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The Vine Committee

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20th December 2011 - Headlines in the Straits Times today – “Death Spells Uncertainty”

Heard on 90.5 FM on the way to the office, the Diana Ross song, “Do You Know Where You’re Going To?”

Are you surprised when a close friend or relative announces to you, “I am dying”? Well, don’t be surprised because we are all dying, only difference is we do not know exactly when. Dying is no surprise, according to WikiAnswers about 300,000 people die per day. The surprise will be where you find yourself on the other side of life. Do you know where you’re going to?

Well, Christmas is the celebration of our Savior, coming into the world to show us the way we should go. He has paid the price for our ticket to Heaven and He will be our tour guide through the valley of death. In your hands is an open ticket but you have to confirm the booking before you leave here.

Today, if you are in church, searching for the Christ like the wise men did, more than 2,000 years ago, then may Jesus show you the Way back to God. May you have a Blessed Christmas and a new life for the New Year.



Martin Cheah



Peace on Earth, Goodwill to Men

They faced each other. Pastor Anthony holding Rev. Chung's hand was the first to speak. "Rev. Chung," Anthony began, "in the past, there were many instances where members of the English Section had done or said something that hurt members of the Chinese Section. Some of these hurts may even linger on to this present day. These misdeeds have dented our relationship and partnership in God's service. So, on behalf of the English Section, especially the clergy, I wish to seek your forgiveness so that our relationship can be set right once again." Still holding hands, Rev. Chung replied in Mandarin. "Pastor Anthony, on behalf of the Chinese Section, especially the clergy, I forgive you. Likewise, the Chinese Section might have done something that hurt English Section members, I too want to seek your forgiveness." "Your apology is accepted", replied Anthony.



With that, it was Thomas' and Joel's turn. Representing the laity of their respective section, they sought forgiveness from each other. Both of them accepted each other's apologies. And so, all the past misgivings were forgiven in a villa at Tanjong Puteri Golf Resort, Johor Bahru. This occasion was witnessed by our bishop, Rt. Rev. Terry Kee and members of the present JCC council. Bishop Kee prayed for us and even led us to do a symbolic act of burying our sins.

This was the highlight of the first JCC combined council retreat that was held beyond Singapore's shores. It was also a defining moment where healing will take place within JCC as we make progress in unity. The combined council resolved to break down barriers between our 2 sections and prayed that our ministry leaders and congregation members will do likewise. We envisage a unified, harmonious and progressive Jurong Christian Church.

In a similar vein, Bishop Kee shared a piece of good news with us. Our sister church, Mas Kuning Lutheran Church decided to dissolve its church and return to our JCC Chinese Section. A little bit of JCC history..... In the 70s, there were disputes within the JCC Chinese Section members. I am not sure of the disagreement. But I do know that it was so severe that it caused a split within the Section. One group decided to leave JCC and formed Mas Kuning Lutheran Church. (The church was named after the road where the church was first

situated). Currently they have about 30 members. We praise God for this reconciliation. We welcome back our brothers and sisters to worship with us.

Rev. Chung's response to this news was positive. He was very pleased and glad that such reconciliation can take place and an unpleasant chapter of our church's history can be closed with God's blessing. Not forgetting that Rev. Chung himself served in Mas Kuning church for many years, he is very much aware of these misgivings between JCC and Mas Kuning. With JCC's willingness to receive Mas Kuning church members with open arms and approval from LCS, Mas Kuning will proceed with the dissolution of its church.

Personally, I felt much encouraged that such healing can take place between JCC and Mas Kuning. I remember Jesus' teaching in His Sermon on the Mount. In Matthew 5:23 – 24, Jesus instructed us to "first go and be reconciled to your brother then come and offer your gift." This is the prerequisite of worshipping

God. As we embark on our spiritual formation and working towards Christ-likeness, forgiveness is required of us. Our church is setting an example for us to follow. Let us take this cue which is Biblical and progress spiritually together.



Chong Yew Moi
English Council Treasurer

DIALECT LEADERS RETREAT 21ST DEC 2011 AT DOWNTOWN EAST



A more austere location but nevertheless it was a business meeting with opening prayer, exhortation and an agenda, closing with a sumptuous meal of fish head curry.

