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SALTSHAKER



SPECIAL PLEDGE
SUNDAY ISSUE

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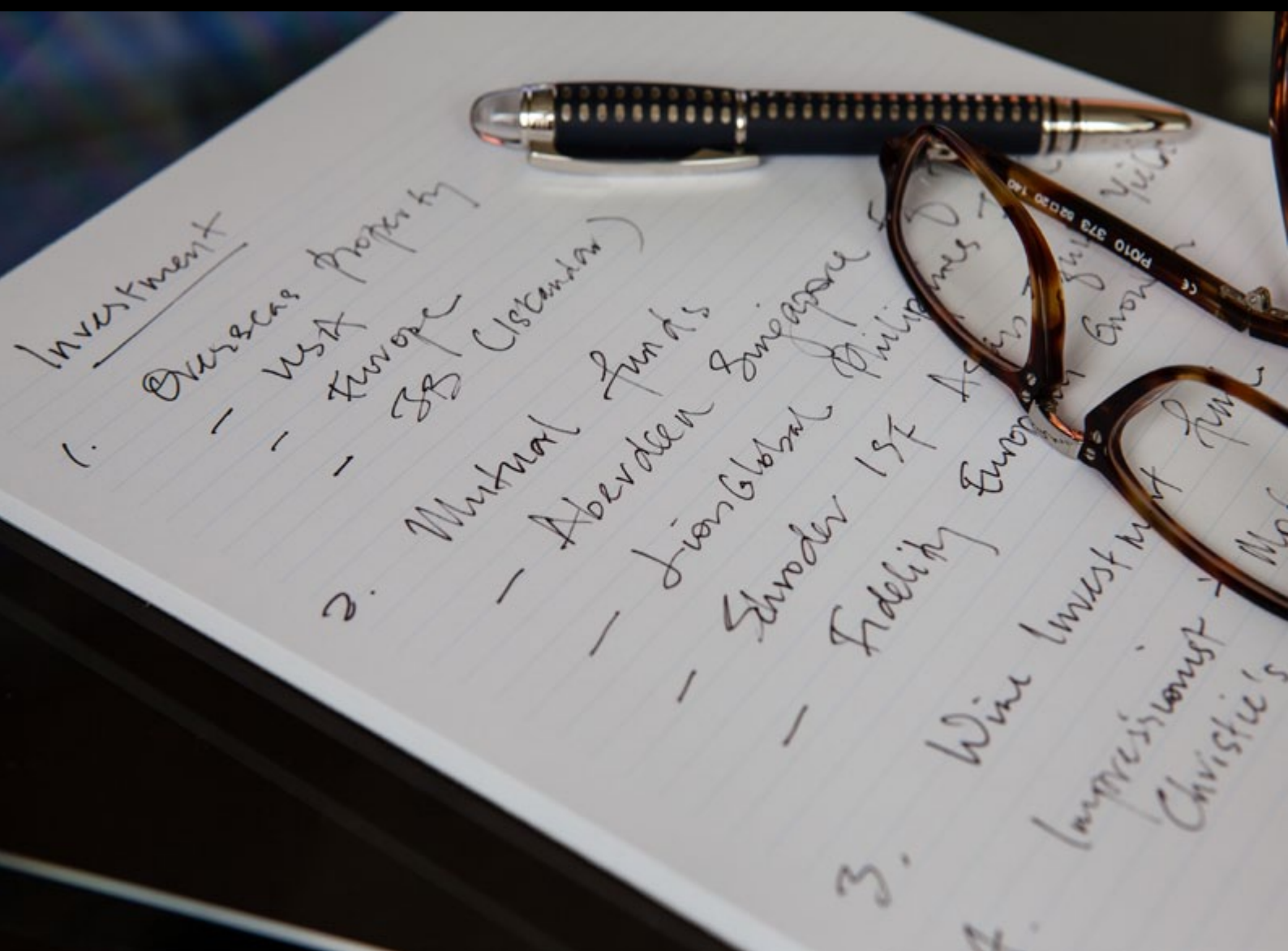
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ETHICAL INVESTMENT



by Rev Dr Daniel Koh
The Rev Dr Daniel Koh
lectures on the subject
of Pastoral Theology
and Ethics at Trinity
Theological College



Many working Christians with extra cash will look for ways to invest their money to take care of their old age, family commitments, church support and rainy days. In the past, when banks offered higher interest rates for savings, it made sense for people to place their money in banks knowing that they will receive some reasonable returns. Nowadays, depositing money in banks seems like a bad idea. The interest rate for savings is extremely low and whatever we receive would usually be erased by higher inflation rate. The net result is like having to pay the bank to keep and use our money.

To avoid poor returns, those with extra cash have had to look elsewhere to invest their funds and many have gone into the stock market looking for alternative investments. Such investments can be risky, it must be said. Novices will need reliable professionals to guide them before they put their money in any stock. Not every company which is listed in the stock market performs well, and not every company will offer annual dividends for the stocks you own.

Experienced hands will tell you that historically some of the companies that offer higher yields tend to be companies engaged in businesses which you would not like to associate with. These include stocks with high dividends from companies that profit from sale of products which might be harmful to human health, family life or the environment. If that is the case, and if you are looking for fair returns, does it matter if you purchase stocks in companies that are openly involved in promoting values which go against your Christian teachings?

It mattered to one stock-holder who raised questions at a recent annual meeting of a large American food and beverage company with widespread international outlets. At issue is the company's open support of same-sex marriages. The CEO of the company rejected the complaint and advised stock-holders to sell their shares in that company if they had problem with the company's stand.

The concern raised by the stock-holder at the meeting of the company is a legitimate one, and of course, the company has every right to decide what constitute its core-values. A Christian who finds same-sex marriage as something which goes against the teaching of the Christian faith can and should just walk away from the company and sell off his shares in that company, even if the company has offered good dividends.

In the last few decades more responsible people and fund-managers have steered themselves away from stocks and shares which made money from the misery of others. These are people who have intentionally avoided what is termed as sin-stocks, particularly stocks from companies manufacturing or dealing with alcoholic products, tobacco, gambling, and military hardware, plus those companies that have a reputation of exploiting workers and indiscriminate destruction of the natural environment. In other words, responsible investors are into ethical investment.

If you have to invest in stocks and shares, my pastoral advice is that you follow the examples of those who put their investment in companies which do not support or promote social values and practices that undermine the moral value of your faith.

Besides not buying shares from such companies, should Christians boycott their products?

The answer is yes. Christians who refuse to buy shares offered by casino-operators should not patronise casinos; and those who avoid investing in tobacco companies should not purchase or sell cigarettes. It is true that refusing to gamble and refusing to smoke cigarettes will not make any significant or immediate dent to the profit margin of the big time casino conglomerates or the tobacco industries. But it will help us live the responsible ethical life demanded of Christians as faithful disciples of Christ. By our clear stand, our prayer is that we will continue to show the world that profit, important though it is in our present economic arrangements, should not be gained at the expense of compromising societal good and human well-being.

CONTENTMENT & RELATIONSHIPS



by Rev Peter Goh

(This article is adapted from a sermon preached at TMC on 2 June 2013 on Ecc 4:9-16)

KAROSHI is a well-known phenomenon in Japan.

It is linked to crushing workloads, relentless hours, absence of work/life balance, and silent suffering with no outlet to express dissatisfaction and no influence over work conditions.

Karoshi victims commonly work 14-hour days, 7-day weeks and die at an early age. Some karoshi victims have been known to have worked 80 straight days with more than 100 hours of overtime for months at a time.

Unknowingly, many of us are working ourselves to death, either literally or figuratively. Statistics show that 88% of Singaporeans work overtime, putting in an average of 50.8 weekly work hours. A recent study states that Asians are sleeping less and that includes Singaporeans. Many Singaporeans are working such long hours and are in the dark about the dangers of not getting enough sleep.

Some say that working hard for long hours glorifies God because we are making a living for our families. This may be true, but perhaps only partially. After all, the brutal karoshi regime is rooted in a culture that reveres hard work and self-sacrifice, which are good values, are they not?

Truth be told, many of us are working excessively to impress the boss and to climb the corporate ladder. Others want to meet their own expectations, and to maybe make their first million before the age of 35.

After having seen everything under the sun, Solomon tells us that God has given us the freedom of choice. He advises us to choose contentment over achievement (4:4-6). Solomon discovered that people compete with one another in everything, with a desire to be superior over others.

The reality is that we are living in a constant state of competition. Research indicates that 9 out of 10 office workers suffer from

“professional rivalry and envy” of colleagues they perceive to have more glamorous or better-paid jobs.

But competition can be healthy if it helps us to do our best and brings out the finest in us.

Everyone who is physically, mentally, and emotionally able should exercise their God-given spiritual gifts to pray, grow and serve in any capacity.

Whatever we do, there is a call for a balanced lifestyle: with the family, our job and the giving of our time in ministry to the Lord. The wise person realises that some things matter more than other things.

Having more money cannot replace the joy of spending time with people whom you love. For others, the problem is not the high cost of living. It is the cost of high living. We want far too much. The cure is contentment, being willing to settle for less materially for more restful sleep. Contentment means knowing that you have everything you need right now.

Solomon, having seen everything under the sun, also advises us to choose relationships over riches (4:7-12)

Whenever we are too busy for the people in our life that matter most, we are really too busy. Do you really want to gulp your coffee and go off to work at 6am, and go home at 9pm after your children are already in bed? Do you really want to maintain a go-getter lifestyle at the expense of a proper diet and exercise? Congratulations if you do become the CEO of your company – you made it to the top... all alone.

It is easy for us to become so consumed with work that we miss the significant people in our lives. According to a survey done by a financial recruiting firm, 69% of Singaporean professionals stay glued to work even when they are out of the office. This includes weekends and holidays. How many mothers and fathers shortchange their growing children for an extra \$10,000 or \$20,000 a year? How many young consultants make great money but don't have true friends because they travel every week?

After having seen all that has happened under the sun and the need to enjoy life, Solomon was prompted to conclude on at least four benefits of friendship and community.

Friends bring about good results in labour (4:9).
Friends pick up one another in trouble (4:10).
Friends warm one another in a cold world (4:11).
Friends hold up one another in adversity (4:12).

We cannot enjoy life to its fullest as loners. Relationships are valuable. Real humans need to share their feelings. We need to share work with one another. We need to learn from one another to support and care for one another through thick and thin. A true friend has staying power no matter what happens to you and no matter what happens between the two of you.

A single stick when heated cannot generate sufficient heat if it is alone. Members of small groups coming together can create a bonfire of warm fellowship to set one another's heart aflame in our walk with the Lord. Who is your dependable friend when you need him or her for all the encouragement and support?

When we have no one to walk through these dark times with us, life will seem utterly impossible. Friendship is a pathway to our personal spiritual growth. Who is that dependable friend whom you know can be trusted that he or she will journey with you through those dark valleys?

