fire, or a freak tsunami causing major flood and destruction) for the good chance that you can enjoy a share of the company’s profits – real profits adding to the company’s worth and poured into your glass. What you gain is honest business gain for your investment with nobody suffering losses, unlike the case of winning at the expense of a multitude of losers in a water-pouring game. Notwithstanding the legitimacy of this investment, the call for caution (i.e., make sure the invested sum is what you can afford to lose) is still justified because there is nothing foolproof in investing.

Even if you set up a partnership business with bosom pals and with a superb business idea, there is no perfect guarantee that some negative does not come like a bolt from the blue. It is not always wise to set up a business by pouring in everything (selling house, car) and surviving on breadcrumbs hoping that the more you pour into the venture means more to gain. Doing so would be foolish investing. Read Ecc. 11:2; it is wise for us to divide our wealth into portions and diversify our investments, for you do not know what disaster may come upon the land.

Putting money into the stock market as an investment (not speculation) demands wisdom and hard detective work. You cannot just depend on hearsay or the advice of trusted people who have made a bomb to prove their advisory credentials. It may, and did, happen that well-intentioned recommendations become the bombs that explode in one’s face. **If you have no time, inclination or expertise to do the personal detective work, but consider yourself discerning enough to sort out the advice from brokers and analysts, and sharp enough to spot patterns in all the attractively named charts, then I would suggest that investing in the stock market is not for you.** If seasoned traders have been seriously injured, your confidence as a greenhorn that you can steer clear of the well-hidden booby traps is certainly cause for alarm. History is littered with examples of daring traders who become shattered by just a single booby-trap violence.

Cain and Abel

Most Christians are familiar with the story of Cain and Abel. Both of them made sacrifices to God, but one was rejected while the other was accepted. On the surface, both did the same; but deeper down, you know that they were different in what they did. In the stock market, there are a lot of traders who are Christians. On the surface, all of them are doing the same thing (investing for gain as encouraged by the Parable of the Talents in the Gospel of Matthew), but some are acceptable like Abel while some are unacceptable like Cain. Maybe there is a third group who are on neutral ground, but I won’t know how to identify them.

Encouragement surrounds, but you take the risk and pay the price if you throw prudence to the wind.

In Singapore, the government encourages the setting up of the IRs with casinos. Knowing well the potential ill consequences, safeguards are put in place; so if you over-gamble, treatment for problem gambling is available. The government encourages the development of the video-game industry¹. There is empirical evidence that youngsters (and also professionals like doctors and lawyers) have become obsessed with playing network games continuously for hours on end, skipping rest and sleep. Sometimes tragedy strikes before the addicted can avail themselves to counseling to control their passion. (E.g., recent suicide case in a tertiary institution.) To encourage our youngsters to develop an interest in the stock market, the law is being changed to allow persons (even those who are still in school) aged 18 – 21 to open stock trading accounts. What liberation for the young! The Sunday Times reports that a securities company “organises friendly competitions in schools to encourage students to try their hand at investing and to test out their strategies without the fear of losing a penny.” Likely, this would very soon whet their appetite for the excitement of experiencing the roller-coaster emotions associated with investing with real money, maybe even before they start a stable career. Promises of making lots of money can be a gargantuan temptation to resist.

A secular government that encourages casinos, stock-market participation by old and young, and the development of the games industry is understandable.

From a secular national economic growth perspective, it is difficult to fault. In the 1992 presidential campaign, Bill Clinton famously used the phrase “IT IS THE ECONOMY, STUPID” in a recession period to unseat George H. W. Bush to become the President of The United States. The Bush’s foreign policy achievements did not win favour with the voters; the Clinton’s economic imperatives did. That was democracy at work. Now, Singapore is in recession. The economic imperatives have never been lost on our government. Our venerable MM Lee has been quite open about his consummate concern about the economy above some other things, as I gather from the following Straits Times (9 June) report:

“Asked for his reflections on Mr Obama, Mr Lee praised his intelligence and thoughtfulness but said he would feel more reassured if the US leader kept his focus on the economy.

¹ This is a multi-billion-dollar industry for which Singapore intends to become a centre of excellence.

“Mr Obama had instead gone for a broad approach that ranged from health care to climate change, and was thus having to keep many balls in the air.”