Review of the past year and plans for the coming year were drawn.

The team is trusting in God to fulfill His plans through the Dialect Ministry.

By God's Might.

Amen.



Dear Reverend Anthony Loh,

Congratulations on your ordination today as a minister called to the ministry in the Lutheran Church of Singapore.

I remember that more than 10 years ago, you were actively and faithfully serving the Lord through the Campus Crusade for Christ (CCC) when Jurong Christian Church (JCC) had a need for your service. In a way, you were called to put aside your service with CCC and help out here at JCC. Albeit you would still be serving the Lord, but in a different capacity, you were facing a choice that was not easy for you to make. No doubt, as a devoted servant, you prayed hard and then decided for your calling to serve in this Church. However, you thought that it would just be a temporary calling and you would soon be back at CCC where you grew your roots and felt a strong attachment with your student sheep in the school campuses.



At that time, you were definitely much younger, full of youthful energy (physically and spiritually) and JCC knew what to do with your talents. You became quite at home as a youth pastor among the youths in JCC. You easily forged new bonds, loving your new sheep and being loved by your sheep. Paper cannot wrap up fire; your fire to serve could not be hidden. Weeks turned to months, and months turned to years; you were proven wrong if it had been your thought that God only wanted you to be in this Church short-term. Indeed, God had his way to create service voids in JCC and soon, you were faced with a new calling to serve in the adult ministry.

To cut the story short, you switched from youth to adult ministry. Was it a natural outcome of your growing up from “youth” to “adulthood” with the passage of time? Well, I could see that you seemed to have no problem “switching sides” - you were equally at ease gaining welcome by the adults as by the youths. Now, you are no longer as young as you were 10 years ago; but recently when Pastor Andrew joined us to serve in the adult ministry, you exuded the same confidence as ever in your switch-back to taking care of the younger sheep. When the young ones see you, one can sense that you are such a well-liked pastor. When the older folks see you, one can also sense the camaraderie they share with you. Your charisma captures hearts regardless of age.

The Bible says:

“The man who enters by the gate is the shepherd of his sheep. The watchman opens the gate for him, and the sheep listen to his voice. He calls his own sheep by name and leads them out. When he has brought out all his own, he goes on ahead of them, and his sheep follow him because they know his voice.” (John 10:2-4)

The ordination is the gate by which you have officially been recognized as the authorized shepherd to enter the sheep pen. I am very certain that you are so familiar with your sheep that you have absolutely no problem calling each and every one (both the old and young) by name and they have no problem recognizing your voice.

As an ordained pastor, it is without doubt that you will feel a heavier load on your shoulder. Nevertheless, your sheep have been accustomed to your tender loving care for years. Even the latecomers in the pen will not take long to feel the warmth and gentleness of their Godly accredited shepherd. They will not be hard to handle. With an able Master Shepherd, our Lord Jesus Christ, in command, you have the assurance that all will be well as it has been through the long years that you have been serving in JCC, challenges notwithstanding.



When the Lord calls, do we have a choice, really? When the Lord calls, we might hesitate at one point or another, but ultimately the Lord's will is done. The Lord called you more than 10 years ago to serve here in JCC where He has a special reason for you to be. I believe you have not regretted your decision to obey, and God has been faithfully blessing you and your family and will continue to shower blessings through the mutual love between you and your sheep.



*On behalf of the Vine Ministry, I extend you early Christmas greetings of glad tidings and benedictions for many more good years of great ministry experience.
Cheers to our well-loved Reverend Anthony Loh!*

John Lee
On behalf of the Vine Team
20/11/2011

COMBINED CHURCH RETREAT



2012

The Combined Retreat Committee comprising Chinese and English section's members and pastors has already met a number of times. A team was sent to recce Bintan Agro beach resort and found it ideal for our retreat 2012.



The date and place have been set and now we are in the programming stage before we launch the Retreat registration. Only 250 places are available, so once we launch this, do not delay to sign up for our Combined Church Retreat.



You have been advised.

Martin Cheah



Thanks to the efforts of the BB and the generous people who contributed, a record number of needy people were able to receive gifts this Christmas.