At the 1976 Seattle Special Olympics, 9 contestants – all physically or mentally challenged – assembled at the starting line for the track and field event. At the firing of the gun, they all started out not exactly in a dash, but with a relish to run the race to the finish and win.

All of them except for one little boy who stumbled on the running track. He tumbled over a couple of times, and began to cry. The other 8 heard the boy's cry. They slowed down and looked back. Every one of them turned around and went to the little boy. One girl with Down's Syndrome bent down and kissed him and said: “This will make it better.” Then all 9 linked arms and walked together to the finish line. Everyone in the stadium stood up. The cheering went on for several minutes. People who were there are still telling the story. Why? Because deep down we know this one thing:

There are some things more important than just finishing first.

Are we taking the time to smell the coffee and the roses? Are we truly enjoying our children and children's children? Do we have any trusted friends whom we can share our stress, emotional hurts, frustrations and heartaches?

Isaiah reminds us: “If you spend yourselves in behalf of the hungry and satisfy the needs of the oppressed, then your light will rise in the darkness, and your night will become like the noonday. The LORD will guide you always; he will satisfy your needs in a sun-scorched land and will strengthen your frame. You will be like a well-watered garden, like a spring whose waters never fail.” (Isaiah 58:10-11)

WISE MEN THEY SAY

So I became great and surpassed all who were before me in Jerusalem. Also my wisdom remained with me. And whatever my eyes desired I did not keep from them. I kept my heart from no pleasure, for my heart found pleasure in all my toil, and this was my reward for all my toil. Then I considered all that my hands had done and the toil I had expended in doing it, and behold, all was vanity and a striving after wind, and there was nothing to be gained under the sun. –

Ecc 2:9-11



by Ong Hon Yuh
Chairperson
Finance Committee



GOLD, palaces, chariots, horses and women. These were among the riches Solomon enjoyed as King of Israel and which are described as part of his wealth in 1 Kings 10:14-29.

The same passage in 1 Kings and another passage in Ecclesiastes (2:9b) add that despite his pursuits of these possessions for his desire and pleasure, and at the height of his splendour, Solomon didn't seem to lose his head and "he was greater in riches and wisdom than any other kings" (1 Kgs 10:23 cf Ecc 2:9b).

But it seems the wise king did lose his head after all.

The import of horses from Egypt and acquisition of many wives were things that God specifically forbade the king of Israel from doing in Deut 17:16-17.

And just as the passage in Deuteronomy had warned, 1 Kings 11 tells us that Solomon was led astray by his foreign wives in worshipping idols. As a result of his disobedience, the kingdom he built up was taken away from his descendants.

Solomon, the likely author of Ecclesiastes, could have written it in his old age, after the Lord had proclaimed judgment against his disobedience. He reflected that everything - including wealth, wisdom and knowledge - is vanity, or meaningless, and a chasing after the wind. He concluded that one is to "fear God and keep his commandments, for this is the whole duty of man. For God will bring every deed into judgment..." (Ecc 12:13-14).

The king who had humbly asked only for wisdom at the beginning of his reign and gone on to possess a splendid kingdom, had only a tribe to leave to his heir.

He cried out in Ecc 2:18 that he hated all things he had toiled for because he had to leave them to the one who came after him - to his heir, and to his subordinate whom God would raise as king. Meaningless indeed! Vanity of vanities!

Do we harbour similar exasperated and defeated feelings of meaninglessness when we reflect on the toil we put into work, or the wealth or assets we try to accumulate for ourselves and our children?

Do we also grumble about why some put in less effort but gain more, while others (like us) slog hard to get by? Is that all there is to life? Toiling throughout and then we are no more?

Another wise man in the Bible provided an antidote to the "eye" malaise suffered by Solomon.

"Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. **For where your treasure is, there your heart will be also.** The eye is the lamp of the body. So, if your eye is healthy, your whole body will be full of light, but if your eye is bad, your whole body will be full of darkness. If then the light in you is darkness, how great is the darkness! (Matt 6:19-23)



I do not profess to have all the answers, but I leave one or two thoughts for the reader's prayerful consideration and reflection:

Jesus said that our heart and eyes are keys to seeking out treasures. What do our eyes see?

Often, my eyes are drawn to ogle at the neighbouring flashy, sporty new car (a BMW will always catch my eye), or advertisements of luxurious apartments featuring that to-die-for lifestyle. My heart yearns at the promise of investments with guaranteed returns of X per cent or at the stories in the Sunday Times about someone making good in life albeit starting out from seemingly disadvantaged beginnings.

I cannot touch my heart and say it is not tempting, nor that my mind does not wander to picture myself in that car, apartment or good life (perhaps that is why I should thank God that I can hardly find time to read the newspapers these days!) Fleeing from temptation is only one of the options. How do we actively live out the advice of Jesus to guide our heart and eyes to seek out those treasures which do not rust, spoil or cannot be stolen?

*Turn your eyes upon Jesus,
Look full in His wonderful face,
And the things of earth will grow strangely dim,
In the light of His glory and grace.*

- Helen Howarth Lemmel

How do I set aside things for God and God's work first, before all else? For example, do I first put aside what I want to tithe, or pledge as tithe from my income as "first fruits" to the Lord, before I spend my income?

With car prices at their current levels, is it prudent to get a brand new car, or a good second-hand one at half the price of the former?

Do I need to change my working handphone to the latest all singing and dancing model?

Do I really want to get another work shirt or tie from the Great Singapore Sale just because they are on sale?

How do I prioritise the time and money I have for heavenly treasure?

What does Paul mean by "Godliness with contentment is great gain" in 1 Tim 6:6? What is my contentment rooted in? Is it rooted in material things?

Maybe the wise man said it best, at the end of his splendid, but meaningless life: "Fear God and keep his commandments, for this is the whole duty of man." (Ecc 12:13).

This August marks the beginning of another church financial year and also the time when we pledge our giving commitments to the Lord in support of the Lord's work in TMC. Last year, around 40 per cent of us pledged what we intend to tithe or offer for the year ahead from August 2012 to July 2013.

In the new financial year, the Church has budgeted for an expenditure of around \$2.48 million and a projected income of \$2.22 million, resulting in a projected deficit of \$260,000. For the church's areas of expenditure and sources of income, please refer to the article in the Saltshaker issue of June 2012, pages 6-7 (www.tmc.org.sg/resources.html).

This Pledge Sunday, 7 July, do give as the Lord leads you to give.



SIMPLE LIVING (A RICH YOUNG MAN)

Song ID#: 5933552
"Simple Living (A Rich Young Man)", words and music by Keith Getty, Kristyn Getty, Stuart Townend
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A rich young man came to ask of Christ:
"Good teacher, will you tell me
What must I do for eternal life?
I've kept your laws completely."
"Sell all you have; give to the poor.
Then heaven's treasure shall be yours."
How hard for those who are rich on earth
To gain the wealth of heaven.

Now Jesus sat by the offering gate
As people brought their money.
The rich they filled the collection plate;
The widow gave a penny.
"Now she's out-given all the rest;
Her gift was all that she possessed."
Not what you give but what you keep
Is what the King is counting.

Oh teach me Lord to walk this road,
The road of simple living;
To be content with what I own
And generous in giving.
And when I cling to what I have,
Please wrest it quickly from my grasp.
I'd rather lose all the things of earth
To gain the things of heaven.

Yes, I'd rather lose all the things of earth
To gain the things of heaven.

MONEY & MANNA

One's now a well-known chef. The other's a restaurateur. Read the testimonies of how an amazing God provided (and still does!) for two of His children, both of whom happen to be in the food business.



The *Wild Rocket* Story by Willin Low



ONE of the most commonly-asked questions I get is: “Why did you leave your profession as a lawyer to become a chef?”

You see, in a city like Singapore, where your social status is highly valued, being a chef is sadly perceived (wrongly) as being somewhere above a dried shrimp but below the Sri Lankan crab in the food chain. It is strange in food-crazed Singapore that cooks are not treated like rock stars, but I digress.

What most people don’t know is that I didn’t even leave my job to become a chef. I left to become a kitchen help washing squid in an Italian restaurant. The plan was to work my way up from the bottom to a junior chef in a couple of years and thereafter become a hawker in Maxwell market selling western food.

Two years before I left the legal profession, I worked for SIA as their legal counsel during weekdays but I worked as a private chef on weekends. If you wanted to throw a dinner party at home, I would come to your home and cook for you and your guests. I did that almost every weekend for two years before deciding to leave the corporate world for good.

Working as a kitchen help, I was paid \$800 a month. Even though this was 10 years ago, it really didn’t amount to much especially considering the fact that I had a mortgage to finance. My parents had gone through a divorce and my siblings and I bought my father’s share of the family home so we could continue to live in the same house with our mum. In order to supplement my income, I took on a freelance job as Tiger Airways’ legal counsel. I worked six days a week as a kitchen help till 11pm and would get home about midnight to log on to my computer, review contracts and provide legal advice. On Mondays, which were my days off from the restaurant, I would go into the Tiger Airways office, file the contracts and get documents signed and authorised.

For six months, everything went as per my plan but on Boxing Day 2004, a terrible thing happened. A massive earthquake in the Indian Ocean devastated many coastal towns. In 2003, when my church asked for volunteers to help out in disaster-hit

countries, I left my name on the register. Shortly after the tsunami, I was called to task. I quit my job and was prepared to go to Aceh for two to three years to help first with emergency relief and thereafter clearing of debris and possible building of shelters. My mother was very worried and I told her to pray. I said if it is God’s will for me to go, He will take care of me. Three days before we took off, the Indonesian government made a surprise announcement that they didn’t welcome any foreign help into the country. I was suddenly jobless and my mother was thanking God for answering her prayers.