Admittedly, as a small island nation with little natural resource, the paramount importance of the economy to our survival cannot be understated. We need to grow the economy in every possible way, every possible industry, every possible opportunity ... and we need to encourage the participation of as many people as possible to keep the economy ablaze. (Never mind whether “possible=good”). That is a very tall order and, unfortunately, in the race for survival (in other words, IT IS ABOUT ECONOMIC WELL-BEING, STUPID!), there are individuals who do not know their limits in engaging the race and as a result, they fall heavily. The smarter ones know how to manage their economic wherewithal, surviving happily, sufficiently and healthily on less instead of chasing after riches no-holds-barred. Yet, chasing after riches in the stock market is too tantalizing for newbies to ignore, especially when encouragement surrounds. Lamentably, danger signs around are all conveniently pushed aside by greenhorns eager to follow their adrenalin rush for something new and exciting. (IT IS ALL ABOUT MONEY, STUPID!) Prudence is thrown to the wind. This is a very regrettable state.

Final chapter next year....

In his book *They Like Jesus but Not the Church*, Dan Kimball dedicates a chapter to discussing “What They Wish the Church Were Like” – that is, what non-Christians and nonchurchgoers say would make the Christian faith attractive and perhaps even irresistible. These are two of the most common answers he discusses: “I wish the church were a loving place,” and “I wish the church would respect my intelligence”. Both are crucial.

Most people assume I came to Christ through the intellectual route. Certainly, there can't be more than a few people who have documented more evidences for the faith than I have. And yet, all the evidence I have documented – on the reliability of the Bible, the deity of Jesus Christ, and the evidence for the resurrection – never brought me to faith in Christ.

That's right. The evidences did not bring me to Christ. The evidences got my attention, but it was God's love that drew me. It was the love I saw between a group of genuine believers who loved not only Jesus Christ but also each other – and even me!

Josh McDowell

Apologetics for a New Generation

A Letter from Molly

Dear friends,

Thank you so much for all your prayers for the Singapore Team visit to Swansea from 3-13 Oct. '09. Nine of them were with us. The Lord has blessed their visit and their presence had encouraged us greatly. Their visit has certainly given them a realistic picture of the GREAT need in UK – it was a missionary-sending country 200 years ago but now it is a desperate mission field! Their visit has also given them a better understanding of what the Lord is doing in Swansea – the ministry among the old and young - the love, warmth and unity in serving the Lord Jesus Christ together! Glory be to God!



Thank you also for praying for our trip to Croatia from 14-21 Oct. '09. Seven of us came back safely on 22 Oct. '09 early morning. There were 7 Resource people from USA and 37 participants from Serbia (10), Poland (5), Czech Republic (7), Romania (6), Croatia (1), Hungary (1), Singapore (me!), Malaysia (5) and Norway (1). It was a very interesting mix of people. We all had a fantastic time of interaction and learning from each other. You see how great and creative our God is! We are so different yet we can be ONE in Him! Hallelujah!

There is plan for another one in 2 years time, God willing. Would you please pray for God's provision and the right people to be invited to be a part of the Planning Team and to the Institute?



During my absence, Charles and Annabel were very well cared for by church and friends in Swansea. I can't thank God enough for their love, care and support for us as a family!

ENGLISH CORNER:

Each week we have an average of 50-60 turn up at English Corner on Friday night. Last Friday, we had more than 70+ and we run out of chairs! Please pray for more British helpers to help out. A number of new students have approached me about Bible Class. Isn't that exciting? I'll resume all Bible Study Group next week. Pray for the sowing of God's Word in their hearts to grow in knowledge and grace and to love JESUS more and more.

Our family will be going back to Singapore for 3 weeks from 14 Dec '09 – 6 Jan. '10, during Annabel's Christmas holiday. In between, we will make a trip to Malaysia to visit Molly's family members. From 17-23 Dec. '09, Molly will go to Beijing and Weihai to attend an ex-student's wedding and to meet returnees. Pray for a fruitful time.

Thank you so much for your partnership in the Gospel. Your friendship, prayers, encouragement and support have helped us to persevere in the front line of God's ministry! Our God reigns!

With love and blessings,

Molly CHUA
(Charles and Annabel send their love too!)

To do what is right and just is more acceptable to the LORD than sacrifice
(Proverbs 21:3)



Care Group Retreats

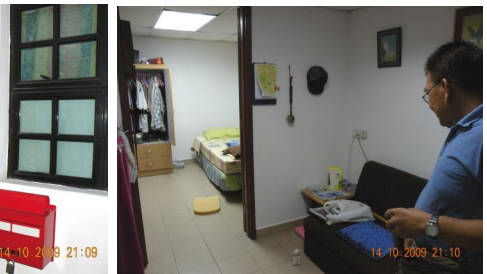
Jurong West Care Group held a one day retreat visiting the farms and spending time in games and a short study at the SAF Yacht Club in Sembawang. It happened to be a holiday so our brother James Sum was able to join us in this time of fellowship.



Brother James Sum works as a caretaker at Yishun Christian Church and he only has 1 day off a week, so it is very rare to catch up with him these days.