The best i-gift for Christmas

“Year 2011 is coming to an end.”

Instead of saying this, why not we say, “Year 2012 is coming soon. Christmas 2011 is going to bring us lots of possibilities for glad tidings as we reach for a new dawn?” Do not think of “end”; think of a new beginning as we move on from the past year into a deeper walk with Christ and renewed hope, faith and love.

Nowadays, posting Christmas Cards seems to be no longer in vogue. Gift-giving? Well, businesses would like us to keep this tradition. If a business wishes to give me a gift to appreciate my custom, I don’t mind receiving something like a free buffet voucher that can fully offset the price of a meal, or a gift certificate that I can use to fully indulge on an item I like without having to dig into my pocket. I won’t appreciate a “Here is a 10% discount offer to wish you Merry Christmas” when I end up having to pay 90% to ring the tills of the giver. You know what I mean; businesses are working hard this time of the year to come out with gimmicks and sham good wishes for glad tidings – when the only people who would feel glad are you-know-who. Nowadays, it is also harder to think of a good gift to be appreciated by someone. Simple chocolate boxes or stationery sets are no longer enjoyed. How about someone giving me the latest iphone 4S, ipads, i-cook (an Amway kitchen product) or any other type of modern exquisite i-gifts that would make those deprived envious? The right choice of i-gift can be free; doesn’t cost a cent, as you will read further down.

Seriously, what is Christmas all about? When we celebrate this big day, we remember Christ. When we do, it is not just about His birth, but also His death and resurrection. If Christmas is supposed to be a joyous occasion, why the mention of His death? Take a look at the following verses:

“For I received from the Lord what I also passed on to you: The Lord Jesus, on the night he was betrayed, took bread, and when he had given thanks, he broke it and said, “This is my body, which is for you; do this in remembrance of me.” In the same way, after supper he took the cup, saying, “This cup is the new covenant in my blood; do this, whenever you drink it, in remembrance of me.” For whenever you eat this bread and drink this cup, you proclaim the Lord’s death until he comes.” (1 Cor 11:23-26)

It is clear that remembering Christ (even on Christmas Day) entails remembering Him for everything about who He is, why He came and what He did to be the propitiation for our sin and the Way of our salvation. His birth is meaningless if not

for His death and His resurrection that unveiled the full blueprint of God's plan through eternity.

I know that there are people who opine that gift-giving is a necessary part of Christmas to add to the festive joy. Granted this, I would like to propose the most necessary i-gift for Christmas; it is called i-love. Since it is so important and necessary, let us spell it out in uppercase letters for emphasis: I-LOVE.

This gift of I-LOVE starts with I, not U. I comes first, U comes last, so it is "I LOVE U" rather than U LOVE I. If everyone makes the start with "I" to give this gift, then LOVE goes round. If, instead, everyone waits for "U" to start, LOVE will never lift off. Don't U agree? Allow me a little liberty to modify a bit the lyrics of a famous hymn:

It only takes an "I" to get one's Love going,
And soon all those around can warm up in its glowing;

That's how it is with God's Love,
Once you've experienced it,
You spread the love to everyone
You want to pass it on.

I wish for you my friend
this happiness that I've found
You can depend on him
It matters not where you're bound.
I'll shout it from the mountain tops
I want the world to know
The Lord of Life has come to me
I want to pass it on.

Indeed, on Christmas Day, the Lord of Life has come to me. John 3:16 is a very familiar verse. Here I quote the longer passage:

"For God so loved the world that he gave his one and only Son, that whoever believes in him shall not perish but have eternal life. For God did not send his Son into the world to condemn the world, but to save the world through him. Whoever believes in him is not condemned, but whoever does not believe stands condemned already because he has not believed in the name of God's one and only Son. This is the verdict: Light has come into the world, but men loved darkness instead of light because their deeds were evil. Everyone who does evil hates the light, and will not come into the light for fear that his deeds will be exposed. But whoever lives by the truth comes into the light, so that it may be seen plainly that what he has done has been done through God." (John 3:16-21)

YOUNG MEN WILL SEE VISIONS

It is of importance that the individual member of Christ's body fixate his/her attention on Christ's plea to His Father that His people be as one just as the Father is in the Son and the Son is in the Father. (John17:21)

It is known that the Father and the Son have a divinely intimate relationship within the Trinity. Thus Christ has a high standard for His disciples. This immense standard for unity is a precedent for a sense of belonging of the believer to the rest of the body. The believer should understand that it is not the amount of care he receives from church-mates, the amount of attention he attains to satisfy his cravings to be socially accepted by others nor is it that the fellow believers in his/her local church provide him with a place to belong to, a provision even street gangs offer, that brings him to be in fellowship with other saints.

