



## Jurong Christian Church

The Vine Committee

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## Editor's Word

It is her usual habit that when my daughter reaches Jurong East MRT station, she will give me a call to pick her up at Lakeside MRT. This was just one of those occasions.

On Friday 9<sup>th</sup> April, I was at the traffic junction waiting to turn to Boon Lay Way to pick my daughter at the Lakeside MRT when I noticed that there was a motorcyclist on the pedestrian crossing having some bike trouble. I later found out that he had fallen off his bike. I am sure most of us will not stop to help him and I am not writing about how I stopped to help him either.

I saw someone come out of a Mercedes which was at the traffic junction on my right. To my surprise, it was our own brother Teo Swee Hai. As my car passed by the bike, I tried to wave to him but I think he did not notice as he was busy attending to the man.

Then I recalled that recently, bro Teo preached on the Good Samaritan and now I have witnessed him living out what he preached. All of us are familiar with the saying, "Those who can't teach and those who can, do." I am afraid, that I am more of a teacher than a doer. I can teach people to pray, to resist temptation, to do outreach, to give generously, to trust God completely but sometimes I can't do what I teach.

Do we sometimes feel that we have to do, when Jesus says that it is DONE? Do we burden our sheep with things to do rather than to help them enjoy the freedom of knowing that Jesus has finished the job for us?

Matthew Henry's Commentary on Luke 18:9-14

*This parable was to convince some who trusted in themselves that they were righteous, and despised others. God sees with what disposition and design we come to him in holy ordinances. What the Pharisee said, shows that he trusted in himself that he was righteous. We may suppose he was free from gross and scandalous sins. All this was very well and commendable. Miserable is the*

condition of those who come short of the righteousness of this Pharisee, yet he was not accepted; and why not? He went up to the temple to pray, but was full of himself and his own goodness; the favour and grace of God he did not think worth asking. Let us beware of presenting proud devotions to the Lord, and of despising others. The publican's address to God was full of humility, and of repentance for sin, and desire toward God. His prayer was short, but to the purpose; **God be merciful to me a sinner.** Blessed be God, that we have this short prayer upon record, as an answered prayer; and that we are sure that he who prayed it, went to his house justified; for so shall we be, if we pray it, as he did, through Jesus Christ. He owned himself a sinner by nature, by practice, guilty before God. He had no dependence but upon the mercy of God; upon that alone he relied. And God's glory is to resist the proud, and give grace to the humble. Justification is of God in Christ; therefore the self-condemned, and not the self-righteous, are justified before God.



From this commentary on this well known parable, we find that indeed God is not seeking for righteous people because He has said that all have sinned and fall short of His Glory (Romans 3:23). I believe that He is rather seeking or waiting for the Prodigal Son to return home. This then should be the Good News that we must bring to the world, God's Grace for sinners and not about a religion of dos and don'ts, mainly don'ts.

May I encourage my brothers and sisters to share the Good News with your family, friends, colleagues and neighbours of God's grace and mercy when He took our sins and nailed it to the cross. *For it is by grace you have been saved, through faith--and this not from yourselves, it is the gift of God-- not by works, so that no one can boast.* (Ephesians 2:8)

Do we have to do good works? *For we are God's workmanship, created in Christ Jesus to do good works, which God prepared in advance for us to do.* (Ephesians 2:10) Apparently, yes! (see James 2:18)

Be a Spiritual Witnessing Community.

*Martin Cheah*

the runner's edition



## Chih Chiang's Ministry update

**Hello Supporters & friends :)**

**HAPPY NEW YEAR!** Thank you for keeping me in prayers for the intensive 4 days Metamorphosis camp that just took place last year 28<sup>th</sup> – 31<sup>st</sup> Dec 2009! Check out the pictures below to see the works that God has done in the lives of the students!

Metamorphosis was initially a yearly camp that was held during year end since 2002. However, Campus ministry took a break during 2008 and this year (oops! I mean last year, 2009) Metamorphosis is back! This year's theme is "The Runners' Edition" as we felt that the students were not geared up to last in this Christian race.



This idea is adopted from **1 Corinthian 9:24-27** "**Do you not know that in a race all the runners run, but only one gets the prize? Run in such a way as to get the prize. Everyone who competes in the games goes into strict training. They do it to get a crown that will not last; but we do it to get a crown that will last forever. Therefore I do not run like a man running aimlessly; I do not fight like a man beating the air. No, I**

**beat my body and make it my slave so that after I have preached to others, I myself will not be disqualified for the prize."**

This is part of the opening program in which the Student representative (President) of the various campuses ran forward, with a baton in their hands to signify one who is running the Christian race. As each campus was introduced, we were able to recount the faithfulness of God through the 37 years since the Campus ministry started.



Truly as Psalms 40:5 says "Many, O LORD my God, are the wonders you have done. The things you planned for us no one can recount to you; were I to speak and tell of them, they would be too many to declare." That's exactly how I felt when I saw the years flashing by my eyes.