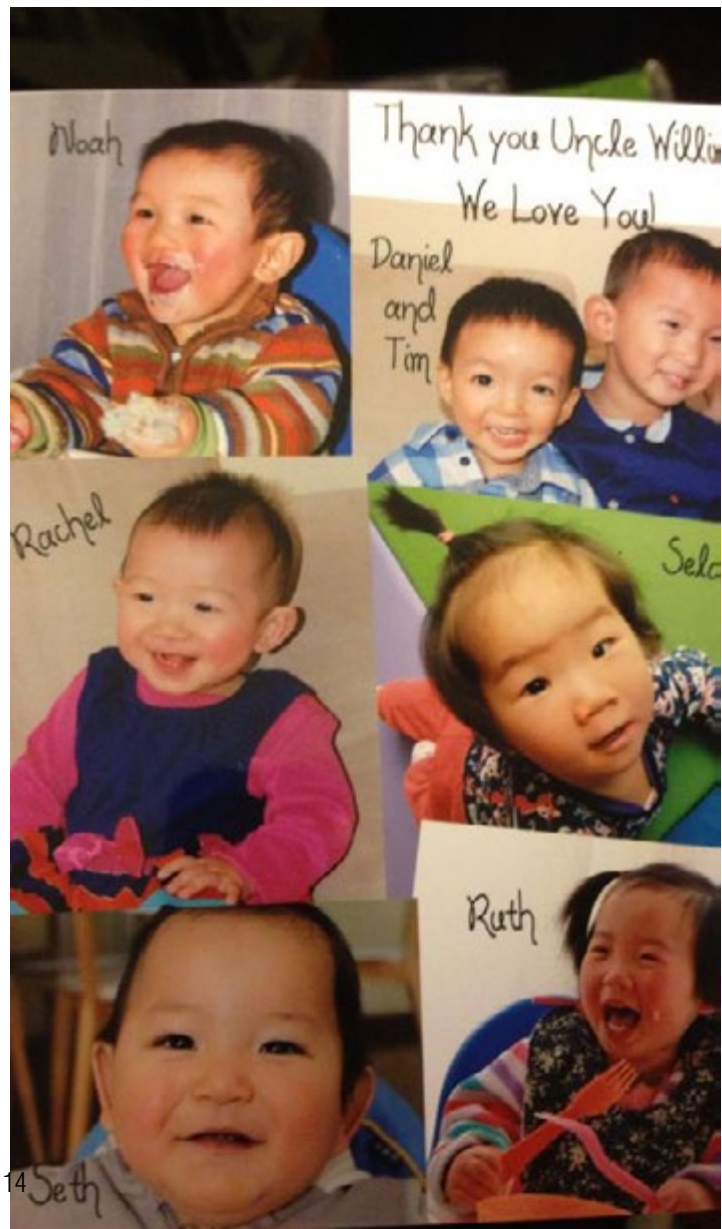
Pre-Wild Rocket

Although I led quite a risky life in the eyes of many where finances were concerned - quitting my job without another lined up once when I left SIA and the other time when I left the Italian restaurant - God provided every part of the way. Shortly after I quit SIA, I was given a job at Tiger Airways. I explained to the CEO then that I would work for them until I found a restaurant to hire me.

When I found a restaurant to hire me after a month, the CEO offered me a freelance job that required me to be present only once a week. The second time I quit, I had to quit both the restaurant and Tiger Airways (which granted me no-pay leave for an undetermined period of time). When the trip to Aceh was cancelled, Tiger Airways took me back. A headhunter also called me and offered me a full-time job with CNBC Asia. When I explained that I could work only four days a week as I had to work for Tiger Airways every Monday, the boss agreed!

From day one, my prayer has been very simple: “God, if this is what you want me to do, make it very clear for me. Open doors please.” So many doors opened I couldn’t believe myself. From just wanting to open a hawker centre, I never dreamt that I would one day cook for the Prime Minister of Singapore or Michelin-starred chefs from around the world or that the New York Times would write not once but twice glowing reviews of the restaurant.





One of the visions of the Morning Star Project in Beijing is to defend the poor and fatherless, and do justice to the afflicted (Psalms 82:3).

Will you join Willin to do the same?
www.morningstarproject.org/Howtohelp

Wild Rocket Group

Ten months after the tsunami, I opened Wild Rocket at Hangout Hotel in Mount Emily. We have since been at the same premises for eight years.

When I first opened Wild Rocket, it was a purely selfish ambition because I wanted to become a chef. I have done that and to push me further, the next step was that I needed something bigger than myself. We identified two goals: The first was that the core staff team would be co-owners with me in business rather than just mere employees, so they could buy their own HDB flats. Secondly, the business must bless the less fortunate.

Based on those two goals, we opened a total of six outlets with four different concepts: Wild Rocket, Wild Oats, Relish and Burger Bench & Bar. Today, we have scaled down to four outlets partly because of intense competition but mostly because of the tightening of foreign labour supply.

Finances

I worked as a lawyer for eight years and never bought anything more than \$1,000 during that time. While my peers were buying watches and cars, I continued using my cheap - but stylish - Casio watch and took the bus and MRT everywhere. Two things I bought that cost \$1,000 - one was a PC that a friend helped me build from scratch (to save money) and the other a wakeboard because it was my sport. With the money I saved working for eight years, I opened Wild Rocket with two friends. Subsequently all the other outlets were opened mostly with money we made from the business.

Over the years I am pleased that the core staff team has had their income supplemented from the profits we made from the business. It gives me tremendous pride to know that the business is able to be the rice bowl of not only myself but also the staff. A couple of them have applied for their HDB flats.

On the social front, we support several charities including Children Cancer Foundation, Autism Resource Centre, Straits Times pocket money fund, Dover Park Hospice and Make A Wish Foundation.

Through the restaurant, we have hired ex-convicts who couldn't find employment and given internships to youths-at-risk. We are also humbled by the opportunities to grant children with chronic illness their wish of cooking in a restaurant kitchen.

One 10-year-old child whose wish was to become a chef became so weak with cancer that we had to go to his home to teach him how to cook. His mum told us that she has not seen him so full of excitement and anticipation for a very long time. After he passed away, we found out that his sister who quit school to take care of him wanted to be a nurse but there were two problems. She needed to take her O-level exams first and had no money to do so. We were glad we could be of assistance. We didn't hear from the family after the exams and didn't dare to ask them either in case she didn't do well. Three years later, the social worker called us and told us that the family wanted to let us know that after she passed her O-levels she went on to nursing school and passed top of her class! Such joy! God blessed us, we blessed others and in turn we get blessed again!

On occasions that I am invited to give speeches, cook outside the restaurant or endorse products, I donate all my fees to a different charity each year. Last year, it was the Autism Resource Centre. This year it is for a home in Beijing called Morning Star. The Morning Star Project, started by an American Christian couple, takes in toddlers with severe heart conditions from the state orphanage (which has limited resources), provides them with open heart surgery and gives them a chance to live and be adopted by a family. They are constantly in need of funds because of the high costs of the surgeries.

Looking back over the eight years, I am awed by what God has done and am deeply thankful. I still have a long way to go and there are many areas in my life that I still need to surrender to God but I have learnt that with God all things are possible. How else can an ex-lawyer become a chef? I look forward to the next eight years!

Come bless us by eating at Wild Rocket, Relish or Wild Oats!

Wild Rocket at Mt Emily
 Hangout Hotel
 10A Upper Wilkie Road
 Singapore 228119
 Tel: +65 63399448
www.wildrocket.com.sg

Relish at Cluny Court
 501 Bukit Timah Road, #02-01,
 Cluny Court

Relish at Serangoon Garden
 1 Maju Ave, #02-07,
 My Village at Serangoon Garden

Wild Oats at Mt Emily
 11 Upper Wilkie Rd, Emily Hill

Wild Oats at Punggol Park
 1 Punggol Park, Hougang Ave 8



IT'S NOT WHAT YOU CAN DO, BUT WHAT HE DOES



by Terri Koh

Jin Juan and Veronica Han run well-known local seafood restaurant, Palm Beach at One Fullerton. Han credits the success of his business and the strength to surmount the challenges that came with operating the business to God. The opportunities that followed have helped shape the Hans' faith.

I was offered an opportunity to buy over Palm Beach in 1985 and we started our first operations in Kampong Java.

Although business was good, I was constantly challenged by the demands of the business and would often share these with my then-girlfriend (now my wife, Veronica) who would not hesitate to pray for me.

Not long after, a fire consumed the restaurant and we were left to start all over again. At that time, I was a new convert and was wondering what sort of answer to a prayer that was. However, deep inside me, I knew that God was merely reorganising the structure of the restaurant. For there is nothing hidden that will not be disclosed and nothing concealed that will not be known or brought out into the open (Lk 8:17). I later realised that the fire was only the beginning of more challenges to come.

Shortly after the fire, we managed to find a new location at the then-National Stadium where we remained for seven years. During that time, we were told of sightings of evil spirits by the staff who worked late. We sought the help of Brother Paul Tan from Tung Ling Bible School who is a deliverance minister. We asked him to help cleanse the restaurant. He taught us to sanctify the place with praise and worship songs 24/7. We also took the opportunity to remove the kitchen altar much to the chagrin of the staff and we ceased all homage to the seventh-month Hungry Ghost ritual.

At the same time, Brother Paul Tan prayed for each and every one of the kitchen help for blessings and protection, leaving with them the assurance that the Lord Jesus is our maker, our redeemer and protector (Ps 46:1-2). This became the defining moment of my faith. I learnt first-hand the reality of God above all things. This episode was





Unpublished picture taken by Lim Seng Tiong, dated 15 June 1985
Source: The Straits Times © Singapore Press Holdings Limited. Reprinted with permission

Uncertain future for Palm Beach restaurant

By YEO KIM SENG

THE future of the well-known Palm Beach seafood restaurant is now uncertain after being destroyed by fire early yesterday, barely four months after it moved to its new premises at Halifax Road.

A director of the restaurant, Mr Han Jin Juan, 32, said it was too early for management to make any decision.

"I can't say anything about the future of the place yet because there are a few directors," he said.

A Singapore Fire Service spokesman said fire engines were despatched to the fire after someone telephoned about 3 am. The blaze was brought under control about an hour later. No one was injured.

Mr Han said the restaurant's lorry was also missing from the premises, and he had been told that none of his workers had used the lorry at the time.

An eyewitness, Mr Zakaria bin Hashim, 21, who was working at a nearby 24-hour Kentucky Fried Chicken branch, said he noticed the fire because of distracted diners.

"I could see a thick column of smoke billowing from the seafood restaurant about 3 am. One of the diners made a call for the fire service," he said.

"I rushed over to a near-

by squash court, which also belongs to KFC, to see if it was on fire but it was not," he said.

Yesterday evening, Mr Choo, 35, waited in the dark carpark with disappointment.

"I had come here with my family to try the food of this famous restaurant, but it looks like I have to change my plans now," he said.

Mr Han said the restaurant was asked to move from Upper East Coast Road to its new premises because of land development. A few hundred thou-

sand dollars were spent renovating the place, he said.

The restaurant's previous owners were said to have visited the scene. The new owners had bought the restaurant some time ago.

Two jagas were initially feared to have been trapped in the fire when they could not be found at the site. But it was later learnt that both were no longer working there.

Police are still investigating the incident and they have not ruled out arson.

Last week, Sports House, a 98-year-old building in Farrer Park was destroyed by fire. With the destruction of the building, a vast collection of sports records and memorabilia were lost.

to influence my relationship with Him in a very deep way. I was no longer walking my wife's faith. I now had my own experience with Him.

As such, when our lease expired in 1992 and we had to move to our new premises at Kallang Leisure Park, I was determined that we would cleanse and dedicate the restaurant to God, and pray for the staff once again to assure them that the only altar that we would have was the one in our hearts for the Lord Jesus. Thankfully, by then, the staff were suitably impressed that even without their "kitchen god" everything would be in order and there was nothing to fear.

At that time, we were also approached by Ps Oh Beng Kee of Grace Baptist Church to host a monthly Parents' Care meeting, with the help of other volunteers. This meeting would bring together bus-loads of senior citizens living in one-room flats in Indus Road, Bain St, Tanglin Halt, and the Bukit Ho Swee areas for an evangelistic lunch on a Saturday. This effort went on for about five years and my faith was gradually deepened by the testimonies and messages we received during these monthly meetings.