The innate craving for social acceptance is of secondary importance to the reality of love that is the lifeblood of Christ's body. Christ's expectation that His disciples love one another as He has first loved us (John 13:34) is the reason for the close social connections in the local church.



Andryl Leong

This is the message of Christmas; a message of love to the whole world, regardless of race, language and creed. Christmas reminds us to love everyone as Jesus loves. We love the lovely, the unlovely, those who love us and those who hate us. (Matt. 5:44) We love our brothers and Sisters in the Chinese section of JCC and they love us who are in the English section. We love others as we love ourselves. We love as God first loved us, the greatest love demonstrated on the Cross.

Christmas is celebrated once a year. This does not mean that we remember the meaning of Christmas once a year, forgetting it for 11 months and then remembering it again with festivity, partying and turkey feast when December comes round. How would you feel if God turns around and says that He remembers us only once annually at the time we celebrate the birth of His Son?

Christmas 2011 is near, ushering in the new year 2012. The birth of Christ will be followed by His sacrifice for us on the Cross and ultimately His resurrection. Another Christmas dawns, another new year begins, and this goes on ... So it is with God's love, going on and on through all seasons and times. So it must be with **爱LOVE** (I-LOVE) – never failing, never ending. This is the best Christmas gift (爱) (the selfless "I") that helps us remember who first gave us love so that we can give love.

Wishing you a blessed Christmas this year, and every year without end!

John Lee

SHARING YOUR FAITH WITH OTHERS

by Os Hillman

"I pray that you may be active in sharing your faith, so that you will have a full understanding of every good thing we have in Christ" (Philem 6-7).

There is a strong correlation between those who publicly share their faith with others and an increase in spiritual growth for that individual. In my own journey I've discovered that when I stop sharing my faith with non-believers I begin to see a dryness in my walk with God.

Sometimes we justify our lack of verbal witness by saying we don't have the spiritual gift of evangelism. Or we conclude that because we have an introvert personality we leave witnessing to others who we deem as more qualified. As a well-qualified introvert myself, I've often wanted to use that excuse. Then, the Holy Spirit reminds me of a few instructions Jesus said to EVERYONE:

"But whoever disowns me before men, I will disown him before my Father in heaven" (Matt 10:33).
"He said to them, "Go into all the world and preach the good news to all creation" (Mark 16:15-16).
There is not much confusion about what Jesus is saying in these verses. And it relates to all of us.

When we share Christ with others God allows us to gain a deeper

and greater understanding of every good thing in Christ. Do you see the direct correlation between sharing your faith and your own spiritual growth? Paul says it's actually a prerequisite to spiritual growth.

One of the great ways to turn a conversation to faith is by asking someone if there is anything you can pray for them about. You will be surprised how easily this will transition you into a conversation about their faith lives.

Ask God for boldness today to offer to pray for someone.



Christmas jokes:

Q: What present to get for Rev Martin Yee?

A: In his sermon on 27-11-11 he gave the clue from Mark 13:37: "*What I say to you, I say to everyone: **Watch!***"

Q: How do chickens dance at the Christmas party?

A: Chick to chick!



LAST WORDS

The world mourned the loss of a great visionary, Steve Jobs, who passed away on 5th October 2011 at the age of 56. Among his credits were the Macintosh computer, the iPod, iPhone and iPad. In China, he is worshipped like a god.

