

The Vine

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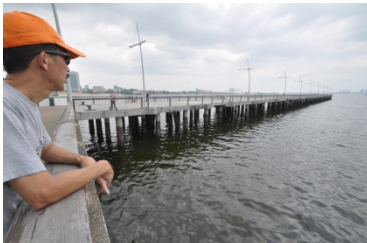
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HOM'S Reflections

Of the one thousand photos I took of my Brisbane trip in December, I only published 10 photos in the previous issue of The Vine and yet coincidentally, one photo - a group photo of Debra's church mate's parents together with us, happened to show a very close friend of Wilfred and Julie. What are the odds of that happening you may calculate.

A small world indeed! As Wilfred and family make their way back to Malaysia for the CNY holidays, they will most likely meet up with this family and they will share this bit of interesting news with them.

In another situation, Bethel and Jurong West CG were assigned to run the May 1st Family Day outing. On Valentine's Day, some members from both CGs went out to recce 2 locations for this event. Joo See and I reached Woodlands Waterfront Park first. It was hot at 1 pm and so we got out of the car and proceeded into the park. After a few minutes, William and Sherine arrived and the four of us walked around the park surveying the possible locations for the event, looking out for flat open ground, toilets and other interesting sites and facilities.



We must have walked around for some time and even considered stopping to have a drink in the restaurant at the jetty but fortunately we didn't. Once we were

satisfied with our recce, we decided to leave for the next location, which was at the other extreme of our island, in the south of Singapore. As we reached the car park, William saw a parking attendant standing in front of our cars and he rushed towards him. From where I was walking behind William, it seemed to me that the parking attendant was mesmerized by the tiny wooden cross on my dashboard. We did not intend to cheat, but somehow both William and I failed to notice the parking signboard and so did not put the parking coupons assuming it was free parking. Anyway William reached the man in time and he did not give us a parking ticket for not putting any parking coupons.

When I related this incident to CS Kong the next day, he told me that this area was frequented by parking attendants who came around regularly to check on cars parked there. Thank God for His timely intervention.

At the second location, Gardens by the Bay-EAST, we did not meet this problem because it was barrier parking, so no need to put coupons. We walked around this park for some time too, looking around for suitable sites to have the event. The scenery of the Singapore skyline is the main attraction of this park. However, we found out that it might not be available due to the SEA Games around the same period that we are having the event.



The team will consider all the possibilities before finally settling for a location to hold this year's May 1st Family Day.



In life, there are always decisions to make and we trust God to guide us in making the right choices. *“Trust in the Lord with all your heart and lean not on your own understanding; in all your ways submit to him, and he will make your paths straight.”* Proverbs 3:5-6

Martin Cheah



Chinese New Year Shopping Tour

4th Feb 2015

Organized by JCC Dialect Ministry Team

It is the shopping season for Chinese New Year. It is time to loosen up purse strings to buy up all the goodies on sale, for a joyous celebration to each and every family.

What to buy? Some recommendations: Firstly, a lot of sweet stuffs, so that the New Year will be sweet. Secondly, some “love letters” (“kuih kapit” in Malay), which are actually biscuit rolls that you can unroll into thin sheets to write your lovey dovey words of affection and then roll them up again to pass around ☺ – May love fill every home as Spring arrives. Thirdly, of course, the 年糕 (“nian gao” – New Year cake made of glutinous rice flour). Surely, everyone must eat the 年糕 so that the children can 年年长高 (grow taller every year) and the adults 年年有高就 (rise in their career year after year). Fourthly ...

When Deacon Peter and his Dialect Ministry Team conducted the CNY shopping tour on 4th Feb (Wednesday), there was no need for the above recommendations, for our aunties in the Dialect Fellowship know only too well about the festive must-haves. As Peggy said:

“Year after year, it was an event the dialect worshippers looked forward to. While waiting for the bus to arrive, the aunties were already thinking of where to go and what to buy. They reached the church at 8.30 a.m. even though the meeting time was 9.00 a.m.”



Their first stop was at the Fragrance Bak Kwa factory outlet at Woodlands East Industrial Estate. As can be seen in the picture (if you have a colour print of it), all the fragrant goodies were laid out in a sea of red, a very auspicious colour to the Chinese. Some of the aunties

couldn't wait to pounce on their favourite items.