In 2005, we had to move again when Kallang Leisure Park was closed for renovation. We settled for One Fullerton despite not knowing the landscape of the Fullerton Bay Area (Marina Bay Sands was not up yet). As with every new location, we had a cleansing and a dedication. Although it was challenging at first, by then, we were confident that God has His ways and His timing as with all things.

We have since learnt that every challenge is a growth opportunity to deepen our character in Him.

Quoting Rick Warren's Purpose-Driven Life, I know that this business is only a platform for God. He tests our faith through the difficulties we face, tests our hope by how we handle our possessions, and tests our love through people we work with.

Both my wife and I began to understand and see our business as God's instrument for ministry. We recognised the truth of the verse: "Unless the LORD builds the

house, the builders labour in vain" from Ps 127:1. This verse serves as a constant reminder for us to trust in God for the operation of our business, because it is never about what we do for the business, or how smart or clever we are in running the business, but how God works things out for us in accordance to His will.

Through our prayers for the business, we have been shown repeatedly that it is God who directs and that everything is in His hands.

Even today, my wife and I will never say "no" to hosting a pastor for a meal at the restaurant, even if we do not know them personally. I firmly believe that the prayers of the various pastors whom we have hosted over the past several years formed the spiritual foundation of Palm Beach. It was not by our efforts, but that of God and His people, which have brought us to where we are.

I believe a Christian is defined by his life in Christ. As long as you are a believer, you will be a Christ-disciple first before all things and your work should reflect that. As such, I treat my business as a local mission field, where not only Christian principles and ethics are to be adhered to, but the love of Christ must be evident in the company's values.

We believe that running a business is not only about watching the bottom-line, but continually seeking God's purpose for the business. It is definitely difficult to resist following the world's expectations and standards but we resolutely believe in the power of prayer in every situation. Looking back, we have been through very critical times in the operation of our business where we could have lost everything. Yet, God has proven Himself strong. And we are humbled and reminded that it is not what we do, but what He can do.

To us, the business is meant for a greater purpose than to simply fulfill my needs or my family's needs. Should there come a day when God decides to take the business away, we will still be thankful because He has taught us so much through this.

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1 Fullerton Road #01-09
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"Uncertain future for Palm Beach" dated Sunday Times, 16 June 1985 page 12
Source: The Sunday Times © Singapore Press Holdings Limited. Reprinted with permission

Are all Christians meant to be wealthy?



WITH so much debate going on about prosperity and wealth, it has become a rather sticky subject among today's Christians. Many Christians are unsure about whether Christians should pursue prosperity or even ask God for monetary success.

The Bible does not shy away from talking about success, blessings and prosperity. For instance, Proverbs 3:1-3 contains the promise:

"My son, do not forget my teaching, but keep my commands in your heart, for they will prolong your life many years and bring you peace and prosperity."

Verses like this one form the basis of some Christians' beliefs that prosperity and blessings are the inheritance of all believers. So it is important to define what "success", "blessing" and "prosperity" mean. Do they necessarily refer to financial and material success, or more broadly in terms of general well-being and wholeness? Also, to what extent can we then define a person as being "blessed" and having "prosperity" and 'success'? If I have an adequate job that feeds my family and provides a simple shelter so that we are never hungry, does that make me blessed?

In many instances, where the word "prosperity" is used in more modern translations of the Bible like the NIV, it is translated from the original Hebrew word "shalom" or "peace" in the King James

Version. It encompasses many things like being safe, well, happy, friendly, health, prosperous, and receiving favour, among others. There are other instances of prosperity being translated from the words "righteousness" or "good". Thus when we encounter such general terms, it is important to look at them holistically and not choose to interpret them the way we like them to mean.

Some believers have false visions of grandeur in terms of material and financial returns when the word "prosperity" is mentioned in the Bible. It is not in God's will that every Christian becomes a multi-millionaire like Bill Gates or Mark Zuckerberg. Just look at John the Baptist who was called to live a life of simplicity. Similarly, when God was leading His children out of Egypt, He gave them just enough for the day. The manna provided was more than enough for the day, but none of it could be kept or hoarded for another day. Thus, the children of Israel had more than enough, but they were by no means "rich" as they did not have anything stored up for another day.

"I was young and now I am old, yet I have never seen the righteous forsaken or their children begging bread." (Psalm 37:25)

"Look at the birds of the air; they do not sow or reap or store away in barns, and yet your heavenly Father feeds them. Are you not much more valuable than they?" (Matt 5:26)

These verses tell us very clearly that God will provide for our needs. But there is a wide spectrum across which believers may find themselves in life, between the immense riches of Zuckerberg and the poverty of a man living hand to mouth on a daily basis.

God is more interested in shaping and moulding us while we are here on this earth than in our personal comforts. We have all of eternity to enjoy heaven when we go there. While on this earth, one of the things we should do is to preach the gospel. As we go about doing that, God has promised to provide and take care of us. But He does not necessarily give us all a BMW or a luxury condo. He does bless some of us with those luxuries, but when He doesn't, it does not mean that we are not walking right with Him.

Those who are parents may understand the heart of God the Father when it comes to training our kids. If I was incredibly wealthy, I would want my children to enjoy my wealth, but it is more important to me that my children grow up to be people of strong godly character. I recognise that if they lived a life of luxury from the moment they are born, it would be much harder for them to learn many important life lessons that would shape their character. How will they learn faith, and to believe in God to provide and help them in times of need, if they are never in need? How will they know the importance of kindness and patience when they never see the suffering of the world and the difficulty in life when one doesn't get along with others? And most importantly, how will they be a light to the world if they are not people who can relate to the everyday person and win their trust?

Our priority must always be to carry out the calling of God on our lives. If you have desires for greater material well-being like a nicer car or a larger home, by all means, present your requests to Him. As long as our priorities are not on these things but on the calling of God, He will give them to us if it is in His purpose for us to have them. After all, the Lord Almighty asks us in Malachi 3:10-12 to "Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this...and see if I will not throw open the

floodgates of heaven and pour out so much blessing that there will not be room enough to store it. I will prevent pests from devouring your crops, and the vines in your fields will not drop their fruit before it is ripe...Then all the nations will call you blessed, for yours will be a delightful land."

God promises His blessings not just in the 'spiritual' sense but materially; He says our crops will be blessed. God does want us to enjoy our life here on this earth. As a loving Father, He wants the very best for His children, to give us good gifts. But more important to Him is that we become more like Jesus, and sometimes that involves not giving us everything our greedy hearts desire. It is important to recognise that.

This article is adapted from James' post on Christianhub. James Lim (pictured below with his family) is a TMC member who has been living in the United States for the past year. Christianhub is a Christian blog comprising musings, lessons and experiences of various Christian writers who hope to reach out to believers around the world with encouragement, knowledge and fellowship. For more of such articles, visit <http://christianhub.com.sg/>





HOW do we view money?

How do we spend it? And how important is it to us?

The Saltshaker speaks to various TMC folks to find out their perspectives on money and here's what several of them have to say.



Koh Shuwen works at a statutory board and heads up TMC's hospitality ministry.

What is your view on money? Has this changed over time and why?

We humans have a funny relationship with money. I didn't

make much money for a long time as a postgraduate student and lived simply and hardly thought of the next-to-nothing I had in my bank account.

When I started making a decent regular wage, I found that I spent a lot more time being anxious about money. Some days, I fretted that I didn't have enough of it, other days, I vexed over how to make more of it or I worried about whether I would have enough of it for my future needs.

This was exactly the trap I didn't want to fall into! I was running after what I shall eat, drink and wear, like the pagans described in Matt 6:25-34 and was reminded to "seek first his kingdom and his

righteousness, and all these things shall be given as well".

Share a few lessons you have learnt about money in terms of your attitudes towards it.

I learnt that money can be used to bless others, and it's so much more fulfilling that way. When I move away from the obsession that I deserve the financial fruits of my labour and learn to use my money to bless others, I'm happier. There is never "enough" money because that is a moving target. "Enough" is a moving target because my lifestyle and spending increased along with my pay cheque. And too often, my pay cheque needed to keep up.

How does this translate into your practical day-to-day life?

I try to cut down on consumerism and consumption. How? With great difficulty. I try to use it up, wear it out or do without it. Whatever "it" is. Most things don't even need to be replaced when worn out, like the one (or two, or three) too many pairs of shoes that I own. I try not to shop unless necessary, this is also related to my first point.

Shopping, in its physical or online form, is a truly dangerous activity. It creates the notion of "I want". It's a conspiracy to make me squander money on frivolous things, like yet another handbag, in this latest season's colour/texture/shape/brand. When I feel the itch to spend money, I channel it to blessing someone else or supporting a cause that is close to my heart.

How has God spoken to you on the topic of money?

It was very helpful for me to frame my relationship with money in the context of my relationship with God my Provider. Since He gave me everything and knows my needs, I can be secure and rest in that knowledge and be free to be generous with what he has blessed me with financially.



Linda Wee, a retiree and ex-teacher, is an active member of TMC's Glowing Years Ministry (GYM).

My youthful memories include that of my father telling my mother: "Just pour black sauce over my rice, if there is not enough food." The rest was meant for his

children and wife. That period was the immediate post-war years in the 1940s, when Singapore was a third-world country. So I learnt we can always make do, and that there will be enough.

This translated into later life as "There is no need to keep up with the Joneses (or Tans or Lees), no need for branded goods, and we should be easy to satisfy and please." My schooling in a mission school reinforced these sentiments.

In practical terms, I endorse the philosophy that money should be spent carefully. I inherited my father's DIY traits and what I can do for myself, I would choose to do. In my early years at university and first year of work, I sewed all my own clothes. I still "do" most of my own hair today. I do not believe in spas for pampering and have little or no faith in legislated, legalised conmen, namely, the bankers (no apologies to my banker friends). Therefore I chose

to accept pension, which is pay-out of money that come in small doses throughout one's lifetime (now an antiquated and dead practice, much to the chagrin of many civil servants today). Those well-heeled conmen will choose to leave us poor pensioners alone, for even the gratuities that accompany our pension is very small feed compared to the "lump sum" that the rest of the working world would choose to receive and "manage" as a retirement fund to last the rest of their lives.

The only institution I donate to on a regular basis is TMC. All others are on a one-to-one, face-to-face basis.

Our old colonial masters came up with the "Civil Service Card" (CSC) and their largesse in conferring medical aid so generously is viewed with much gratitude by those of my vintage. The CSC entitlement to medical assistance of present day is but a fragment of the original, of which, thankfully, I still retain a large part.

Today, as I pray: "Give us this day our daily bread", I am in total prostration before the Lord – mentally, visually and spiritually. For He has provided over and above the average and ordinary to me. It is not just money, but blessings beyond wealth, and grievous lessons and experiences that have enriched me beyond measure.