Steve Jobs has been quoted for saying the following:

“Being the richest man in the cemetery doesn’t matter to me. Going to bed at night saying we’ve done something wonderful – that’s what matters to me,”

“Don’t let the noise of other’s opinions drown out your own inner voice,”

However, his last words, according to a source was: “O Wow, O Wow, O Wow!” What did he intend us to understand from his last words? This reminds me of the importance of our last words which we leave as a legacy for those left behind.

When Jesus was dying on the cross, He said: “It is finished.” (John 19:30) Every word Jesus said on the cross has great significance and the meaning of these three words (His second last statement) is to tell us that He has paid the price for our sins in full, complete settlement of our debt, we are set free. What is there left for us to do? Imagine that your father gives you a Christmas present. What is your response? Generally, most people would be happy to accept the present and give thanks to the father.

Our Heavenly Father has given us a present this Christmas, *“For God so loved the world that he gave his one and only Son, that whoever believes in him shall not perish but have eternal life. For God did not send his Son into the world to condemn the world, but to save the world through him. Whoever believes in him is not condemned....”* (John 3:16 – 18a) Your rightful response would be to accept the gift of Salvation.

How you may ask, – by realizing that you have sinned and believing that Jesus Christ has paid the penalty of sin, which is death, by dying on the cross for you. The gift is yours to collect this Christmas.

Martin Cheah

ARE YOU HAPPY?

The current world economic health is not for cheer. Who is at fault for our financial worries? You must have thus far consumed a lot of news from Europe about PIIGS (Portugal, Italy, Ireland, Greece and Spain) trying to keep steady against the onslaught of a debt monster. Crippling sovereign debts, national bankruptcy risks, Euro bailouts and such provide us with a heavy meal of news. It wouldn't be surprising for ordinary folks to suffer indigestion.

I received a humorous email about bailouts. Maybe the humour can serve as Eno effervescent fruit salt to relieve your indigestion and help you understand a little better the ABCs of economics:

“It is a slow day in a damp little Irish town. The rain is beating down harshly, and all the streets are deserted. Times are tough, everybody is in debt and everybody lives on credit.

. . . On this particular day a rich German tourist is driving through the town, stops at the local hotel and lays a €100 note on the desk, telling the hotel owner he wants to inspect the rooms upstairs in order to pick one to spend the night.

“The owner gives him some room-keys and, as soon as the visitor has walked upstairs, the hotelier grabs the €100 note and runs next door to pay his debt to the butcher.

The butcher takes the €100 note and rushes down the street to repay his debt to the pig farmer. The pig farmer takes the €100 note and heads off to pay his bill at the supplier of animal feed and fuel.

The guy at the Farmers' Co-op takes the €100 note and runs to pay his drinks bill at the friendly neighbourhood pub. The pub owner slips the money along to the local prostitute drinking at the bar - who, in spite of facing hard times, has always gladly offered him her services on credit.

The hooker then rushes over to the hotel and pays off her room bill to the hotel owner with the €100 note.

The hotel proprietor quietly replaces the €100 note back on the counter, so that the rich traveller will not suspect anything.

At that moment the traveller comes down the stairs, states that none of the rooms are satisfactory, picks up the €100 note, pockets it and leaves town.

. . . No one has produced anything. No one has earned anything. However, the whole town is now out of debt and looking to the future with a lot more optimism.

And that, dear ladies and gentlemen, is how a basic financial bailout package works!”

Let me try to offer an alternative concise story in the context of personal finance and debt at the JCC community level:

I borrow \$10 from Mr Kong, so I owe him \$10. Mr Kong borrows \$10 from Martin for his meal, so he owes Martin \$10. Martin in turn takes a loan of \$10 from Joo See who borrows ... and Lucy borrows \$10 from James, so he is in debt by \$10. James in fact owes me \$10 for the tuition service that I provided to his son.

Tell it to the whole of Singapore that everyone in JCC is in debt. However, an outsider wouldn't know that all it takes is for one person to bear the first responsibility to yield up the amount of \$10 (by belt-tightening or diligent work, by hook or by crook, but definitely not by further borrowing or hoping for a handout/bailout from some wealthy neighbor), return the \$10 owed and then the next person, and the next ... continue in series in doing the right thing to clear his/her personal loan of \$10 for the whole JCC community to be free from the debt contagion that weighs everyone down. The worst thing would be for the debt to roll, or the evasion of the financial wisdom that can be gained from a hard pick-up of personal responsibility that would serve one well into a healthier economic future.