As it was the first stop, there were of course those who decided to wait and see what better goodies lay ahead in their shopping tour. And sure enough, there were the attractive handmade “love letters” and other value-for-money CNY essentials that came to their attention for a good buying splurge.



While at the Woodlands Link’s multi-storey food factory outlets, the sky opened up. Although it rained heavily, it was great that all were sheltered and uninterrupted to continue with their purchasing. Soon, it was noon and time for lunch. Initially, it was suggested that lunch be served there with some eating in the bus and some eating in front of the food factory outlets within the building. The driver was kind enough to allow eating in the bus, but Peggy later felt that eating by such an arrangement would be

rather clumsy. So she requested the driver to drive to the nearby park. This is Peggy’s account of what happened:

“The driver said to me that since the park is also in Woodlands, the rain should be the same. With some amusement, I laughed out. While agreeing with him that it would also be raining at the park, I told him: ‘Never mind, it should be different kind of rain.’”



“As we travelled along, the rain continued heavily, but slowed down when we were almost reaching the park. When we reached the park

– Wow, fantastic! – the rain was pleasantly soft, like feathery snow. I felt good. Our uncles and aunties without complaints walked to the benches and waited to be served their lunch packets. I was so happy together with the other helpers to distribute the lunch.

I felt light in my heart and a bit of dancing in my steps, only to see myself falling onto the ground. I didn't feel any pain, and could still smile wondering at the unexpected stumble. Although Auntie Meow Eng lent her hand to pull me up, I was able to get up myself, with just a minor abrasion on the knee, with just need for a simple plaster that Susan gave me. I carried on walking ok, feeling God's presence. The stumble was just a slight interruption, and with the ground not very rough, there wasn't much hurt to the knee.

Marvellously, the rain stopped at the right place and time so that we could continue our shopping at various other places after the lunch. Praise the Lord!"



After lunch, the shopping tour continued to Chinatown, another place swathed in red – the auspicious colour according to Chinese beliefs. The shopping tour then proceeded to a few more factories selling seafood, nuts and snacks.

Here is wishing our Hokkien soldiers of the Cross and the Hokkien fellowship folk “*Sin Ni Bong Un*” – May God's gracious blessings be upon you this CNY.



John Lee



Sharks vs. Usury

We know that loan sharks offer loans at extremely high interest rates. The question to ask is: What rate of interest can be considered as extremely high?



If you deposit money in a bank, you are lending money to the bank. If you draw on a bank's overdraft facility or use the bank-issued credit card, the bank is lending you money.

When a bank borrows money from you and pay you 2% interest, you should be laughing. The bank will tell you that it is already a high interest rate, unequalled by other banks, and it cannot afford to offer any higher. On the other hand, if you borrow money from a bank and it charges you 25% interest p.a. and you grumble, the bank will probably tell you that it is low enough and it cannot afford to go lower. ☹

When you spend on your credit card and defer your payment, you are actually borrowing money from the bank. Last year, interest rate could really go as high as 25%. I came across the following announcement from a well-known bank:

INTEREST CHARGES

With effect from xx/xx/2014, if payment is not made in full by the payment due date on your XXX Credit Card, interest charges will be calculated at 25% per annum (minimum \$2 per month) on a daily basis on the outstanding balance and all new purchases charged to your card account from the date of purchase(s).

If you had spent on your credit card at that time and procrastinated in settling your debt fully, the interest you ended up paying might actually be higher than the 25% p.a. because of the compounding effect with computation made on a daily basis (instead of annual basis) and on the fact that even if you paid off a large portion of an outstanding amount and left a small balance of say \$20, interest would become immediately chargeable on a daily basis not just on the \$20 but on all new purchases that would otherwise enjoy an interest-free period if you had paid off your previous balance to the last cent.

“Licensed (Protected) Sharks” have Voracious Appetites

If you exclaimed with a big “WOW!” you would have been too soon to moan; because to the banks, the above rates were probably quite low. **That was in earlier 2014.** TAKE NOTE that **in December 2014**, the banks decided that they had not been earning enough for all their good services of lending you monies. They decided to raise their interest rates further:

Must-read

Singapore Credit Card Interest Rates Going Up – Do You Know How Much You’re Getting Charged?