Desmond & Sophia Loh serve in TMC's worship and music ministry. Desmond is a finance professional while Sophia has spent a large part of her career in the finance industry.

What is your view on money? Has this changed over time and why?

1 Tim 6:10 says "the love of money is a root of all kinds of evils". We agree. But it is not money itself that is evil, but the love and worship of money (making money as one's idol) that leads to "many griefs". Money is actually a very useful servant, but it must never be our master (Matt 6:24). Our identity and worth must never be tied to our financial status

or possessions, but on our position as God's precious and beloved child.

Share a few lessons you have learnt about money in terms of your attitudes towards it and how this translates into your practical day-to-day life

There seem to be two scenarios in particular that "test" us in the area of our finances: Self-effort arising from the – unfounded - fear of lack (Matt 6:25-34), and the appropriate stewardship of God's abundance so that we are storing up for ourselves treasures in Heaven, not on earth (Matt 6:19-21).

When I (Desmond) was younger, my family was in debt and struggling to cover our living expenses. I became very focused on self-effort and striving to achieve "financial independence". Financial security became my idol. But thankfully, God slowly "freed" me from this unhealthy mindset by constantly reminding me to depend on Him instead, for He is the ultimate provider of ALL things. It is so important to focus on Jesus' finished work on the cross, and stand on His Word and His promises (Jer 29:11, Hag 2:7-9, Matt 7:9-11, Phil 4:6-7). He showed me that He is a generous and faithful father, and that seeking any form of independence from Him was ultimately self-defeating.

By God's grace, we have been blessed with decent careers in finance. The ongoing challenge is how best to steward the financial resources God has entrusted us with, to avoid being like the "rich fool" described in Luke 12:15-21. We believe God has blessed us to be a blessing, and we desire to be like the servant in the Parable of the Talents that was commended as being "faithful" (Matt 25:20-21), believing that "whoever sows generously will also reap generously" (2 Cor 9:6-15, Mal 3:10-11).

In conclusion, Heb 13:5-6 nicely sums up how we hope to honour God in our attitude towards money – we keep our eyes focused on God's goodness and He'll take care of the rest!

5 Keep your lives free from the love of money and be content with what you have, because God has said,

"Never will I leave you;
never will I forsake you."

6 So we say with confidence,

"The Lord is my helper; I will not be afraid.
What can mere mortals do to me?"



Alice Lim is a Lay Ministry Staff at TMC, with focus on Children's Ministry, Prayer and Intercession.

Share a few lessons you have learnt about money in terms of your attitudes towards it.

I remember when I first became a

Christian, I didn't know the importance of tithing. This changed after I heard the message on Malachi 3:8:

"Will a man rob God? Yet you rob Me.

"But you ask, 'How do we rob you?'

"In tithes and offerings."

The Lord laid upon my heart to tithe and trust Him to provide me. With anticipation, I obeyed Him.

Miraculously, a few months later, my boss gave me an unexpected pay rise. In this instance, money was a tool used by God to test whether I was willing to trust Him and act upon His Word.

Indeed, He has proven Himself faithful to me as His Word says in Malachi 3:10-11:

"Bring the whole tithe into the storehouse, that there may be food in My house. Test Me in this," says The Lord Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it."

My attitude is that God owns everything, including the 90 per cent and not just 10 per cent. He has freely given us much, so we must be willing to give Him back for His kingdom purposes. Our responsibility is towards our loved ones and those who are genuinely in financial needs as guided by Him. This is one of the best ways to express our love and heart gratitude to Him.

How does this translate into your practical day-to-day life?

I like what Paul says in Hebrews 13:5. "Keep your lives free from the love of money and be content with what you have...."

The word "be content with what you have" is an antidote to free me from the love of money.

I believe in focusing in God, that He is faithful to provide my daily needs and to be content with it. I will then cease from having a heart of discontentment for not having enough.



Olivia Lim, a university undergraduate, is a leader in TMC's Youth Ministry.

What is your view on money? Has this changed over time and why?

My parents have always taught me to use money wisely and

not to spend it frivolously because it is hard earned. It has always been the case.

Share a few lessons you have learnt about money in terms of your attitudes towards it and how this translates into your practical day-to-day life.

Money is important but it's not the most important thing. As I'm in university now, it's the time in my life where I consider what I want to do in the future as a career and what is important to me. Money, a successful career, these are what many people want in life. But chasing such things will never be enough. If I don't study hard, I don't do well, I don't get a good job, I will have no money...

How has God spoken to you on the topic of money?

Money is important, I don't claim to know very well how to manage it but I'm reminded that it is not the main thing I should be chasing.

"So do not worry saying, 'What shall we eat?' or 'What shall we wear?' For the pagans run after all these things, and your Heavenly Father knows that you need them. But seek first His righteousness and all these things will be given unto you as well."

-Matt 6:31-33



Jason Tang, a father an independent trader works in finance. He serves as a photographer in TMC's Communications Ministry.

In the real world, money is a must have to satisfy the different tiers of needs.

But the subjective variable lies with where

the realistic and optimal inflexion point is for the next dollar before the marginal utility drops.

I firmly believe there is a positive correlation between the level of the inflexion point to the level of stress.

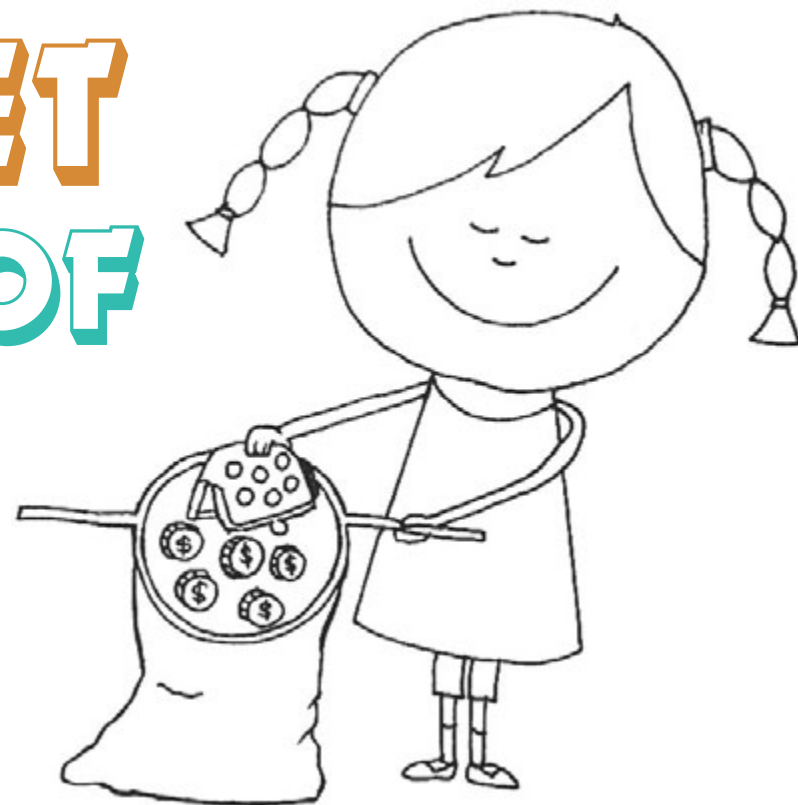
As I get older and see more and more young people die from cancer (of which the main cause I believe is more often a result of stress), I begin to view life quite differently. I now have a simple philosophy or motto: "Life is short, live it".

I've also change my mindset of what it means by "quality of life". God has spoken to me in a very subtle and indirect way. He got me interested in photography and in the process, I have learnt to view nature from a different perspective, learn to appreciate what is around me and to seek spiritual peace which money cannot buy.

POCKET FULL OF CHANGE



by Vinodha Jayaram & Lin Sue Yien



In 1987, the United Nations Children's Fund (UNICEF) created an innovative fundraising programme called Change for Good.

It was a partnership with the global airline industry, where passengers could donate loose change obtained from their travels, on board flights of participating airlines. The programme has raised more than US\$116 million. British Airways alone was able to collect £1.3 million every year. This is certainly no small change, not to mention a brilliant use of troublesome post-vacation foreign currency, which would probably never see light of day had they not been emptied into the UNICEF envelopes found in passengers' seat pockets.

The children in TMC have also emptied their piggy banks of coins in the past to raise more than \$1,000 for the TMC Redevelopment Fund. Curious to know how our own children manage their "finances", the Saltshaker decided to ask our young friends what they do with their daily allowance. With a princely sum of \$1 to \$3 in their pockets everyday (the author was mistaken that children today receive cents for pocket money), most of the money goes into food, presents and giving to church!



"I have \$2 for pocket money, but I don't spend it because I bring food to school. I keep \$2 to save into my bank account or buy gifts for people. Sometimes, I give it as offering in church. Sometimes, I use it to buy exercise books and textbooks. I also give my money to those who need it, like the Cambodians."

Esther Cheong, 9



"I receive \$1 for pocket money. I use it to buy food. I spent \$10 for my Mommy's birthday."

Jordan Daphne Lim, 6



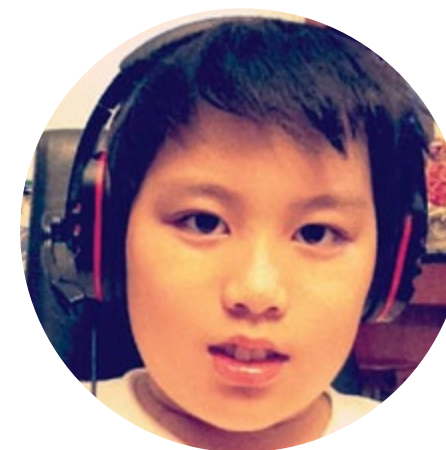
"I use my pocket money for my younger brother. I get \$3 everyday. Sometimes when I have CCA, I use it to buy drinks."

Gabriel Chong, 8



"I spend it on food and if I have money left, I save it to buy something, or for the future or something related to work or games."

Ethan Leong 11



"I have \$1.50 a day. I buy my food in school. Sometimes I buy drinks. With the money I save, I buy my sister and mother presents."

Trevor Chan, 7



"I normally spend my pocket money on my food in school for lunch and recess. For the remainder, I will save some, give some to the church and use it to buy stationery I need. I do not like to randomly use money."

Natalie Chan, 11



"I have \$1.50 for pocket money. When I am hungry I will buy some food. When I am not hungry I will keep it in my piggy bank. Every Sunday, I use \$2 for offering to church."

Caleb Tay, 7



"I buy chicken rice, Milo and magnets."

Asher Wong, 6





By Koh Shuwen

Green Savings Around the Home - Electricity



Air-Conditioner

Did You Know? You can turn on 30 fans and still not use as much electricity as turning on your air-conditioner for the same amount of time!

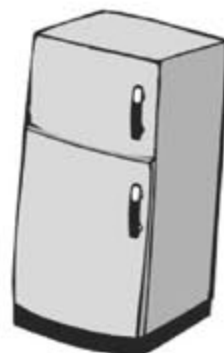
But it's so hot and humid in Singapore, you say...