Of course, for the sake of minimizing indigestion, I have simplified things a great deal. This is unsophisticated Low Finance within JCC, as contrast the complicated layers of High Finance structures that entangle the world with potentially terrible effects of domino falls. There is beauty in simplicity. This leads me to think of how simple and unpretentious the financial institution was in the beginning in serving commerce and economy ...

In the beginning, the world had no money, but the world wasn't poor. Goods were plentiful and services were in adequate supply to meet needs (not wants). Goods and services were exchanged by simple barter and people could be satisfied. Smart human beings exercised their intelligence to surface the idea of money as a store of value and a medium of exchange. They believed in their intelligence, and the value of their knowledge, to make life better. Was this good? It is arguable, remembering that Adam and Eve (and the whole of mankind) got ensnared by sin after eating the forbidden fruit of the tree of knowledge (Gen. 3:1-6), instead of being bestowed with wisdom from knowledge, as the serpent suggested they would be. Knowledge feeds the intellect but wisdom comes from God. (James 1:5) The wisdom of this world is folly to God. (1 Cor. 3:19)

So it came to pass that money appeared in this world by man's intelligence to apply knowledge, but man did not find it good enough as a simple store of value and medium of exchange. It spawned more ideas from the intellect to get rich quick – with money as a tool for growing wealth. A small idea grows

into a bigger idea, a bigger idea grows further, and so forth ad infinitum – all thanks to human intelligence. Lending for interest started small-scale for a little bit of gain. It tasted good. The lenders were happy with the rewards, and the borrowers were happy for their own reasons. Why not nurture the idea? It became bigger and bigger business. Alas! Greed bred usury and the poor became poorer as taking on debts became a habit or dependency. The caution of God in Exodus 22:25 fell on the deaf ears of the usurers (a.k.a. clever businessmen or credit providers). What started as a smart idea became a tool to gain wealth by exploitations of fellow human beings instead of facilitating meaningful and tangible economic production and productivity through real work. The theory of monetarism is shunned in favour of successive QE (Quantitative Easing – a euphemism for money printing – an increase of money supply without being matched by the capacity for growth of real economic throughput).

Instead of being a medium of exchange for goods and services, money has become a commodity in itself for trading without the intermediary of goods and services. Instead of being a store of value measured against goods and services, money has taken up an intrinsic value of itself. It isn't difficult for us to understand how the business of money managed by lending institutions and currency brokers is spewing out more and more complicated financial products and derivatives that nobody understands fully (even the supposed experts and financial consultants). Trickeries are all built into the complex instruments as a matter of course. Instead of people in need of money going to the lenders, the travelling has gone the opposite way – lenders going after people with ready, unsolicited offers of loans (even if done legally). The original idea of money as a useful tool has become a curse when monies are exchanged without goods and services. Think of how far human intellect (contrast wisdom) has developed since Adam and Eve ate the forbidden knowledge fruit. Knowledge per se is definitely not gain.

Now any small fry without MBA or even a basic education in sales and marketing can be a big businessman buying and selling goods by the tonnes to make or lose fortunes without even having to take or make deliveries. You can buy 10 tonnes of cocoa or coffee beans with a small sum of money and sell for a humongous profit without even knowing how the product looks or smells like. Perhaps nobody even needs to grow the cocoa or coffee; if you happen to be the last in the buy-and-sell chain upon contract expiry, I don't think you would want to take delivery. You would rather bear with your already explosive loss than to put up with an added migraine headache to figure out securing warehouse space for storage, to throw more good money against bad. If you are into stocks and shares, you don't have to buy actual stocks and shares. You don't have to monitor stock and share prices. You have the alternatives of simply trading numbers on computer screens – numbers better called indexes. Yes, they are just numbers

going up, falling down, and you can make profits or lose your pants! Even the humble mien of Forex has become unattractive, and it has to be adorned with new clothes called options and futures. The Tailors of Finance have not quenched their appetites to sew more of their creative outfits – the derivatives!