Pastor Chua delivered the 3 messages on "Finishing Well in a world of confusion, compromise and convenience." Some comments from the students say that it was good, relevant, informative and practical. Generally we receive

very encouraging feedbacks from the students. To hear from the students that God's Word impacted their lives made the burned holidays worth it for me.

### STREET EVANGELISM



And once again, how can we miss out on this exciting part of every crusade camp? We went out

for street evangelism all over Singapore. It was a good time for me as I partnered with two Ngee Ann Polytechnic students and one of the freshmen had his first time sharing Christ via street evangelism. We got to talk to a man from England, a backslider about Spiritual matters. He was confused in His Christian faith that He could not believe that there is a God who exists because there is so much evil and suffering in this world and he just could not figure out the reason. Though he did not make a



decision to commit his life to the Lord on the spot, we know that the Lord is continually working in his heart. He was blessed and inspired by our conversation with

him and in return we are being blessed too. My 2 students felt joyful and peaceful after they shared Christ to pre-believers.

## FINALE NIGHT

For the finale night, the presence of God was so real and I believe it is because He is pleased with the posture of the students' hearts, which were open and



yielded unto Him. I'm really glad to see young people stepping out in faith to trust that the Lord is leading them into full-time because this generation is labeled as an apathetic generation. So I really praise God that He is mighty to move in the hearts of the students.





## MY CALLING & VISION

Looking back at how God has worked in the hearts of the students through the camp convicted my heart once again of my calling to Full-time ministry.

My personal vision in joining Campus Crusade as a Full-Time Staff is to see **Christian students being empowered to love God and man through evangelizing, disciple-making and mission work and in the process help to fulfill the Great Commission wherever God calls them to impact lives in their workplace.** (Matt 28: 18-20).

With the vision in mind, I know that my goal is to empower the Christian students to help them to see that they are the ones who can truly follow Jesus and make spiritual impact in their 3 or 4 years in campus to reach out to their pre-believing classmates and community and further impact the society wherever God calls them to.

I thank God for His providence financially, in prayer and emotional support from Christian brothers and sisters throughout my one year plus as a Campus Crusade Staff. **As I need to raise \$2,700 monthly for my support to cover my salary, allowances, employer's CPF contribution and ministry expenses.**

Yours sincerely,

**Tan Chih Chiang**  
Staff of Singapore Campus  
Crusade for Christ



## Prayer Requests

- 1) Pray for my dad that God will continue to soften his heart to receive the gospel message.
- 2) Pray for my mum that she will continue to grow in her Christian faith.
- 3) Pray that I will continue to be faithful and obedient in what God calls me to.

# ADULTERY (Juicy News Not Enough)

Bill Clinton did it. So did Tiger Woods, John Terry, Jack ... (The list is certainly long.) Lest the idea sticks that men are often the villains, it must be said that without women playing the role of “the other party” willingly, such a thing would never happen. Some people say that man is the weaker sex, as far as extramarital temptation is concerned. If true, may I add that men are weaker in another sense – being easily taken advantage of by women who are happy to join in the infidelity game and then when they have had enough of it, or feel that they are not going to have enough of what they expected from the relationship, they decide to turn altruistic to spill the beans to warn others against the Casanova with whom they had been enjoying pleasant company. Another take of course is that man is the stronger sex taking advantage of naïve women for his selfish intent. Should we blame men (the stronger sex) for exploiting women (the weaker sex), or should we blame the emancipated women (the stronger sex) for cleverly leaning on the Achilles' heel of naïve men (the weaker sex) to get what they want until the time for game-over? I am a little confused who is actually the stronger sex; and who, the weaker; but intuitively I feel that it might be unfair to paint all men or all women with the same brush.

Whether you are a President of a nation, a Prince of a Kingdom, a celebrity in the entertainment circle, a Church leader whom members look up to for moral guidance, or just an ordinary 9-to-5 worker nobody cares, you do equal wrong if you commit adultery because all of you are equally culpable in the eyes of God. You betray trusts, set a bad example and cause injuries to all who are involved. However, there is a difference. If you are just an obscure person who chooses to commit adulteries for all you want, what you do is less juicy for news hounds to be bothered to expose you and to forewarn others. (The media see no social responsibility to break the news.) In other words, if you are unfamous, the media have no interest to forewarn others of your two-timing notoriety. On the other hand, if you are a luminary, reporters will descend like vultures ready to sink their teeth into every ounce of juicy flesh; if not to play their social-conscience role (to publicise your bad name for the caution of other women), at least it helps to sell the newspapers. We can't blame reporters for their selective predatory instincts more than we can blame the readers who ask for such juicy contents or else they don't let the media bring in their revenues or the journalists to earn their bonuses.

Consumers of news with all the extra appetizing juice added for good measure, some of decades-old vintage from quality-unverifiable sources, need to reflect on the “WHAT IF”. What if such a sad situation happens to their loved ones or

family? Will they want the whole country (or world) to enjoy the media circus just as they enjoy the media circus on other people's depression? Will consumers vote with their pockets by just buying newspapers that report news without spice? It is not difficult to differentiate the respectable newspapers with journalistic professionalism and the tabloids that possess their own notoriety of employing scandal-chasers and using flavor-enhancers to spice up headlines and stories.