(<https://sg.finance.yahoo.com/news/singapore-credit-card-interest-rates-160000703.html>)

Now, according to the above Yahoo report, if you take a credit card cash advance, the interest rate can go up to a whopping 28.92% p.a. EXCLUDING a cash advance fee. I can imagine that there may be other costs hidden in fine prints.

I know that how extremely high the charges are is not always clear in the minds of some people, especially those who have just started work and have their first pleasant smell of the credit card convenience in responding to polished sales pitches. Obviously, to the bank the rates are not extremely high but justifiable and acceptable to the financial authority. To ordinary working people who use credit cards for convenience of paying bills, some are astonishingly oblivious of the rates until they are shocked by an outsized bill due to snowballing of interest charges on loan amounts plus penalties and special fees, if any.

If you think of borrowing from pawnshops, think to your peril that their interest rate is very low if it is at 1%. This is because it is 1% per month, NOT per annum. So the annual interest will work out to more than 12% after compounding.

Licensed moneylenders and financial institutions that lend monies to the needy have sometimes been perceived as “licensed sharks” (the protected species of sharks) for the way they charge high interest rates and give no inch of relief to strapped borrowers when the time comes to chase for repayments.

Bible against Usury (or “loan sharking”)

The Bible has the term “usury” referring to the making out of loans with excessive or abusive interest rates. Do you agree that many lenders in the financial market are actually practicing usury? The Bible is against usury:

- Ex. 22:25 AKJV – “If thou lend money to *any of my people that is poor* by thee, thou shalt not be to him as an usurer, neither shalt thou lay upon him usury.”
- Lev. 25:35-37 AKJV – “And if thy brother be waxen poor, and fallen in decay with thee; then thou shalt relieve him: *yea, though he be a stranger, or a sojourner*; that he may live with thee. Take thou no usury of him, or increase: but fear thy God; that thy brother may live with thee. Thou shalt not give him thy money upon usury, nor lend him thy victuals for increase. “

It is not just in modern times, but also in ancient times as the Bible reveals, that rich lenders cannot resist the temptation of greed to squeeze every ounce of profit out of the “waxen poor” and they do make use of the imbalance of power to full advantage.

The rich rule over the poor, and the borrower is slave to the lender. This is not what I say; it is what the Bible says in Prov. 22:7. Now I quote what the Matthew Henry’s Concise Commentary says:

- This shows how important it is for every man to keep out of debt. As to the things of this life, there is a difference between the rich and the poor; but let the poor remember, it is the Lord that made the difference. The power which many abuse, will soon fail them. He that seeks to relieve the wants and miseries of others shall be blessed.

The Commentary also has this advice on spiritual riches:

- Divine Providence has so ordered it, that some are rich, and others poor, but all are guilty before God; and at the throne of God's grace the poor are as welcome as the rich. Faith foresees the evil coming upon sinners, and looks to Jesus Christ as the sure refuge from

the storm. Where the fear of God is, there will be humility. And much is to be enjoyed by it; spiritual riches, and eternal life at last.

Bible has advice for the borrowers too

While the Bible strongly advocates against the rich bullying the poor through usury, it also has proper advice for the poor who are too ready to go into debt. Psalm 37:21 has two parts:



- The first part says that the wicked borrow and do not repay. This may not just be referring to those who borrow and purposely do not pay back; i.e., they are out to cheat. It may also refer to those who take up debts from

usurers, knowing fully well that they will have difficulties to pay back or simply because they go for reckless consumerism riding on “easy money” with nary a care about what is to come. These people are “wicked” in the sense that they are too cavalier towards financial prudence.

- The second part of the verse says that the righteous give generously. We know that it is hard (though not impossible) for the rich to enter the Kingdom of God. We also know that it is more blessed to give than to receive. Therefore, if the rich who have the wherewithal to give are righteous to give generously, to render aid without usury to the poor who are in genuine need and thereby help them to avoid the temptation of going to the sharks and get ensnared by a debt trap, surely it is good in the eyes of God.