1. Turn on the air-conditioner about an hour before bed and switch to a fan after that. You could save about \$700 a year*.
2. Set the timer of the air-conditioner to turn off half an hour earlier than usual. The room will still continue to remain cool for a period of time after it is being turned off. You could save about \$55 a year*.



Refrigerator

1. Adjust the thermostat in the refrigerator. Overcooling your refrigerator wastes
2. Allow hot food to cool before storing it
3. Do not overload the refrigerator to many food items can block air circulation food storage containers to minimise clutter.



and freezer to 1-4oC and -18oC respectively. electricity.

in the refrigerator.

ensure that cold air can circulate freely. Too and reduce cooling capability. Consider using

4. Cover liquids and wrap food stored in the refrigerator. Uncovered liquids and food release moisture and make the compressor work harder.

Standby Power

Did You Know? After switching off your appliances (e.g. televisions, computers, printers, VCD, DVD and CD players) with the remote control, many of them continue to draw "phantom energy". In fact, appliances on standby are "energy vampires" that use 20 per cent of electricity. Electronic appliances like TV sets and cable boxes draw 35 per cent of total leaked electricity, while audio equipment like stereos use 25 per cent.

Switch off home appliances (such as TV sets and computers) at the power socket or unplug the appliance when they are not in use to eliminate standby power. Standby power can account for up to 10 per cent of your home electricity use. Cut the standby power and save about \$70 a year*.

To save time, plug the electronics into a power strip. Then just turn the strip off if you won't be using those items for a while.



Computers

1. Enable the power management features in your computer, such as switching to lower power "sleep mode" or hibernation mode after idling for e.g. more than five minutes.
2. Turn off your monitor and set your computer to sleep mode whenever you're not using it. The screen saver function doesn't save electricity.



Lighting

1. Keep the light in the room low when watching television. This saves electricity and also cuts the annoying glare from your TV screen.
2. Dust or clean lamps and fixtures regularly. Dust on lamps and reflectors reduce light transmission, making them less energy efficient.
3. Energy efficient light bulbs (linear, circular and compact fluorescent light bulbs (11-18W) versus incandescent light bulbs (60-100W) can use 80 per cent less electricity and last 6-10 times longer. Fluorescent bulbs also produce much less heat than incandescent bulbs, meaning your air-conditioner uses less power.

Cooking

Boil water only when needed. If hot water is needed throughout the day, consider using a thermo-flask to keep hot water. An electric air-pot uses energy continuously and can cost you about \$30 a month* in electricity.

1. Match the size of the pot with the size of the burner as the energy is lost when the heating element is larger than the pot you are using.
2. Turn electric hotplates off before the food is fully cooked, as the remaining heat can complete the cooking.

Vampire Power Killers

Sometimes the power socket is in a place that is difficult to reach. There are devices that eliminate the standby power for you once the appliance is switched off. Visit http://app.e2singapore.gov.sg/Households/At_Home_10_Energy_Challenge/EnergySaving_Products.aspx for companies which sell standby power killers.



GOOD
IDEA



GOOD
FOR THE
ENVIRONMENT
IDEA

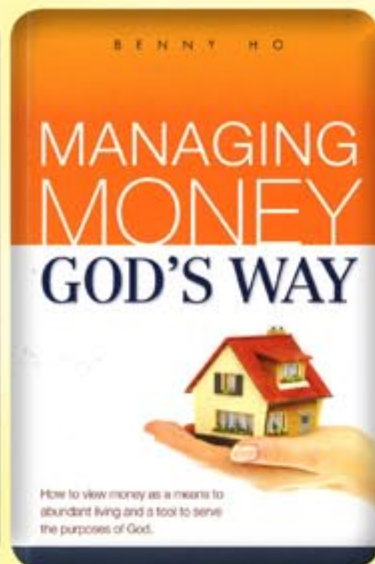
**Based on the average 2012 electricity tariff of \$0.2989 per kWh, assuming a single-split, 1000W air-conditioner and/or a 31W electric fan where relevant. Used for 365 days a year.*

http://app.e2singapore.gov.sg/Households/At_Home_10_Energy_Challenge/EnergySaving_Habits/EnergySaving_Tips.aspx

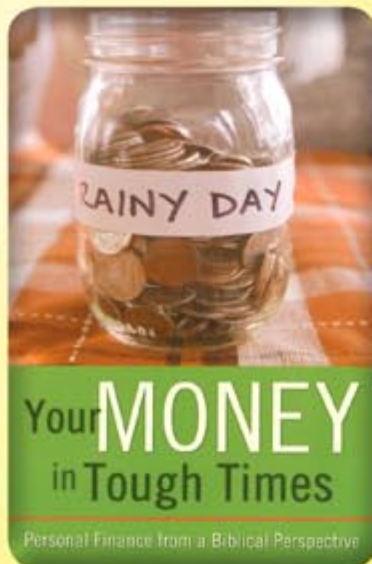
<http://greenliving.nationalgeographic.com/ways-save-electricity-costs-inhome-2864.html>



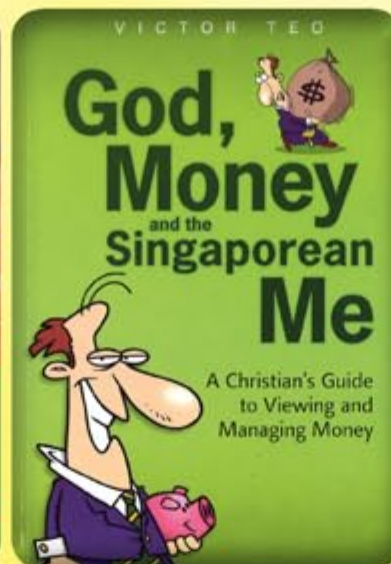
WISDOM ON TIME & MONEY
Author: Mark Matlock



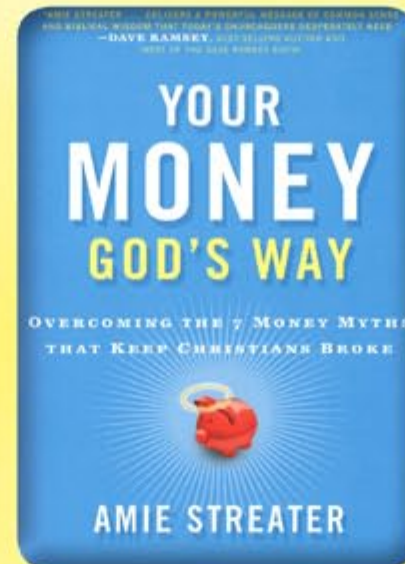
MANAGING MONEY GOD'S WAY
Author: Benny Ho



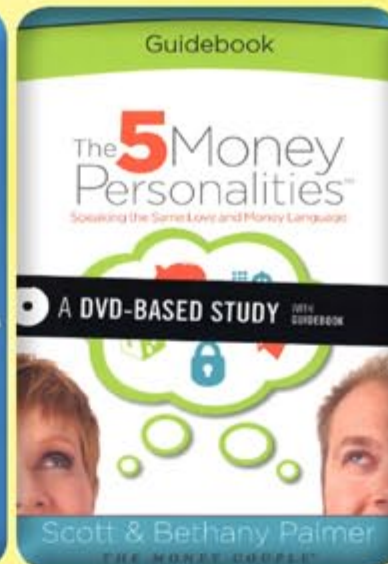
YOUR MONEY IN TOUGH TIMES
Author: Mahion Hetrick



GOD, MONEY AND THE SINGAPOREAN ME
Author: Victor Teo



YOUR MONEY, GOD'S WAY
Author: Amie Streater



5 MONEY PERSONALITIES
Author: Scott & Bethany Palmer

There never seems to be enough time for everything that we want to do and it can be overwhelming trying to manage our schedules balanced between our desires and our responsibilities.

Keeping track of our money and using it wisely is challenging, which is why Mark Matlock, founder of WisdomWorks Ministry, wrote this book to help you understand and manage it better.

Inside this book, you will find biblical principles and practical tips to help you manage your resources better while discovering what the Bible has to say

In this book, Pastor Benny Ho gives a balanced and biblical view of money to help the Church steer away from a scarcity mentality towards one of abundance.

Insightful yet practical, *Managing Money God's Way* examines the age-old concept of stewardship by celebrating the delights of giving and helps the reader grapple against the monster of greed while reinforcing the discipline of simplicity.

The book also expounds on the blessing of tithing and enlightens on the ills of gambling. As you rejoice over your wonderful inheritance in Christ and enter into abundance, learn how you can be a blessing to those around you!

Has the economy got you down? Weather any financial low tide with *Your Money in Tough Times*, a practical and easy-to-use guide for anyone seeking financial freedom.

This useful guide offers a clear vision of stability in times of financial turmoil and practical thoughts for attaining monetary balance.

With a compendium of helpful budgeting templates and timely fiscal topics on tracking and controlling spending, creating a budget, and getting out of debt, *Your Money in Tough Times* is a relevant resource based on spiritual principles that will help anyone thrive financially.

Our lives greatly revolve around money. We use it daily for all kinds of transactions, from buying a simple plate of chicken rice to paying for a luxurious pent-house. Yet how many of us can say that we manage our money well?

Do we know how much we actually spend and how much we have saved for retirement? For the Christian, how does God view our bank accounts?

God, Money and the Singaporean Me can help you to answer these questions as it is full of practical and useful tips for anyone who wants to be money-savvy. Learn how to set financial goals, calculate the actual cost of purchases and invest prudently.

As a Christian, you know that God wants the best for you in every facet of your life, including your finances but do you truly believe it?

With simple, biblical truths taught in plain language, author and pastor Amie Streater will show you how to get out of debt and build wealth which will allow you to gain the financial freedom which you desire for life!

Most of our financial stresses are self-created and through this book, we can learn how to break free from bad habits and bad thinking and learn how to make better choices if we want to walk in financial freedom.

Every couple, whether you have been married for years or if you have just started dating, argues about money. Dealing with money touches every decision you make as a couple, from a cup of coffee to purchasing a flat.

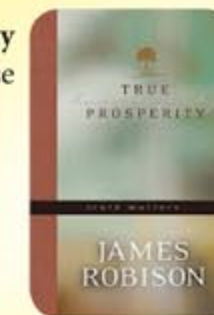
When you and your partner are unable to see eye-to-eye on how you handle money, that is when arguments turn into ugly toxic fights that leave both persons feeling hurt and angry.

That is why Scott and Bethany Palmer decided to write this book so that you can identify your "Money Personality" and get to the root of your arguments over money. Discover a whole new way of living that will change everything in your relationship!

