



ENGAGING OUR COMMUNITY

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Food

Hobbies/DIY

Learning

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WinePRESS

WHAT'S HAPPENING

KIDSREAD 6-MONTHS LITERACY PROGRAMME

NLB's KidsREAD course has begun! Children who are 4-8 years old and are Singapore citizens can enroll for FREE with our church. The session is every **Saturday, 10 - 11am** and is prioritised for low-income families. Register with Ms Peggy at 8321 2057 or email peggytan@lutheran.org.sg.



WEEKLY BADMINTON & TABLE TENNIS

Join our young and old players for leisurely or competitive games of badminton or table tennis. Our players are at the Level 1 lobby every **Monday and Wednesday from 7pm** onwards. Feel free to bring your own rackets but we already have some spares to share.

WE'RE HIRING

CORPORATE COMMUNICATIONS LEAD (PART-TIME)

The position applies to Jurong Christian Church (JCC) as well as its affiliated preschool (in the same building) David & Goliath Preschool.

If you're willing to work on-site and have a keen eye for graphic design, skills in web maintenance, enjoy photography and video editing, we'd like to chat with you. Please email your resume to jcc_english@lutheran.org.sg or request for more info.





WHERE TO FIND FISHBALL NOODLE FOR ONLY \$2.50

by Martin Cheah

Are you kidding me? \$2.50 for a bowl of Fishball Noodle, Laksa or Satay Beehoon?

I kid you not. There is a stall in the Jurong West 505 Market and Food Centre which offers these 3 varieties of noodles at either \$2.50 for a small serving or \$3.50 for a larger serving.

Aha, there is the catch! The \$2.50 offering must be very small.

I thought so too, so I ordered a bowl of Fishball Noodle at \$2.50. The volume was sufficient for me. I met a cell group member, Fong, having Satay Beehoon for breakfast and asked him if the \$2.50 variant was sufficient for him. Fong is a tennis and badminton player and he said it was ample, then I guess for most of us, sedentary types, it should be enough.

In comparison to a Wonton noodle which costs \$4.00, the volume seems about the same.

How long can they keep down the prices? I don't know but you better try these noodles before the price increases. It is quite good and I normally go for the Laksa because the peanut sauce of the Satay Beehoon may not be suitable for my gout problem.

The stall is operated by a lady who does the cooking and a helper who collects the money. Be prepared to join the long queues. The stall usually closes before lunch time or when they are completely sold out.

Find out more from a review in 8 Days website: [Jurong West Hawker Stall Still Sells Fishball Noodles, Satay Bee Hoon & Laksa At \\$2.50 \(8days.sg\)](http://8days.sg).



A SLIPPERY SLOPE TO DEBT

by John Lee

Buying on credit – it is easy! Bank offers interest-free payment plan. Wow! It is interest-free. Is there any debt trap?

Another bank entices with instant cash upon approval.

Buying on credit – it is easy! Bank offers interest-free payment plan. Wow! It is interest-free. Is there any debt trap?

Another bank entices with instant cash upon approval. Yet another bank is so kind to send you a “free” blank cheque. Yes, it is a real cheque for you to write in any amount you need, after which you just bank in the cheque and the money will be in your account. It is damn easy, and very tempting for those who are short of money.

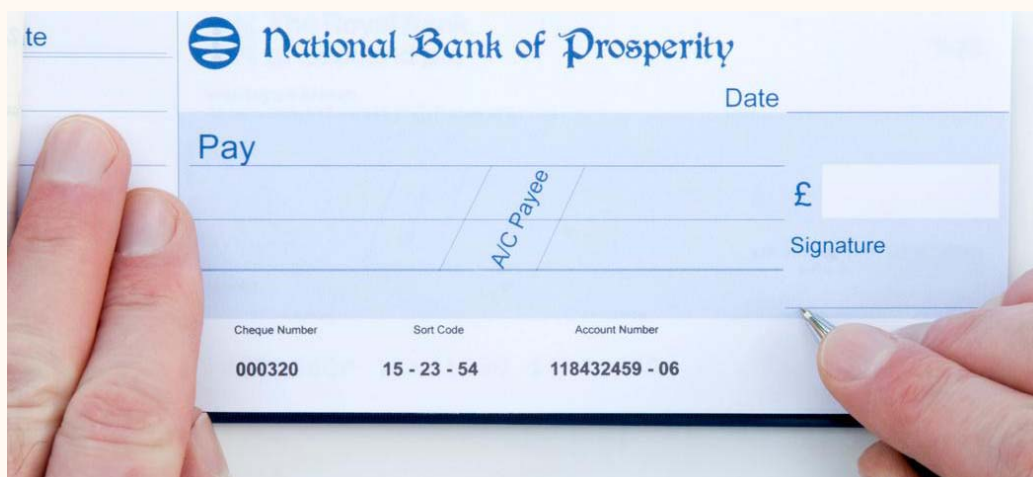
A bit of common sense: Banks and businesses don't offer easy products if they are not highly profitable.



And the money they make come from you who are sucked into debt by the easy money that often hides a lot of hidden costs – front-end admin charge, delinquency penalty, early redemption charge, etc. even if it is claimed to be interest-free.

I came across an advertisement from a legit business, with big bold letters spelling out “**ONLY 1% INTEREST**”. In small prints, it says “*per month calculated at end of each month*”. A little knowledge of math will tell you that it works out to more than 12% per annum with monthly compounding.