Every adultery case is very sad, with spouse, children and a whole family at risk of being broken asunder. In the spirit of the marriage vow, church pastors and social workers are always motivated to help heal the pain and mend the brokenness. Even the courts recognize the importance of reconciliation as they send divorce petitioners to counseling before they would even consider a decree nisi. If we can't fault the counselors for doing right by their profession, it cannot be right for people to be obstructionist by haranguing a hurt spouse over his/her slightest yet strenuous effort to forgive a sin. The sin of adultery is as grave as the marital vow is solemn. Something has gone wrong somewhere in the marital relationship ("to have and to hold, for better or worse"). What God has joined together, let no man put asunder. (Mt 19:6) This should say a lot about how it should be dealt with soberly with high emotions properly taken care of. Outsiders don't understand the emotions, the turmoil, the despondency, the desire to be left alone to sort out the mess.

Oh, maybe I am wrong. A lot of the outsiders are perceptive people who understand or had gone through such an experience before. So they know a lot to offer their unsolicited public comments, wet blankets, disparagements and anything that would stir up more blood-thirsting frenzy among the media sharks and more anguish for their prey. Are they being genuinely concerned to be helpful? If they do understand, they should know better to give the distressed couple private space to work out their problems without the unwarranted interference of oil being poured into fire, or of salt being rubbed into a very bad wound.

Jesus tells us that "in everything, do to others what you would have them do to you." (Mt 7:12) The converse is that in everything, do not to others what you would not have them do to you. A key word here is "everything" – it does not just mean adultery, but also includes other grave matters that may become scandals that individuals or their loved ones become dragged into one day with news hounds and chatterers joining the fray. Would the experience be enjoyable? Would forgiveness and private time to sort things out be yearned for? I believe that every person's heart holds the right answer. The parable of the unmerciful servant (Mt 18:21-35) tells of one who is shown mercy but then refuses to

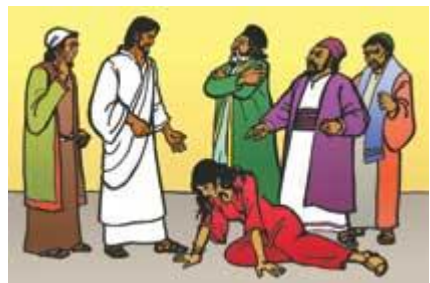


dispense mercy. A converse parable may well be told of one who gives all reasons to show no mercy but when the time comes for him to desire mercy, he sings a different tune in his pleadings.

Adultery is sin. Both men and women are subject to the temptation. Even a power couple like (French President) Sarkozy and (wife) Bruni, or Prince Charles and the late Princess Diana, are/were not spared. In the OT times, adultery was a capital crime. Surely, that must mean something extremely grave. In this vein, no adulterer deserves mercy. Fast-forward to today's scene of someone being caught out for eating the forbidden fruit, or for stealing someone else's spouse. Should death by stoning be meted out, or a hand be amputated for the spousal 'theft' according to anyone's chosen interpretation of the Mosaic Law. Literally, we don't do that. Sadly, however, many still like to hold on to their moral high grounds as an excuse to throw stones mercilessly and to bay for blood on another excuse of exacting retribution on behalf of the deceived spouse albeit there is neither request nor welcome for it.

Suppose that a woman caught in adultery is brought before Jesus in the court, made to stand before all the righteous prosecutors and the pharisaical observers. The lead prosecutor says, "Your Honour, this person was caught in the act of adultery. According to the Statute of Moses, we are justified to stone her. What do you say?"

The accusers condemn the adulterer, but it is up to Jesus the Judge to decide what to do. The prosecutors and the accusers have no locus standi to decide on punishment. Finally, the learned Judge speaks calmly, tempering justice with mercy, "If any one of you is without sin, let him be the first to throw a stone."



Read the story in John 8:1-11. With the adulterer still standing while the accusers fell silent and decided to leave her alone, a forlorn figure, Jesus showed his compassion. He asked her, "Woman, where are they? Has no one condemned you?"

"No one, sir," she said.

"Then neither do I condemn you," Jesus declared. "Go now and leave your life of sin."

The Biblical commandment "Thou shalt not commit adultery" (Exodus 20:14) is gender-neutral. So the story in John 8 applies to any man too. Extolling forgiveness, Jesus is not encouraging the sin. Note what he said to the adulterer, "Go now and leave your life of sin." If the story applies to others in marital trouble, so does it apply to us or our loved ones if, God forbid, we get into the same straits. It is One Standard that applies to all.