If prudence on financial budgeting and investments can be difficult even for financial experts, and banks can fall like bowling pins, financial amateurs like ordinary wage-earners should know that it is not just about skills needed to avoid a tumble when dealing with financial matters. There are a lot of imponderables, a lot of traps, that can ensnare without notice. Usually, those depressingly affected are those who can trace their steps backward to decision points in their financial journey when they were fired up by greed. A simple illustration would be a heavy investment on property on borrowed funds when demands are hot and prices are continuously being chased up. It is extremely tempting the visions that the price is rising

up to the stratosphere soon and that it would be a fool to miss out on the great profits to be made:

“I just need to hold on to the property for a few months to flip it and enjoy my world tour!”

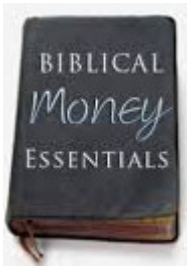
Beware that a thunderstorm may just appear within the few months and you find yourself flipping off from your high-hope pedestal with shock and landing solidly on the ground with a crash, with injuries that will take you a long long time to heal.

In Singapore, there were more than 2000 applications for bankruptcy in 2014.

Luke 12:15 warns us to “guard against all kinds of greed; life does not consist in an abundance of possessions.” Spending money covetously by borrowing is simply giving business to the moneylenders and encouraging the proliferation of usury. When spending is easy on credit and profit-making is easy from the high interest rates with indiscriminate demands, is it any wonder that borrowers become slaves to lenders (Prov. 22:7) and the rich lenders get richer while the poor get poorer? So the rise of the industry of usury is not just due to the greed of the human sharks but also the covetousness of the consumers who fall easily for commercial baits.

Biblical advice is best

From time to time, I read about nations that also get into humongous and destructive debts. When nations managed by governments that are conversant with the operations of high finance and complicated instruments also go into debts easily, how fool proof is the expertise of expert advisers who are supposed to be adept in their trades?



In the world, 14 countries were on the verge of bankruptcy according to CCTV America news in 2014. Individuals go bankrupt because of poor financial management. Countries' governments with high-finance experts at their beck and call can also go bankrupt. This speaks something about human wisdom in dealing with money, whether they are humble folk or professional specialists.

It is amply clear that experts and governments are not necessarily the individuals' good references on financial wisdom. Spendthrift governments,

especially, on the advice of inept experts, set poor examples when they indulge in extravagance – such as coveting the latest and most impressive technologies, building a world-beating skyscraper and other record-breaking edifices for bragging rights, or waste budgets liberally sans prudence on unnecessary ego-booster commitments.

Individuals of course cannot take a leaf from such governments and experts to model a personal financial profligacy addiction – wanting the latest released version of a mobile phone brand, enjoying window-shopping to become tempted to open their purses to have the latest fashion on display, throwing monies freely to chase after artiste idols just for a handshake, and indulging in many other ridiculous yet costly pursuits of wants but not needs.

Where then can individuals turn to for good advice? Answer: The Bible

Duty of blessed Christians to help the needy

Sharks and usurers prevail in taking advantage of the helpless; not just the helpless, but also the foolish who go to the predators out of voracity for a materialistic lifestyle.



The helpless are needy of help in a sense; the foolish are needy of help in a different sense. Christians who are blessed in wealth or in wisdom have a duty to render help

instead of 袖手旁观 (looking on without lifting a finger).

- “The wise in heart are called discerning, and gracious words promote instruction.” (Prov. 16:21) This means that the wise have the gift of discernment and graciousness to guide those who are less wise. Furthermore, with their wisdom, the wise should be in a good position to speak up for those who cannot speak for themselves, for the rights of all who are destitute; and judge fairly in defending the rights of the poor and needy. (Prov. 31:8-9)
- The wealthy should not exploit the poor because they are poor and should not crush the needy in court, for the LORD will take up their case and will exact life for life. (Prov. 22:22) Whoever shuts their ears to the cry of the poor will also cry out and not be answered. (Prov. 21:13)

In a big-fish-eat-small-fish world, the slightly bigger fish think they are big enough to bully others below them but they are actually just small fish in the eyes of the sharks. The members among the sharks will also be put in perspective according to their levels of importance in the food chain.