As I write the above, I suddenly develop some smart ideas of my own. Remember what I said above that James owes me \$10 for my tuition service to his son? Since I owe Mr Kong \$10 and he is “foolish” enough not to charge me interest, I can charge James 5% interest and earn an extra 50 cents without the effort of working to provide the extra 50-cent worth of tuition service. It may just be 50 cents (peanuts, you say!) but imagine the multiplier effect if I apply the usury idea to a number of students who owe me money.

Consider this: If you are not happy with the peanuts you earn for the small sums you can afford to invest in a few units of stocks and shares, you can multiply the units and hence profits with the same amount of investment – how? Buy CFDs lah! (Shhh ... don't tell the Pastor this suggestion, esp. if it turns out that all your fingers are badly burnt and I am blamed for the High-Finance-type of debt contagion spreading in the JCC community.)

A bulb lights up in my head. A better idea for me to earn more and be rich quick and work less in providing tuition service with the limited time I have (max. 24h per day) is to start selling tuition CFDs (Coupons For Discounts). Obviously, there must be T & C's that benefit me and attractive provisions that will attract so many kiasu parents who always have a hard time searching for their desired tutors. A possible T & C to my advantage would be an expiry clause. A profitable benefit to the parents would be a significant discount on price. Other T & Cs might include transferability or resellability (for the coupon owners' business ingenuity to develop their own profit centres), bonus points for recommendations of new buyers, varying priorities for redemption during hot periods (near examination dates), etc. I shall apply my intellect to think of more T & Cs to enable me to print as much quantity and as many differently-priced coupons as possible to make big money, building into the scheme a safety valve to prevent myself from being overwhelmed by redemptions. I shall hire a lawyer to help me plug all legal loopholes and insert appropriate fine prints so that everything will be aboveboard according to the laws of the land and no owner will be able to sue me if their coupons become waste paper upon expiry. (I shall seek the advice of financial-product luminaries on what I can adopt from the example of Warrants sold through the Stock Exchange.) Maybe, as a consolation to the losers, I shall print the coupons on suitably-sized and quality paper so that at least the so-called “waste paper” could be put to alternative use. As time goes by, and the business of coupons is good, I can further develop some derivatives out of it. To add a feather to my cap as a philanthropist, apart from my financial wizardry in contributing to the economy by my entrepreneurial talent that churns out

economic activity that creates employment (e.g. of agents who help me sell the coupons or develop derivatives), I shall promise to donate 30% of my “ill-gotten” (an adjective red-eyed people jealous of my wealth would use) profits to local charities. I am on the verge of creating a wonderful debt/financial/tradable instrument with further derivative potential. What is wrong with this? It benefits lots of people! It benefits the economy – like the casinos!

Life has become complicated. A simple medium of exchange and store of value has become a complicated object to covet. Simple barter to meet needs has morphed into complex systems of financial brinksmanship. Who is to blame? Our generation, the previous generation, the previous-previous generation, the previous-previous-previous ... all the way back to Adam & Eve who thought that knowledge is bliss. Knowledge in itself is nothing wrong, but man has not been able to combine knowledge with wisdom. Without wisdom, man is puffed up. He applies his limited knowledge in vain; his desires are not right! (Habakkuk 2:4) “For wisdom is more precious than rubies, and nothing you desire can compare with her.” (Prov. 8:11)

The Bible tells us the following:

- A pretentious, showy life is an empty life; a plain and simple life is a full life. The rich can be sued for everything they have, but the poor are free of such threats. (Prov. 13:7-8 MSG)
- If any of you lacks wisdom, he should ask God, who gives generously to all without finding fault, and it will be given to him. (James 1:5)
- He who gets wisdom loves his own soul; he who cherishes understanding prospers. (Prov. 19:8)
- He who walks with the wise grows wise, but a companion of fools suffers harm. (Prov. 13:20)

Are we heeding? Are we happy like the Bhutanese when we seem to be in the midst of man-made wealth and economic vibrancy, as against their natural mountains, valleys and forests? Did our attempts to seek wealth with knowledge sans wisdom keel us over in events like the Lehman Brothers and the MF Global collapses, just to cite two examples? Man may have good or bad intents in his money-making exploits over the generations; but no matter what, it has always led to disasters. It has! Always in the news!