All have sinned and come short of the glory of God. Sinners do not need condemnation; but can do with a lot of support to find the strength to commit the sin no more after going through a tumultuous and bitter experience. Salvaging a disastrous situation instead of sinking it deeper with raucous calls for punishment is the kind of testimony that Christians are supposed to show off. If there is any injustice to air or justice to seek, there is always the right forum without descending to the basement in quest of trial by media. Righteous persons attacking unrighteous persons (never mind which person belongs to which group) in a public square tends only to raise the level of cacophony and worsen the mess without solving any problem.

In the innumerable cases of adultery that we read about from time to time, we know that even when forgiveness and reconciliation concludes, a lot of suffering would have been inevitable. Wounds might heal, but scars that serve as painful reminders do not fade quickly. Is it worth it? If a woman would never condone her husband or boyfriend going to town sowing wild oats, why would any man think she is worthy to be his secret love with her double-standard (and obvious ulterior motivation)? If a man would never tolerate his wife or girlfriend having intimacy with other men, why would any woman take his profession of love seriously with his betrayal of his wife/girlfriend (and obvious selfish reason)? Clearly, there is never any seriousness in the secret relationship to talk about, even if adultery itself is a serious matter. Man and woman get into a secret relationship only for temporary self-centered motives – not love. Without the genuineness and openness, how long will the relationship last before it blows up – especially in this Internet age when news spread at the speed of electrons? Where can any adulterous couple hide? IT IS SIMPLY NOT WORTH IT– SO NEVER TRY when you can never hope to hide a relationship even at the other end of the world (let alone in such a small place like this Little Red Dot or in nearby places like Batam, etc.)

*John Lee*

# UNEQUALLY YOKED

By Jim Davis

We considered some of the challenges that come with the command to "perfect holiness in the fear of God" (2 Corinthians 7:1). Maintaining the balance between the command to love our neighbors and to cleanse ourselves from all defilement of the flesh and spirit is not an easy task in our present culture. But it has never been easy in any culture. Last time we addressed separation as it is commanded in Scripture. Separation does not mean isolation and complete withdrawal by association from the unbeliever. It is to be balanced with the command to love your neighbor as yourself. We should differentiate between a healthy and proper association with our neighbor and a spiritually unhealthy alliance with one whose purpose in life is not to seek the glory of Christ.

In this article we will look at an example of a godly king in the Old Testament that violated the principle of being unequally yoked or bound together with an ungodly king. The principle stated in the New Testament says:

"Do not be bound together with unbelievers; for what partnership have righteousness and lawlessness, or what fellowship has light with darkness? Or what harmony has Christ with Belial, or what has a believer in common with an unbeliever? Or what agreement has the temple of God with idols? For we are the temple of the living God..." (2 Corinthians 6:14-16).

The word bound means to be put into a double harness or yoked. The metaphor is of two mismatched animals being yoked together for work. It represents the problems that will be encountered when a believer enters into a close relationship or alliance with an unbeliever. There will inevitably be conflict that inhibits labor and restrains direction or purpose. Harmony will be compromised and consistency in the Christian walk will fail. As we make our sojourn through life there must be unity of purpose with those to whom we are closely associated. Otherwise the strength of our focus becomes diffused and we are diverted from God's best for our lives. This Biblical principle would apply to personal relationships, business partnerships, unhealthy associations in our churches or other religious organizations, the union of marriage, and any other association that would involve being bound or making an alliance with anyone whose chief pursuit is not the glory of God. The Old Testament account of the life of King Jehoshaphat serves as a good example of the principle of being unequally yoked. Jehoshaphat was a king of Judah of the lineage of David and he was a good king. In fact, four chapters are dedicated to his life and exploits. 2 Chronicles 17-20 record the account of this king's life. Most of the things recorded are good. We read of his

religious and political reforms and his military victories. It is said that he "did not seek the Baals [idolatrous worship] but sought the God of his father, followed His [God's] commandments, and did not act as Israel did" (2 Chronicles 17:3-4). But then in chapter 18 we read, "Now Jehoshaphat had great riches and honor; and he allied himself with Ahab." Ahab was the wicked king of Israel who formed an alliance with Phoenicia. Political alliances in those days were sealed with marriages between the Princes and Princesses of the royal families. So it was that Ahab's father Omri arranged the marriage of his son with the infamous Jezebel. If you know a little about the biblical history of Israel you know that it was Jezebel who effectively promoted the idolatrous worship of Baal throughout the nation of Israel. It was Ahab and Jezebel's daughter Athaliah whose marriage in turn sealed the alliance between Jehoshaphat, king of Judah and Ahab, king of Israel. Without going into the historical details I would like to make some comments as to the consequences of this alliance. This will help us to pull some good principles concerning the consequences of being unequally bound with unbelievers.