However, I managed to spend a good time of fellowship with him at his workplace recently because Joo See had to be in YCC for choir practice for the Reformation Service.

He is in good spirits and spends much time in reading the Bible.



Only nine of us, including Ps Anthony came. The other five members could not make it for various reasons. We started off with a local traditional breakfast sponsored by our host and ended the program with a sumptuous dim sum meal at Crystal Jade Restaurant nearby, constantly peppering our foods with more fun and laughter. We had a fellowship and game session as usual before Ps Anthony decided to walk us all back to the Old Testament era, for a revision on the Lord's Tabernacle. The bible lesson was interestingly conducted with a quiz and items matching exercise. Praise God for the wonderful learning experience and bonding time as we get to understand more of our new members Josephine and Vincent who are siblings in our group. Our special thanks to Abel, whose biblical knowledge timely prevented our group from burning down the "Tabernacle" unwittingly. Certainly, it was a great holiday for **Bethany CG**.



Abundance CG held their retreat at Aloha resort. All of them with Rev Dr Chang and Laura had a fun time barbecuing and of course studying.



JGCK Graduation 2009

On Saturday, 31st October, JGCK held their graduation ceremony at the MPH with guest-of-honor, Mr Tharman Shanmugaratnam in attendance.



Mr Tharman shared his personal testimony about his poor scholastic achievements in his younger days and how his parents did not pressurize him about studies.

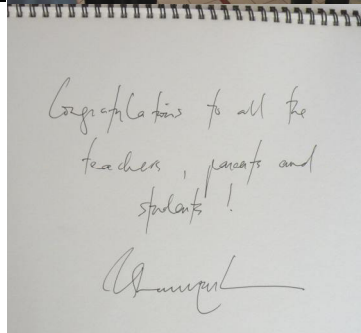


Sounding like a pastor, Mr Tharman advised parents to let their children enjoy their childhood.



The certificate presentation and photo-shoot followed after the speech and this was followed by a slideshow and dance presentation.

With hundreds of outsiders sitting within the walls of JCC, our current English council chairman, Thomas Tan, lamented that there were not enough JCC members present to engage our JGCK parents, to build bridges and touch base and even do pre-evangelism.



We try our best to go out and fish in the pond, but when the fish is in the kelong, we are not there to net it up. Richard Lee, the Outreach coordinator will have to think about this unique situation in the coming years.

Martin Cheah

BB @ BO TIEN

Many thanks for all who came to help us on Saturday 5th Dec. I believe that the love of Jesus have been shared to the elderly at Bo Tien Home through this event.



We would like to thank Uncle Peter for spending time to teach us the dialect songs

and doing the translation for us on that day, the dialect gang for breaking the ice and for the wonderful songs presentation, as well as singing in the background while we played games with



them. Also we would like to thank those who have contributed food items for the old folks and the prayer support given for the event.



As I conversed with some of the elderly, I'm touched when they said that

they remember us, so I am convinced that the joy and love that we shared with them have touched their hearts too. So let us not just stop here after the event but continue to support the elderly in prayer.



Once again, we want to thank everyone for the support given to this event.

God Bless
Zhenhui



CHRISTMAS CAROLING

A small scale Christmas caroling effort was carried out by a team of intrepid youths led by Sacharissa and Jason, like a small team of elite commandoes infiltrating “enemy” territory.

Their first mission was the Bethany/Jurong West CG Christmas celebration on Dec 18, followed by a bigger target at the Taman Jurong CCC Year End Block party and at a home in Jurong West extension on Dec 19. Even as I write, their mission continues until Christmas Day. However, they need reinforcements as some of the members are not able to continue with the mission.



In the words of Bishop Terry Kee, we are “ambassadors of reconciliation”, “let us not forget the reason of Christ’s coming into the world is to reconcile man to God and to each other.”



May this little effort by our little team, move the people who listen to their singing one step closer to reconciliation with their Maker.

Martin Cheah

CG CHRISTMAS OUTREACH

Dec 18 – After weeks of discussions, Bethany and Jurong West CG launched into the Christmas Outreach party without much preparation or planning. Top on my mind was interaction between the CG members and the guests but the



Guest Speaker

program of presentations, including dialect songs, sharing and caroling took centre stage. This prevented much interaction and thus my original plan failed. We did not even have time to complete one game.



Bethany & Jurong West CG



If you asked me whether the party was a success, I have to answer from the human perspective, it seems like a failure. However, God still works in mysterious ways and I can only really know if things worked for good according to God's plan, even though certainly not according to mine, one day in



Martin's colleagues

the future.



True, a few pre-Christians sat through the whole presentation but most of them left after the dialect songs presentation. Did the seed fall on the way side or on fertile soil? I really don't know.

Martin Cheah