TMC RESOURCE CENTRE

You can also borrow books on the subject of how Christians spend their monetary resources and wealth from the TMC Resource Centre on Level 2. Some available titles are:

True Prosperity
by Tyndale House



Counterfeit Gods: When The Empty Promises Of Love, Money And Power Let You Down
by Hodder & Stoughton

Real Prosperity: Biblical Principles Of Material Possessions
by Moody Press

The Resource Centre is also featuring books that you can read alongside the Ecclesiastes sermon series.



Where Is God? Finding His Presence, Purpose And Power In Difficult Times
by John Townsend

When Answers Aren't Enough: Experiencing God As Good When Life Isn't
by Matt Rogers



Half Time: Moving From Success To Significance
by Bob Buford

SKS will be selling these books amongst others in TMC on Sunday, 14 July 2013.

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BIBLIOTHEQUE

Answered Prayer

Lessons in Surrender and Trust



by Terri Koh

GREEDY? Self-entitled?

I never thought that I was all of the above. But two months back, God convicted me to make a sacrifice in the area of money, reminded me that He is indeed my Jehovah Jireh (The Lord Provides), and that I could trust in His providence.

It all began with my decision to leave my current employment (Company A) for another position in Company X. I was commanding a sizeable salary at Company A, and there was a possible pay reduction that I would have to take in joining Company X. While I was prepared to take the pay cut, I hoped that the pay cut would not be too substantial. I had, in fact, readied myself for a cut of a certain quantum and was praying that the cut would not fall below this quantum.

The proposed pay cut turned out to be twice the quantum that I was prepared for. In my disappointment, I tried to reason with Company X, hoping that they would increase the pay package. Among others things, I cited that I was entitled to more money given the years of working experience I had under my belt, and emphasized that the higher salary was "owed to me" given that I would be forsaking my salary bonus for that financial year if I were to tender my resignation at my current employment.

My powers of persuasion did not appear to work as I did not hear from my prospective employers for a few days. Yet, it was in those few days that God taught me a few lessons in surrender and trust.

The first lesson I learnt was hard and hard-hitting.

I was reading Proverbs 31 during my daily devotion, and my eyes simply chanced on the following verse in Proverbs 30: "Two things I ask of you, Lord; do not refuse me before I die: Keep falsehood and lies far from me; give me neither poverty nor riches, but give me only my daily bread. Otherwise, I may have too much and disown you and say, 'Who is the Lord?' Or I may become poor and steal, and so dishonor the name of my God."

I was extremely stricken. I felt God speaking directly to me, asking me to consider if I was seeking a higher salary to feed a desire to be wealthy. Was I being greedy in seeking a higher salary, and in so doing dishonouring God?

The second lesson I learnt reminded me that in my chase for a higher salary, I had lost sight of the One deserving of my honour. In bible study class which I was attending at the time, we were studying the life of Noah.

Noah was credited in the Bible for walking closely with God in a time when people were wicked. It was because of Noah's faithfulness to God that God honoured Noah by rescuing him from the Flood. The first thing that Noah did after the Flood was to build an altar because he acknowledged God's providence to him and his family.

I realised that God had been so good to me by providing me with a new opportunity in Company X. Yet, instead of acknowledging His Providence, I had convinced myself that His Providence was not good enough because the pay was not high enough. Surely if God provided a new opportunity, He would also bless me in ways beyond monetary terms? I had to learn to honour Him first.

In my prayer time, God also revealed to me that I was to live as a living sacrifice. That meant surrendering the desires of my heart at His feet as a spiritual act of worship.

I was also reminded of the words in 1 John 2:15-17:

"Do not love this world nor the things it offers you, for when you love the world, you do not have the love of the Father in you. For the world offers only a craving for physical pleasure, a craving for everything we see, and pride in our achievements and possessions. These are not from the Father, but are from this world."

I realised that I was already blessed by God with the new opportunity in Company X which He had given me, and my desire to obtain a higher salary reflected my love for the world and wealth, not thanksgiving to Him.

I knew then, in my heart, that God wanted me to simply accept the salary proposed by my prospective employers and trust Him to provide for me in other ways. I believed too, that if I ignored the spiritual signposts that God had revealed to me, I would be disobedient His teaching.

The counsel that I received from God was very different from the advice which I received from friends in the same industry, which was "Bargain hard, if not dump the job!" It was also a struggle between appearing to be street-smart and professional by bull-doing my way to a higher salary, and choosing meek acceptance of an offered salary like a rookie. I was surely at a crossroads in my life, and I knew that I had to make a radical decision of faith if I wanted to honour God.

Once I was convicted by the Holy Spirit, I immediately called Company X to inform them that I was prepared to accept their offer of a lower salary. Interestingly, Company X did not immediately respond with a resounding "Okay!" Instead, they told me that they would consider my request and get back to me. Puzzled as I was by their non-reaction, I decided to wait for their confirmation of the offer.

Two days later, Company X offered me the position at the salary which I had originally requested them for. I was completely flabbergasted. In addition, Company A decided to pay my bonus for the year even though I had submitted my resignation just days before the bonus payout. I was tremendously floored at His blessings from above.

Although I am learning to still surrender my worldliness to God, this incident taught me that the deliberate sacrifice I make to honour God will be honoured by Him in return – and in ways which I would never have expected. Truly, His ways are higher than our ways, His thoughts higher than our thoughts.

From Bitterness to Glory



by Irene Lee

"Is anyone among you sick? Let them call the elders of the church to pray over them and anoint them with oil in the name of the Lord. And the prayer offered in faith will make the sick person well; the Lord will raise them up." (Jas 5:14-15)

On a Maundy Thursday morning, I was suddenly stricken with paralysis.

After performing various tests at the Accident & Emergency department of the hospital I was taken to, the doctors confirmed that I had suffered a stroke. There were no signs before that day.

This came as a shock. I felt helpless and very depressed. I almost lost the will to live.

My recovery was slow. I cried out to the Lord but the almighty God seemingly did not answer or respond.

Many of my TMC brothers and sisters visited me in the hospital. They offered care and encouraged me to cheer up. They prayed for me. One of them gave me a book entitled *Angry with God* by Michele Novotni and Randy Petersen. To my surprise, many characters in this book had encountered trouble. For example, some of their family members had been slaughtered by the Turks for having been Christian, young girls had been raped and killed. All the sufferers were staunch Christians.

In my hospital bed, I began to think like the characters initially did in the book. They too seemed to have received no answer or response from God to their prayers. It seemed that God was nowhere to be found in their times of need. Or mine.

I started to lose my faith. I began to turn away from Him and stopped praying completely when once I used to pray daily.

But our God is great. He knew that I did not really mean to be angry with Him. I did not mean to stop being God-fearing. Our heavenly Father is merciful and forgiving.

One fine day, to my great surprise, I noticed that I could raise my left hand to praise Him. Not long after, I began to walk slowly with support. God knew my every need for He also sent a good caregiver to me from Myanmar.

God does indeed work in His time. It was I who was impatient and lacked true faith. Thanks be to Him that my faith has been restored. I thank Him for His mercy and give glory to His name.

I know now as I pray that He will, in His great mercy, heal me and make me whole once more. I will recover completely.

God is so good. I, my husband George, and my son Ian, have been very blessed by TMC's pastors and other brothers and sisters in Christ for their prayers, care and encouragement.

Unanswered Prayer



by Kwa Kiem Kiok

God answers our prayers and He delights to do so.

He is our heavenly Father who loves us and finds great joy in blessing us. The Lord has been gracious to me and I have experienced many answered prayers – how He opened doors, provided for me when I was in need, gave me a peace beyond understanding, as well as wisdom and healing when I needed it.

I am also always so amazed at what I call my "non-prayers" – those times when the Lord just gives and provides even when I don't even ask for it.

However, in recent months, I had been praying through a situation in the seminary where I teach: Praying that someone would join our team so that he could add his gifts and strengthen the ministry of the school. I was encouraged when independently, a couple of my colleagues also had the same idea.

For several months I prayed that the Lord would lead him in this direction and I spent time talking with him about it. But it was not to be and my friend chose not to join the team for good reasons. The Lord did not answer my prayer. This experience led me to think more deeply about "unanswered prayer".

First, "no" is an answer. It has been said that God can answer our prayers in three ways: "Yes", "No" and "Later".

I wanted something and to me it is a good thing to have, not just for me but for others as well. Perhaps I presumed that because of these reasons the answer to my prayer would be "yes", but my perspective and knowledge is limited.

In a similar way, sometimes as parents our answers to a request from our children is "no".

The child cannot understand why the answer is "no". The parent is older and wiser with a broader perspective, and does not need to give reasons to the child, and the child must accept that.

Through this, I learn humility before the Almighty God and therefore grow in trust of my heavenly Father.

Second, there are instances of unanswered prayer in the Bible.

Over and over, the Psalmist prays for protection from enemies, and deliverance from those who seek to harm him. So these prayers and petitions of the Psalmist were repeated because they were not answered the first time, or immediately. Paul prayed three times that the "thorn in his flesh, a messenger from Satan" which tormented him, be removed.

But it was not to be, and the Lord said to him: "My grace is sufficient for you, for my power is made perfect in weakness" (2 Cor 12:7-9). In the Garden of Gethsemane, Jesus asked the disciples to pray that they would not fall asleep, but they did (Luke 22:46).

Our Lord Jesus Christ also asked that the cup of suffering be taken away from him (Luke 22:42), but that was not so and he had to go the way of the cross. So there are times when God the Father does not give His children what they ask for.

Third, prayer is not just about asking God for something.

It is about knowing God and relating with Him as our dearly loved Father. Thus the notion of "unanswered prayer" is perhaps incorrect to begin with. Prayer is not just about asking for something and waiting for the answer. Instead as Mother Teresa said: "Prayer is putting oneself in the hands of God, at His disposition, and listening to His voice in the depth of our hearts."

Maybe our prayer life needs to change, from one where we merely petition God, to prayer as a time of deep communion with Him, listening to Him and allowing the Spirit to change us to become more like Christ.

HURTS, HEALING & HOPE



by Sim Cher Khee

TMC's prayer ministry organised a two-hour prayer vigil on Good Friday to tie in with the Holy Week 2013 program.

Given that in our fast-paced world we face many stresses, challenges, rejections and sorrows, the committee decided that the theme would centre on God's people receiving healing and hope in the midst of all their hurts.

We prayed and trusted God to bring His people to this vigil so that they could slow down and experience a special time of communion with Him.

In preparing the contents of the prayer vigil booklet, based on the theme and structure of the prayer vigil, I sought the Holy Spirit's guidance. As I did so, I was blessed with the things to say, the Scripture references, the hymns to be sung, and most importantly, in getting the full support from our three pastors in sharing a short devotion each.

For me, when the prayer vigil was duly conducted on Good Friday with no less than a hundred people in attendance, it reminded me yet again of God's marvellous grace upon TMC and the prayer ministry.

Also, I cannot emphasise how much we must come to Him to simply trust Him fully for the outcome of all our efforts in ministry.