Above all, God, the omnipresent One who is omniscient and omnipotent has the ultimate say. Let's hear from His Word:

- Rich and poor have this in common: The LORD is the Maker of them all. (Prov. 22:2)
- One who oppresses the poor to increase his wealth and one who gives gifts to the rich—both come to poverty. (Prov. 22:16)

John Lee

JOKES ABOUT CHARITY (SOURCE: INTERNET)

Fred collected lots of money from trick-or-treating and he went to the candy store to buy some chocolate. "You should give that money to charity," said the sales girl. Fred thought for a moment and said, "No, I'll buy the chocolate. You give the money to charity."

A local charity had never received a donation from the town's banker, so the director made a phone call.

"Our records show you make \$500,000 a year, yet you haven't given a penny to charity," the director began. "Wouldn't you like to help the community?"

The banker replied, "Did your research show that my mother is ill, with extremely expensive medical bills?"

"Um, no," mumbled the director.

"Or that my brother is blind and unemployed? Or that my sister's husband died, leaving her broke with four kids?"

"I ... I ... I had no idea."

"So," said the banker, "if I don't give them any money, why would I give any to you?"

The New Year should bring good tidings and abundance of energy to do the things that we have set out to do. However, for some people, like the bereaved families of recent air disaster victims, it was a devastating period that transited into the year 2015. Through the eyes of the media around the world, the loss of their loved ones and the agony of waiting for news updates on what happened brought grief, anxiety and emotional pain.

Some people said that this is life and it is all predestined. There is nothing we could do. Others related the tragedies to unfortunate and unforeseeable causes. Regardless of the explanations, I thought the important message to take away is to treasure our loved ones, friends and the people that we care about, everyday. It is not easy, as we often take this group of people for granted, thinking that they will be there for us all the time. Sometimes, we think that remembering them on certain occasions is enough to show that we care.

Yet, there are no guidelines to determine how we should love or care.



Sometimes, all it takes to make a person happy is a smile, even if we do not know the person. Imagine the impact if we could express the love for people through Jesus because He first loves us! Imagine how powerful it would be if we extend such care to the people around us. Start with people around you like your family, friends and colleagues.

I made up my mind to spend more time with my husband, family and friends. On occasions when we cannot meet, I will call or “whatsapp” to find out how they are doing. For me, it takes a lot of courage and prayers to make the first move. Yes, even though it is with my family. I am praying to keep up with the efforts.

Last year, an ex-colleague of mine passed away due to cancer and she left behind her husband and two children. She was a Christian in her forties. I was not close to this colleague as she was not nice to people around her. Yet, the news brought sadness to me because she was someone I knew. The impressions that were unpleasant disappeared with the death. God’s love brought forgiveness, but was this delayed? I pray for her family. It is a choice to choose to love and forgive as God first loved us when we were already sinners.

I had similar reflections when I heard about the passing of an ex-schoolmate from Secondary school. She also left behind her two children and husband. A few of my ex-classmates reached out to the husband and children with the message of Jesus. The family accepted Christ and this was the good news. The Love of God conquers it all during such times. For Christ, His death gave us life. A life that is eternal when we believe and walk with Him in love. It is because of this Love for us that He died on the Cross for our sins.

“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.” John 3:16



The Love of Jesus has always been familiar to us. We hear of it most of the time and at every Christmas. The message of Love is so basic and simple, yet it is difficult to apply in our daily lives at home, school, work and even in church. Pray that we will remember that every action should come from this Love and it is Christ who is glorified when we love.