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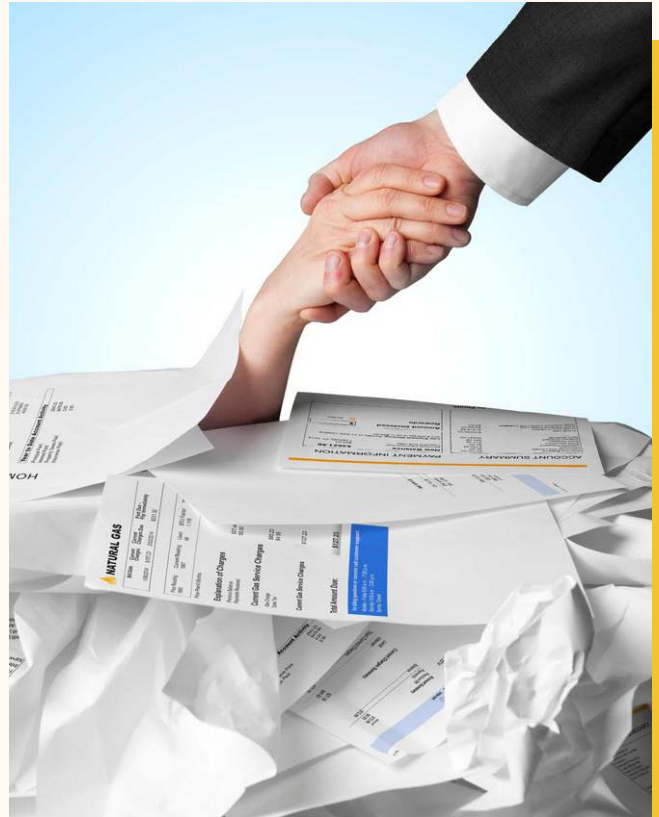
There are people who incur instalment debts without being conscious about it.

For illustration, let's say you have two options of owning a mobile phone:

- Buy the phone at a shop for \$500 upfront and subscribe to a mobile plan at a telco for \$26/month. In 24 months, your total cost is \$1124 (mobile subscription + phone cost).
- Alternatively, you can get the phone free if you subscribe to another telco's mobile plan with some added seductive features that you have not much use of really. It comes with a two-year contract at \$60/month. In 24 months, your total cost is \$1440.

Which option is better? Do you really think that the telco is so generous to absorb the \$500 cost of the phone and give it to you free. In fact, you can consider yourself paying for the phone by 24 monthly instalments at a much higher cost to you.

Do you know of anyone who earns a decent income but is usually short of money, callously buying things on credit and getting into a spiral of borrowing money for turnover?



Buy Now, Pay Later (BNPL) shopping places are now ubiquitous – both at physical shops and online stores.

Instalment consumption is now too common. Since it is so easy, many get trapped into instalment debts. This is why the government has issued a code of conduct for the BNPL industry.

Instalment payment is a simple way of drawing on tomorrow's money for today's gratification, especially with the increasingly convenient BNPL apps. Instead of easing financial pressures, it has the potential to postpone and amplify the pressures.

While there are regulatory controls on financial services, the onus is still on the consumers to watch their steps on a slippery slope to an uncontrolled debt cycle.



EATING HEALTHY

by Martin Cheah

Drink	Teh O Kosong (Tea with no milk, no sugar)	Teh C Kosong (Tea with evaporated milk, no sugar)	Teh C (Tea with evaporated milk and sugar)	Teh (Tea with condense milk and sugar)	Bubble Tea
Calories (kcal)	0	30	90	124	320
Sugar (g)	0	1-2	18	25	56

Source: HealthXchange

Sugar and Salt, you can't go without them but too much of a good thing becomes bad for your health. Moderation is the rule in whatever you eat.

Enjoy your food but consider all the sugar and salt content in them. As we begin the Lent season, you may want to try cutting down on your intake of sugar and salt.

Familiar foods high in sodium

Foods containing more than 480 milligrams of sodium per serving are considered high levels.

Maximum sodium levels per serving in selected foods

FOOD ITEM	SERVING SIZE	MILLIGRAMS OF SODIUM
Soy	2 tsp.	2,520
Chicken, fried, dinners	Various	2,160
Macaroni and cheese	1 meal	1,500
Pot pies	1 pie	1,180
Canned spaghetti rings	1 cup	1,070
Pepperoni pizza	1/3 pizza	1,050
Cheeseburger	Various	810
Beef and cheddar taquitos	5 pcs.	800
Spaghetti	1/2 cup	770
Hot dogs	1 link	680

SOURCE: American Medical Association

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CNY IN JURONG WEST

by Martin Cheah

If you want the atmosphere of Chinese New Year and enjoy jostling with crowds, there is no need to go all the way to Chinatown.

Here at Jurong West 505 Market and Food Centre you will enjoy a similar ambience without the hassle of travelling to town.

The great advantages of doing your CNY shopping in the neighbourhood is that you can just push your trolley to the market and save the problem of finding a parking space for your car in Chinatown and also having to carry the goodies on MRT or bus if you are without a car.



You can also have a meal in the hawker centre and buy your fresh foods in the market.

Now you know, so next time CNY comes around, see you in Jurong West 505 Market and Food Centre.



WINEPRESS NEWSLETTER

The WinePress is a monthly newsletter of Jurong Christian Church. It contains articles to educate, encourage and edify members in their spiritual walk with God. Click to read more articles:



FEBRUARY 2023

THE WINEPRESS

O TASTE AND SEE THAT GOD IS GOOD

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