The Bible reads that Ahab induced Jehoshaphat to go up with him to war against the Arameans in order to take back the city, Ramoth-Gilead. In this battle the armies of Israel and Judah were defeated and Jehoshaphat almost lost his life. King Ahab did lose his life. Upon Jehoshaphat's return to his house in Jerusalem he was confronted by the prophet Jehu who said, "Should you help the wicked and love those who hate the Lord and so bring wrath on yourself from the Lord?" (2 Chronicles 19:2). His alliance with Ahab was judged as helping the wicked. Ramoth-Gilead was an important city on Israel's northwest border. The Arameans had taken it by force and were oppressing the people. It would have seemed a good cause to any person's sense of justice and yet it involved an alliance with Ahab. Ahab and Jezebel had broken covenant with Yahweh and were worshiping the false God Baal. It was for this that the prophet contended with Jehoshaphat that he should not love those who hate the Lord and bring wrath on himself. The point is that Jehoshaphat had used the power and the influence that God had given him to promote Ahab's error. This is exactly the point made in 2 Corinthians 6: "What agreement has the temple of God with idols?" We should beware of all associations that would involve promoting wickedness. We must trust our security and hope for the future in the Lord. Believers must learn that true security comes within the confines of obedience to God's word.

Later in Jehoshaphat's life he makes another alliance with Ahab's son Ahaziah. The Bible comments that "he acted wickedly in doing so" (2 Chronicles 20:35). Jehoshaphat and Ahaziah constructed large merchant ships in Ezion-Geber for trade with Tarshish. Although the details are not given, their ships were destroyed, ending any hope of economic gain for either country. Economic gain seemed to be

the motivation for this alliance. Our business ventures should not be motivated by greed for wealth. For the believer the over-riding value for every quest in life should be the glory of God.

In the military alliance Jehoshaphat almost lost his life. In the business alliance he suffered great financial loss. But it was in the marital alliance between his son Jehoram and Athaliah, (Ahab & Jezebel's daughter) that the greatest damage was done. After Jehoshaphat's death when Jehoram had taken over the kingdom and made himself secure the Bible says, "he killed all his brothers, with the sword, and some of the rulers of Israel also" (2 Chronicles 21:4). The biblical commentary on Jehoram's life is that "he walked in the way of the kings of Israel, just as the house of Ahab did (for Ahab's daughter was his wife), and he did evil in the sight of the Lord" (2 Chronicles 21:6). So the political alliance of Jehoshaphat played a major part in the death of all of his sons but the story does not end here. After Jehoram's death his son Ahaziah reigned for one year and was killed in battle. His mother Athaliah (Ahab's daughter) seized power and had all of the royal offspring of the house of Judah destroyed (2 Chronicles 22:10). After Jehoram's and Athaliah's massacres all that was left of Jehoshaphat's offspring was one great-grandchild. All of his other children grandchildren and great grandchildren were murdered.

The teaching of Scripture is that alliances with wicked people can have devastating consequences. So Christians are commanded to love their neighbors and be a friend to sinners but beware being unequally yoked. This is not to suggest that all unbelievers will act as wickedly as Queen Athaliah did.

One closing comment should be made for those who may already have entered into a marriage with one who does not believe. The command in Scripture is that a Christian brother who has an unbelieving wife or the Christian sister who has an unbelieving husband that consents to live with them should not send them away (1 Corinthians 7:12-14). The presence of the believer sets the home apart to have a Christian influence on both the unbelieving spouse and their children. Since the marriage covenant involves a public oath, "till death do us part," the Christian should abide by their promise before God and man. In fact every oath taken in the name of the Lord is binding, whether business, personal or otherwise. This would be the policy for any contractual agreement.

# **OVERCOMERS' CNY GATHERING**

Thanking and Praising the Lord for 27 Feb 2010, (Sat – 14<sup>th</sup> day of Chinese New Year) for indeed it was not only a favorable, memorable, but also a very meaningful day for the group, for the following reasons: -

- # 1<sup>st</sup> anniversary as a group
- # 1<sup>st</sup> gathering on its own with invited guests
- # 1<sup>st</sup> time ever joining us from the badminton and bowling friends

Praise God for good weather and all His Providence.



The evening started off for the children with a very exciting day of playing together, whereas, for the adult, an enjoyable, relaxed, warmed fellowships and palatable feasting on the pot bless (cooked food) brought by the various families for sharing over dinner.



The gathering started off with the adult fellowshiping, the children formed into 2 groupings (Red and Blue teams), challenging each others with playing varieties of games with ping-pong balls.

Into the final laps of the games, adults were roped in playing together as a big family. Parents were grouped together with their children, and, others joining-in were segregated within the 2 groupings for equal numbers players.



After all the games were played and scores counted, the “Blue” team not only came out 1<sup>st</sup>. But, incidentally, the “Blue” team was top in every game played, thereby, wining the friendly competition with flying colors.



The losing “Red” team was very sporting to perform an item for the wining team when requested to. It was very befitting for they chose to perform by singing the “Pai Lian”, Chinese New Year song.

Finally, the children were treated to playing fireworks.

Indeed, it was a time filled with fun, laughter, joy, bonding and excitement for all.

Though the gathering is now well over. Continual bridging, reaching out, pre-evangelism are made easier as we now have connectedness with our non-believing friends a little closer, getting to know each other a little bit better too and bringing them a step closer to knowing Christ as their Lordship.