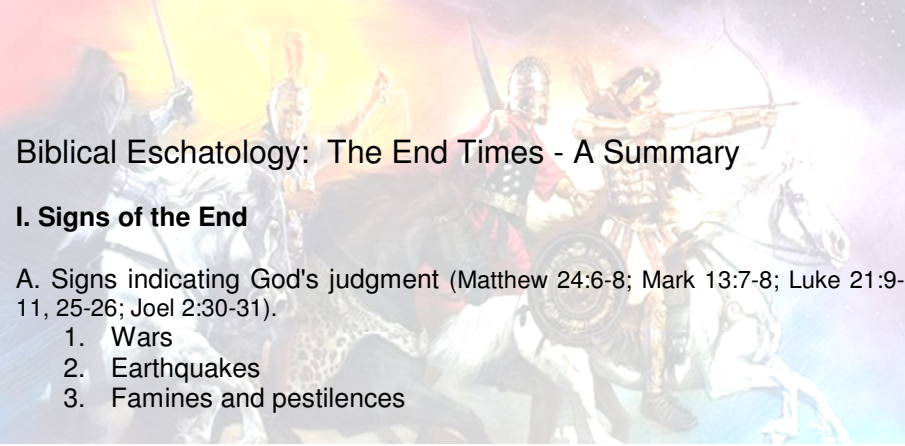
Pray to remind ourselves that our actions and reactions, our thoughts and deeds, our talk and judgmental nature will not get in the way of this Love. We will know when we love and let God continue to guide and mould us to be like Him.

Real love you feel it, you see it, you show it!

“Love is patient, love is kind. It does not envy, it does not boast, it is not proud. It is not rude, it is not self-seeking, it is not easily angered, it keeps no record of wrongs. Love does no delight in evil but rejoices with the truth. It always protects, always trusts, always hopes, always perseveres. Love never fails...” 1 Corinthians 13:4-8

Like many of you, this topic is not an easy subject for me. As we journey with God, let's continue to pray for ourselves and each other for the Love of God to do His work in us!

Joyce Tan



Biblical Eschatology: The End Times - A Summary

I. Signs of the End

A. Signs indicating God's judgment (Matthew 24:6-8; Mark 13:7-8; Luke 21:9-11, 25-26; Joel 2:30-31).

1. Wars
2. Earthquakes
3. Famines and pestilences

B. Signs indicating opposition to God

1. Tribulation/Persecution (Matthew 24:9; Mark 13:9-13; Luke 21:12-19; see also Matt. 5:10-12; John 15:18-20; 16:33; 2 Timothy 3:1-9)
2. Apostasy (Falling away) (Matthew 24:10-12, 24; Mark 13:22; 1 Timothy 4:1; Luke 21:34-36; 2 Thessalonians 2:3)
3. Antichrist
 - a) Many antichrists (Matthew 24:5,23-24; Mark 13:6, 21-22; Luke 21:8; 1 John 2:18,22; 4:3; 2 John 7)
 - b) One Antichrist (Daniel 7:8,11,20-21,24-25; 11:36-45; 2 Thessalonians 2; 1 John 2:18; 4:3; Revelation 17-18)

C. Sign Indicating God's Grace!

1. The proclamation of the Gospel to all nations (Matthew 24:14; Mark 13:10)

D. Signs Indicating the Imminence of Christ's Second Coming

1. The Great Tribulation (Daniel 12:1; Ezekiel 38-39; Zechariah 14:1-2; Matthew 24:21, 29; Mark 13:14-27; Luke 21:20-28; Revelation 9:13-19; 11:7-10; 16:12-16; 19:19; 20:7-9). This great tribulation is also referred to as Satan's "little season," and is symbolically called the "battle of Armageddon."
2. Cataclysmic Signs in the heavens and on the earth (Isaiah 34:4; Matthew 24:29; Mark 13:24-25; Luke 21:25-26)

II. The Second Advent of Christ

- A. Christ will come visibly and all people will see Him (Matthew 24:27,30; Luke 17:22-24; 21:27; Mark 13:26; 14:62; Acts 1:11; Revelation 1:7)