Think! Are you happy with the ways of this world?

John Lee

Q: What did the big Christmas candle say to the little candle?

A: I'm going out tonight!

2012 PLANNING SESSION



Saturday 26th November
 Every year around this time, the leaders, the council and the pastors gather together to discuss the direction for JCC in the coming year.

This year is different for two reasons. We have a new Reverend, Anthony Loh and we have decided that the new vision will last for hopefully until the lease expires. This is indeed good news because the people do not have to keep memorizing a different vision statement every two to three years. By the way, do you know what is the current vision statement? No problem, just remember the next one will do.



Because of the long term nature (probably it will be engraved in stone on the façade of the new JCC) of this new vision, the council is still deliberating its sentence structure to get it word perfect. Let me give you some clues though, the key words are “Christ-likeness”, “Great Commandment” and Great Commission”.



If you can remember these three keys, you have about 70% of the new vision, the rest are just verbs and prepositions.



The focus for 2012 and beyond is the people. We want you to be more like Christ and not like men.

Martin Cheah

Installation of PC



Sunday 27th Nov 2011 – Peter Cheong was installed as Deacon in charge of the Dialect Ministry.

Wherever Peter goes, he has an entourage of singers and elderly. They were all there to encourage him on his special day. If you were observant, you would have noticed Peter in a very emotional moment when he was singing with the Dialect team.

One of his first official duty was to preside at the funeral service of a Dialect service member, Mdm Ang Bee Giok who passed away on 30th November.



Deacon Peter has his hands full with people coming to Christ after powerful messages by itinerant speakers. May God be his strength.



What is the one thing we do every day without thinking about it hardly at all? Breathe. And what's the one thing that we need to breathe in? That one thing is air. There are so many different types of air that we are confronted with on a daily basis. In the natural atmosphere, the air in some places is filled with so many pollutants, toxins, germs and odours. But on the other hand, there are places where we can find fresh, beautiful and clean air too.

On a spiritual level, what type of air are you breathing in? Is it the fresh, clean, holy presence of the Lord? Are you breathing in the aroma of His Word? Or is it filled with the things that Paul mentioned to the church of Corinth? *"For I am afraid that when I come to visit you I won't like what I find, and then you won't like my response. I am afraid that I will find quarreling, jealousy, outbursts of anger, selfishness, backstabbing, gossip, conceit, and disorderly behaviour."* (2 Corinthians 12:20)

When we go for a physical check-up, most of the time the doctor will tell us to "take a deep long breath and then let it out!" They check to see if our breathing and everything associated with it, is operating the way it should be. This is also what the Holy Spirit does for us. The Holy Spirit lives in us so that we can demonstrate all of the fruits of the spirit and become more like Christ, have a consistent prayer life and study of God's word, have the power to witness to folks, be ready for any spiritual battle, and have the power to say no to all kinds of sin.

Spiritual breathing is just like physical breathing. We need it to live and survive our Christian walk. We inhale and we exhale. If we inhale long, deep breaths of the Lord's presence, his word, his will, his way, his plan, his promises, his love, his joy, his peace, and a long deep prayer life, we will breathe out all of that other stuff that's causing the air in our spiritual body to be dirty! The only way that we can keep the air we breathe from being polluted, is by continuing to ask the Holy Spirit to live in us, and us living by the Spirit's power. *"For though your hearts were once full of darkness, now you are full of light from the Lord, and your behavior should show it! For this light within you produces only what is good and right and true."* (Ephesians 5:8-9)

One thing to remember is that spiritual breathing is voluntary; it's your choice and all it is, is the process of inhaling what's pure and clean and exhaling what's not pure and clean.

The above article was suggested by *Tony Koh* for The Vine

REFORMATION SUNDAY

30th October 2011 – You are mistaken if you thought that the K-Pop band, Girls' Generation came to JCC. We played host to this year's celebration of the Reformation event with the emphasis on Music and the Reformation. Many singing groups from the various congregations came to perform their pieces for the glory of God. It was a very musical celebration!