May The Lord God grant us His Favor and Desire for lost souls with the help of The Holy Spirit to embolden us to evangelize to them and ushering them into His Glorious Kingdom. All Glory Be To God.

Last, but not least, thanking all of you for upholding us and the event with prayers, which truly have made the difference.

God Bless, Shalom and thank you, all.

Reaching out and serving with you,

*Richard Lee*

Overcomers shepherd.

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## **2010 - CNY HOME VISITATION WITH TM JR RC.**

**(A short report from the Outreach Core Group)**

With the New Year, it also brought in a new committee into the English section, and that is, the Outreach core group, comprising of Pastor Anthony, Christopher Wang, James Candiah (Secretary), Roger Tan and Richard Lee (I/C).

13th Jan 2010 was a indeed a very special and memorable day for the group, as we met up for our very 1<sup>st</sup> and inaugural official meeting to formulate and roll out the plans for outreach in 2010.



Praise The Lord for His Perfect timing for us to engage with our neighborhood's residents by partnering with Taman Jurong, Residents' Committee in their "CNY Home Visitation to bring cheer and well-wishes to selected blocks of flat in Taman Jurong.

Announcements were made in the Adults and Youths congregations for volunteers to participate in the event, with eventual long term follow-up, where The Lord opened the doors for us, especially our Youths as this was the main plan as discussed in our meeting.

Once again we want to thank and praise The Lord for opening the hearts of many of our congregants (adults – 13 and youths – 42) to:

1. First of all bringing cheer to the residents with RC's supplied goodie bags (paper bag with 2 mandarin oranges and "ang pow" with gold coin chocolates inside it).
2. Taking up any feedback from the residents back to the RC.
3. Helping to sell tickets for the Chinese New Year's celebration at the Community Centre.
4. Last, but not least, taking up the challenge to long term outreach and evangelism where God opens the doors during the visitations.



All in all, 4 days were allotted and opened for us to take up these visitations. After much deliberations and discussions, two days were chosen so as to synergize our efforts as well as to make an impact on our presence being felt amongst the RC and the community. The 1<sup>st</sup> batch that went was

mainly from the Youth Groups, numbering at 41 members strong, They went together in their care groups, to the blocks of flat pre-assigned to them for the purpose of adoption for their long term outreach and evangelism perspectives.

Those who went but, are not adopting any block of flats, were mainly assigned to go with VIP, Mr. Tharman Shanmugaratnam, (MP for Jurong GRC, and Finance Minister), his wife and RC's officials.

Every party was happy with the visitations (O! the joy in their faces, the well wishes received with much enthusiasms and last but not least, the laughter in the conversations – That truly revealed it all).

With this participation with the RC - our 2010's 1<sup>st</sup> plan was rolled out for its long term outreach, evangelism and blessings released towards our community.



As I pen this article, our God is Faithful for He has already brought in a young lady, Yun Feng, to our church, the week immediately after the visitation. She is now cared for by sister Mindy under the wings of Project Joshua CG. Let's pray for her spiritual growth and maturity in Christ in the long distance run with PJ CG.

O! What a Mighty God we serve and He is always ever ready to encourage us with His Blessings. Let us desire Him and He will give the desires of our hearts. Yes, O yes, may His Will be done and let us not be weary in doing good, so that others may see in us the good works and Praise our Heavenly Father. Let us truly be ambassadors for our Lord and Savior, Jesus Christ.

Please pray for the Youths as they are planning to go back to the 20 odd homes which are opened to them then for their necessary follow up, starting from Mar onwards.

May The Lord grant Favors to our Youths as they desire to do outreach for Him.

Even now as I reflect upon the young lady, Yun Feng, who came because of someone in the group went out to share and invited her to our church, I am sure you too will recall like i...thanking God.... that....some special person that loved us enough to share God's love with us. If it wasn't for that person, in my case, my youngest sister, Susan, I would still be lost. Brothers and sisters In-Christ, we can all share the power of God for the salvation of everyone who believes! We can all share His love that endures forever, which truly surpasses all knowledge and understanding, isn't it?

With all these and much more in mind, and after so many experiences on the Love, Mercy and Grace of God, - how could i not go out in whatever methods to share or bring them into the church's fellowship to grow in the knowledge of Christ, my King and my Lord.

Would you be a part of God's representative through JCC to be a blessing to the community and outreach for Him to expand His Glorious Kingdom, by participating in the next event? Would you, pl.?

Praise God for all His Providence.

May All Glory Be Unto our Lord God Almighty. Amen.

*Richard Lee*  
OCG I/C



## **REFLECTIONS FROM THE 2010 CNY'S EVENT WITH TM JR RC!**

### **RC, ZONE C, CHAIRMAN, BRO CHRISTOPHER WANG:**

Thank you very much for making 31st Jan's event a success. The two weeks time frame was pretty tight but with your prayers, contributions and excellent teamwork, we have helped to make it a memorable occasion.

You will all be happy to know that the Minister and his wife and all attending were suitably impressed by the big turnout of supporters from the church.