- B. Christ will come in glory surrounded by the host of His angels (Matthew 13:39-43,49; 16:27; 24:30-31; 25:31; 2 Thessalonians 1:7; Revelation 19:11-14; Titus 2:13; Jude 14,24; 1 Peter 4:13)
- C. When Christ returns, a bodily resurrection of all the dead will take place. Believers will be raised to salvation and unbelievers to damnation (John 5:27-29; 6:39,40,44,54; 1 Corinthians 15:12-57; Daniel 12:1-2; Revelation 20:11-15). All believers, both dead and living, will be "caught up" (raptured) to "meet the Lord in the air" (1 Thessalonians 4:13-17). Death will be destroyed (1 Corinthians 15:26,54-57; Revelation 20:14)
- D. When Christ returns, He will judge all people, both the living and the dead (Matthew 25:31-46; John 5:27; Acts 10:42; 17:31; Romans 2:16; 2 Timothy 4:1,8; Jude 14-15; Revelation 20:11-15). Believers will receive eternal salvation and unbelievers eternal damnation (Matthew 25:31-46; 1 Peter 1:4-5,7; 5:4; 1 John 3:2; Hebrews 9:28; 2 Corinthians 5:10; 2 Thessalonians 1:6-10). Satan and Antichrist will be destroyed (2 Thessalonians 2:8; Revelation 20:10).
- E. When Christ returns, "new heavens and a new earth" will be created (2 Peter 3:10-13; Isaiah 65:17; 66:22; Psalm 102:25-27; Hebrews 1:10-12). Nowhere, however, do the Scriptures teach that at His return Christ will establish a this-worldly, political millennial (literal 1000 year) kingdom.
- F. No one but God the Father knows the day of Christ's Second Coming (Matthew 24:36; 1 Thessalonians 5; 2 Peter 3; Acts 1:7). Therefore no one should attempt to calculate the exact day - a fruitless attempt anyway. We are to be prepared for Him to come at any time - not calculate! The reason that Jesus is "taking such a long time to return" is beautifully stated in 2 Peter 3:9: "The Lord is not slow about His promise as some count slowness, but is forbearing toward you, not wishing that any should perish, but that all should reach repentance."

Taken and slightly revised from "The End Times: A study of Eschatology and Millennialism" A Report of the CTCR of the Lutheran Church Missouri Synod, September, 1989.

On 8th March, Rev Martin Yee will be teaching DE class on the topic of "The End Begins, Are You Ready?"



CNY Visitation

Saturday 21st Feb. A small contingent of Dialect Team members made their way to visit four homes in the Jurong area. At each home, we carried out the FESP liturgy. That is **F**ellowship, **E**at CNY goodies, **S**ing CNY songs and **P**ray for the families.



However even though the ritual was the same, we had different experiences at each home. At the first home we received ang pows, at the second home they too had a camera to take our photo. At the third home we gave ang pows to one lucky child and at the last home we were blessed to hear a testimony of God's blessing.



In the sequence of the experiences, first we received, then we gave and finally we were blessed with hearing of God's working among His people.



I believe that the people we visited were also blessed by our presence and our prayers for them.



A second round of CNY visitations was on Monday 23rd Feb and the team encountered fresh experiences from God as we visited six more homes from the west to the east.



Many of these homes were our own parent's homes. We pray that from these visits, the love of God may be shared with them and they will one day come to know Jesus as their Lord and Saviour.

Finally, Dialect Ministry is on a mission trip this Saturday 28th Feb as we have been invited to do a CNY visit to a home in Johor.

Pray that God will grant us journey mercies and open doors as we expand our territories. Today Singapore, tomorrow Johor and one day maybe Batam retreat.

God Provides Safe journey.



Fetching people to church

It was a Sunday morning. I started my taxi and began to move out of the driveway. I had two choices, to turn to the right where I noticed someone waving for a taxi or to the left. Somehow, I had a strong feeling to turn to the left so I did.

As I proceeded along the road, I saw a family of four waving me down. I stopped to pick them up. They had been waiting for a taxi for almost an hour. They were on their way to church. They had prayed for a taxi to turn up. I was the answer to their prayers.

Along the way, we had some conversation and I told them I was a Christian also and attending the Dialect Service in JCC. I played some Hokkien Christian songs on the CD and we all sang along in the cab. It was a wonderful time of fellowship.

I pondered over this event and I believe that God was working out everything for the good of His people. I was there at the right time and place and I had a Christian Hokkien music CD in my taxi to share with my customers. My life has a purpose, to bring people to God by physically driving them to church and sharing Christian music with them.



Francis Soh

MAKING A
DIFFERENCE
WITH A SMILE
AND A
HANDSHAKE



One thing I notice with my camera is that we always have a smile and a word of greeting for the elderly as they come in.

"Whatever you do, in word or deed, do everything in the name of the Lord Jesus." (Colossians 3:17)