### **Bro Tony Koh and his wife, Susan.**

Praise God, my wife and I have the opportunity to speak to 3 families. It was a very nice chit-chat with them.

### **Sis Hannah Koh.**

I am so glad and proud to represent JCC. Also that I was part of bringing the Chinese New Year cheers, and especially The Love of God to Taman Jurong Community by taking part in this event.

### **Bro Nick Wong.**

It was somehow a kind of a booster to my guts. Since we went to their homes we had to make the first moves to build up the conversation. You know, it was not like, talking to your friend, but, to total strangers, young or elderly.

On top of this, not only to the Chinese community, though, it was for the Chinese New Year's celebration, BUT, to all races and religions too. Yes! It did somehow helped to build up my guts for future interactions with others especially when I am engaged in the business of doing God's Agenda, in the area of Outreach and Evangelism.

### **A word of thank from the Outreach Core Group Team.**

We are thankful to God for moving so many hearts to hear the call to build bridges by reaching out to the residents, to be the "Lighthouse" in this area through Community event involvement.

This is especially so for our next generation, from our Youths going in groups to bring early cheers to the residents of Taman Jurong for the coming Chinese New Year with a view for long term Evangelism.

Now that the contacts have been made, may God grant and fulfill their desires to reach out to those whom God has opened the door for them with great success for His Kingdom's Extension and Glory. Amen.

## **PLATINUM TIPS FOR YOUNG GREENHORNS**

### *The shares my wife and I own*

In the 1970's, the government encouraged Singaporeans to buy shares in SBS using CPF. At that time, SBS was being set up to merge several public bus companies into one. I made the right decision to buy some. I profited from the transport concessions and the substantial capital gains after selling them years later.

In the 1980's, the government introduced a more elaborate scheme to allow CPF members to invest in trustee stocks. At that time, the stock market was depressed, so many jumped at the opportunity to use their "locked-up" funds in the CPF. As time went by, more CPF members bought into trustee stocks. (Some of them might be thinking that they were not using their own money, but money belonging to CPF.☺) Many made losses as the stocks failed to perform to expectations. Thankfully, I didn't have much investible funds in the CPF anyway, so no temptation visited me; neither did it visit my wife who is the can't-be-bothered type. Thank God we fell into the saved (from loss) category.

In the 1990's, the government, in line with her objective of encouraging a share-owning nation, offered discounted SingTel shares to CPF members. My wife and I participated. There were altogether two tranches. My can't-be-bothered wife just holds the shares in cold-storage and let them collect dividends regularly. (Thankfully, not collecting useless cobwebs or dust.☺) For me, I watch the price go up and tell myself, "Let it go up further, then sell". Alas! The price turns downwards and so I decide to hold. Then the same thing happens again and again – the price goes up and I fail to sell, then the price comes down and I find it unattractive to sell, then it goes up, comes down, goes ... So I am still holding on to the shares which have actually grown from their original quantity because of bonus shares that were issued. Inertia (not doing anything) has worked in my favour. The total number of shares we have is a few thousand. Not a big quantity, but enough for me to take a little pleasure in seeing the price goes up and down, smiling at the "long-term investment" that does not make us lose sleep. Surely, a time will come when we sell them at 50%, or even 100%, gain based on the money we put in at the beginning. After all, we don't need the money now.

You may be enjoying some mirth thinking that the small number of shares in the foregoing narration is inconsequential to a discussion of investing in the stock market. Well, suppose you (unfortunately not me) had the foresight and means to invest a good multiple of what I invested in SBS or SingTel at the time the shares were offered. If you had done so with the right investment attitude to hold the shares without the speculative interest to check the market for daily buy and sell signals, you would be sitting on a very substantial profit. Whether the shareholding is small (insignificant) or big, the principle of investment is the same: A right attitude first, followed by a circumspect evaluation of where you put your money. Anyone can follow this principle if he/she has spare cash (not

borrowed money) to invest. For the stocks of some strong companies, disregarding the price volatility, the dividends percentage-wise can be quite superior to the peanuts that banks pay as interest for deposits.

If you are someone who likes to trade (not invest) every now and then for hope of fast windfalls, churning the stocks in your portfolio, switching between stocks according to market volume cycles and following every profit-making tip you get in stock-trading classes, I can tell you that even the strongest company that you put in your portfolio will not guarantee your shirt and pants. The greater the movement in and out of the stock market, the greater the loss of funds to spillage, by the water-pouring illustration above.

Recently, my wife's company offered all employees the chance to buy shares of the company at a price discount of 20%. My wife was interested, because many of her colleagues were interested. I told her to go ahead with her decision. So she subscribed for some shares of the French company for a total price of a few thousand dollars. There is a minimum 5-year lock-in period for the shares and there is prospect of bonus shares from time to time. I feel that it is a good investment in a solid international company; but I know that the shares are as good as locked away in cold storage while we still eat and sleep as per normal. Do you expect us to track the price daily in the French Stock Market? I treat the invested cash as "gone", so no bother. Somehow, I also feel that when the time of redemption comes, we will recoup our investment with at least reasonable profits. The company is a world leader operating in over 70 countries with more than a century history. If the cash was treated as "gone" at the beginning, we can only treat the cash comeback as a good bonus! No regrets!

These are the only shares we own now. Unfortunately, although we can live by what we have, we don't have the funds to invest more. Maybe later. Maybe while waiting for funds availability, we can do some research first. Maybe it is just a waiting game that never ends. Instead of waiting for the opportunity, can I borrow some investible funds from you because it seems to be the right timing for me to buy?<sup>1</sup> I mean to borrow some sacrifice-able funds from you – funds that you can afford to sacrifice to me and count as "lost", and so without expecting their return. In the event that they are returned, you may treat them as a bonus! 😊 😊

### *An Investment Idea*

Now, my mind is also occupied by another thought. Maybe some of you have a fair amount of investible (sacrifice-able) funds that you are willing to divide into portions. One portion, you invest in a super-blue chip; another, you invest in the

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<sup>1</sup> If you think that it is not right for me to borrow funds from you to invest, then you understand very well that you should not borrow money to invest. Good for you to understand.



church; and another ... What else can be better than a super-blue chip? Yes, I have got it:

***How about investing for JCC to have her new building? God will bless you for it.***

### *Watching a roller-coaster ride on the sidelines*

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Have you ever watched people riding a roller-coaster in an amusement park? You hear the screams, not knowing whether they come from the exhilaration of the riders or from their fright. It does not matter to you as you take in the thrill without crashing your heart. You can gain a lot of insight as a bystander watching the stock market roller-coaster without participating. The risk is that you may become tempted to join the ride even if your heart cannot take a shock.

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### *Derivatives*

Whatever you decide, a big CAUTION: Never invest in warrants, CFDs or other stock market derivatives even if a super instructor in an investment course tells you that they offer good and quick profits for a small affordable sum of money. So easy that most people invested in them can stop working except the fools (yourself not included) who lose their all to a miserable few winners? Actually, they do offer a quick way to lose your shirt and pants. Probably it is better for the instructor to close down the course and make better profits by his own trading than from the course fees. The way I see it, most derivative instruments are simply artificially-created gambling chips.

Warrants, for example, are issued by institutions for you to bet on share prices going up or down to make profit based on a small capital outlay. In the course of time, generally a matter of months, they usually become worthless and then new warrants are issued. Warrants based on a single stock may be issued by more than one institution. Even if you invest in warrants of a super blue-chip company, you may still lose 100% of your investment before the warrant expiry date. You want to sell at a loss, but nobody wants to buy because there is no more value in it. It is high-risk and requires close monitoring. They have a number of tricky features that greenhorns can easily overlook to their peril. Don't get caught with \$10000 in warrants and realise that you can't get back a single cent. This happens to many, not surprisingly.



As for CFDs (Contracts for Differences), they are forward contracts for you to profit by anticipating price rises or falls. They are highly-leveraged instruments. You can lose many times more than your capital, resulting in scary debts and long-term bankruptcy.

### Conclusion

Wealthy people who want to be richer by playing the stock market have become less wealthy. Poor people who want to be rich by playing the stock market have become poorer. How many people are possibly the opposites? You decide.

Investing (not speculating) in the stock market is generally alright for reasonable returns from the growth of the companies. The keyword is “reasonable”. Prevalent market psychology has fooled many into thinking that it is easy for a financial nobody to rise to become a millionaire, and for a millionaire to become a billionaire, by being smart traders. Occasionally, you may read of inspiring successes, but you don’t get to read about what subsequently happen to the success stories – a follow-up story that may not be so encouraging. It is not wise to let the mood swings of the market become personal debilitating mood swings that numb your life and prevent you from doing anything useful in church, career, family, etc.

Now all has been heard; here is the conclusion of the matter: Fear God and keep his commandments, for this is the whole duty of man:

**Ecc. 12:13; Matt. 6:19-21**

### *How to learn a lot about the stock market without first entering it*

Follow lots of market comments, accounts by people, news reports, analysts’ calls, journalists’ predictions, index movements, etc. Knowledge is available from books and the Internet if you care to search. Compare what you read or hear with what actually happens in the market. You may check out people you know who play the market (e.g., family members, close friends). **Don’t be surprised to find innumerable instances of contradictions, or of events going against your knowledge or assumptions.** That is the way of the stock market – wild and perilous. One moment, a player may enjoy exuberance; another moment, he is in the deep pool, drowning.

**DON’T SAY YOU HAVE NOT BEEN WARNED!**

*John Lee*

# HAPPENINGS IN MAR / APR 2010



BB Enrolment on 11<sup>th</sup> April

GB Enrolment on 21<sup>st</sup> March.



Dialect Ministry excursion to Sentosa on 27<sup>th</sup> March



Sea Baptism at East Coast Park on 4<sup>th</sup> April



Building committee meet with Harvard professor on 17<sup>th</sup> April



Many things are happening, too many to write about. These are shown here for your encouragement and prayers.