One participant at the Good Friday prayer vigil, Dr Fu Dunyi, recounted the joy he felt, communing with God at the prayer vigil:

"I was pleased to have participated in the recent Good Friday Prayer Vigil at TMC. Prior to the prayer vigil, I had attended earlier in the week a Holy Week service at Ang Mo Kio Methodist Church. In that service, the sermon 'The Redeeming Love of God', delivered by Rev Dr Tony Chi served to reaffirm my decision to participate in the prayer vigil at TMC.

But for the redeeming love of Christ for humanity, we'll never know how much we're indebted to God's loving kindness and grace.

The prayer vigil was well-organised. From 'hurts' to 'healing' and to 'hope', the three segments lasting about 40 minutes each flowed smoothly from one to the other, enhancing our communion with God. Throughout the vigil of resting, abiding and tarrying in God's Word, I experienced indescribable joy flowing in and through me. "... and the joy we share as we tarry there, none other has ever known."

The TMC prayer ministry gives thanks to God for His guidance and His hand upon the ministry so far, and also for the people whom He brought to attend the vigil.

Join TMC's Corporate Prayer Meetings,

held on the second and fourth Sunday of every month at 7.30am in the church Sanctuary!

To disseminate prayer needs and gather prayer support, TMC also has a Prayer Net. If you are not on the TMC Prayer Net, you may contact Cher Khee at tmcprayernet@gmail.com
Do also visit www.tmc.org.sg/prayer.html

Pat's Poem

by Patricia Chia



The late Patricia Chia embraced growing old with faith and zest. She periodically penned her thoughts down on this subject. This is the third of three poems which the Saltshaker is privileged to publish.

Aunty Pat's friends at TMC provided this material believing that she would be pleased to know that her works are published to encourage others.

You're growing old . . .

it's only in the mind

Enjoy a second career

with your golden time

Serve in the eternal company

- His Kingdom

Here there is no retirement

redundancy or retrenchment

Availability, not capability

is the only requirement

No bonus or CPE, only JPF

Which is - joy, peace, fulfillment

*"There is nothing like a loving heart shining
through a seasoned face."*

វិវា ក្នុង ក្រុម យុវជន...



TEA@3 ORIGAMI SESSION



SEA AQUARIUM



TMC KINDERGARTEN

GLOWING YEARS MINISTRY



RIVER SAFARI



YOUNG ADULTS MINISTRY



BOWLING @ KOVAN



The Mystery of the Sunday Afternoon Meetings

by Ong Hon Yuh



Prologue

Every Sunday afternoon, a group of 10 people gather in Trinity Methodist Church to study the Bible, share their lives, and pray for one other. The group was primarily started to help ALPHA participants continue in their journey with Jesus. New members who were inspired by the Spirit to seek out a small group to join were also welcomed.

Why would they sacrifice a precious Sunday afternoon snooze for this purpose? Why would a group of strangers with nothing in common be willing to share their lives so openly with others?

Chapter 1 - Don Sng

Why did I decide to join a small group in the first place? It is one of the best ways to explore the Christian faith and the word of God. It has been three months since and it has been a great experience! To join a regular Bible study group has helped in my belief that the message of the Bible is real and relevant to our lives today. There is also the opportunity to ask our own questions in a very relaxed atmosphere. The group support has been wonderful. Thank you to the small group leaders and friends for their sharing and prayers.

Chapter 2 - Matthew Ho

I joined the group this year after the ALPHA Course (which was the time I met some nice brothers and sisters-in-Christ who are also now in the small group). I can say they are like my “kawan” (friend in Malay). When I had difficulties or down periods, they were the ones who cheered me up and helped me move on in life. I am very grateful to them for giving me the courage to stand firm.

I joined the small group not only to be “social” but also to learn about Christ and the Bible even better. I really thank God for blessing me with good brothers and sisters-in-Christ so that I am able to stay positive in life! Amen!



To find out the answers, contact
Park Ming at parkming@tmc.org.sg.
If you wish to learn more about
small groups at TMC, go to
www.tmc.org.sg/smallgroup.html.

Chapter 3 - Adrian Man & Collgen Ngo

The reasons why we joined a Small Group are:

- To have a deeper understanding and more meaningful spiritual walk with close brothers and sister
- It's good to be part of a group so that we can encourage and strengthen each other when in times of doubt or need
- It's what the Bible advises us to do :)
- Because we knew that Hon Yuh and Park Ming were leading this ;)

Chapter 4 - Yvonne Su & Justin Ong

Justin and I had been attending Sunday service regularly at Ang Mo Kio Methodist Church but had always felt that this alone was a superficial way to be closer to God. I was especially concerned for Justin, since he was a non-Christian at the time and was just accompanying me to church. I was not sure if he understood the sermons or if I had been able to answer his queries about Christianity to his satisfaction.



So I suggested that we go for the ALPHA Course at TMC. It was during the course that Justin and I discovered more about God and grew closer to some of the participants. We also started attending Sunday services at TMC instead. Thanks to Park Ming and Hon Yuh's follow up, our small group was formed and we were able to have regular Bible studies to better understand the New Testament. Justin also accepted Christ as his Saviour.

Chapter 5 - David Lee

I have always found small groups edifying, supportive, providing fellowship and interaction without intimidation. The term “Small Group” speaks for itself: small in number, lots of privacy and trust, and plentiful time for each to share. Also, I tend to learn a lot more of God's Word in a small group setting than through self-study.

Epilogue

In the end, it was God who brought this band of brothers and sisters together, and indeed God will lead these disciples toward a deeper and more meaningful relationship with Him and His people.

Having solved the mystery of the Sunday afternoon meetings, a few questions remain unanswered. For example, what is the name of this small group? Do they welcome members? What do I do if I want to join this small group? Last but not least, what do the members look like?!



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A CRUISE WITH GOD

by Samuel Wong



THEIR target for God was at least 200 persons for the Sunday Worship on the high seas.

And their mission was to hold a meaningful worship for those who would come and spend 90 minutes looking for Him.

To achieve that, the Fellowship of Ukulelians, some of whom went for the mid-March 2013 cruise on board the ship the Legend of the Seas, stayed consumed by "our passion to get our rendition of 'Joy is like the Rain' right for the Lord in delivery and music," said Linda Wee, one of the ukulelians and active participants from the TMC Glowing Years Ministry (GYM) team.

Joy certainly was experienced by the group as the Lord blessed them with congregation of 218 persons, a flawless rendition of the song and a sermon by Pastor Peter Goh that was well-received by total strangers, said Linda.

"The cruise was a faith venture. When it was first publicised that the seven-day cruise was being offered to seniors at half-price, I went by faith to book 40 cabins. In three short weeks, all cabins were taken and some others were kept on the waiting list," said Pastor Peter.

The cruise operator did not approach him to conduct a worship service on board. But he and the team's approach in seeking God first was key. Despite it being a secular cruise, Pastor Peter felt it fitting to honour the Lord on Sunday, whether it was on a cruise ship or otherwise.

"As a pastor with 85 passengers from TMC on board, I was certain that God would delight in us coming together to worship Him. I prayed for the Lord's guidance and approached the cruise office with a plan for an unprecedented activity on the second day of the cruise," he said. "I believe that seeking God first released His favour upon us. Having a worship service was certainly no regular feature on this cruise, let alone any other cruises."

"I believe that seeking God first released His favour upon us. Having a worship service was certainly no regular feature on this cruise, let alone any other cruises."

He recalled how assistance given to them on by the cruise ship staff was immediate and swift as an announcement quickly appeared on the notice board to make known and invite all passengers to the extra programme. Eventually, not only were they given a hall large enough to accommodate 400 people, they were even provided with a technical crew to help with the audio visual system (microphones and LCD projector, etc).

"With no charges incurred, morning beverages and pastries were also provided as the captain feared the early 8am worship service would result in hungry and unhappy worshippers. God does indeed provide," said Pastor Peter.

For the service, there was a formal worship bulletin from prelude to postlude printed for every worshipper, not unlike our Sunday services at TMC. Our TMC members on board and from the Fellowship of Ukulelians provided the music accompaniment for the worship hymns.

With the predominance of seniors, Pastor Peter considered preparing a sermon to meet the needs of the seniors at large. And the Lord impressed upon him to use the text and sermon based on Mark 4:35-4. Entitled "Why are you so afraid?" the sermon addresses the concerns of seniors, and questions such as "God, if you are the Lord of my life, where are you? Don't you care? Why are these unpleasant things happening in my life?"



As seniors, living life with fear and distrust is unrewarding because it only leads to loneliness and lack of fulfilment. And so in the midst of life challenges, it is important that seniors remember our Creator first. He is the only one we can trust with our lives. He is also the One who determines our immediate future and with whom we are going to spend our eternal future.

Secondly, as seniors, they are to consider that their lives take on eternal significance when we consider what the Creator has done when He entered our time and space for us. And lastly, it was a call for the seniors to consider their response to the storms of life. There must be this quiet confidence in our hearts when our lives are in God's hands and that He will continue to calm any storm. Whatever happens, the boat will not sink and the storm will not last forever. Simple faith in Christ is the answer to the fears in our lives. We may have failed in our examination of faith but the groundwork in our lives has been laid by Christ for the new expression of faith that is to come.

"The response from the congregation was very positive and many were awed and pleasantly surprised that the TMC team took the step of faith in bringing the church to the cruise, organising and putting the whole service together," said Victor Seah, the leader of the GYM team.

"In terms of Christian fellowship within the GYM group, there was the caring for one another in the outing, caring for those who were not well, sharing the music with other passengers that we cherished as we had meals together and sharing our experiences. Others could see the love of Christian brothers and sisters bonding together and many thanked us for conducting and organising the Sunday service where Christians, Catholics and free-thinkers mingled together as friends."

Dr Fong Yeng Hoi said that as an extension of the Sunday service, the Ukulelians "did yeomen's service during the cruise and attracted a lot of attention and participation in jamming sessions on the pool deck." Pastor Peter leading them in the singing of hymns with our Ukulelians was also a high point and they even took part in the sing-a-long sessions in the Schooner's Bar.

"Far out at sea, the night sky winked with a million stars. Beauty, love, joy, peace ... we who are so undeserving, yet He gave all these to us," said Dr Fong

Bless Me & Expand my Territory



by Rose Tan

If only you would greatly bless me and expand my territory.

(1 Chronicles 4:10 (New English Translation))

Rebecca Shanthi Jeyasingam lectures at Temasek Polytechnic. Currently, she also teaches English regularly to a group of children on Batam island. Amid her duties as a lecturer, mother-of-four (three boys and a girl) and wife, she found time to speak to Rose Tan for the Saltshaker.



TMC held a Christmas party in December last year and an Easter celebration in April for the domestic helpers of our worshippers. The helpers were free to invite friends from beyond TMC. The events took place on Sunday mornings to make it easier for the helpers to attend on their day off.

At the Christmas party, the Christmas story was shared with 37 helpers. They sang carols, played games and had lunch. Four new participants were welcomed at Easter when the Easter story was rehearsed. They sang songs, heard testimonies and did craft work, accompanied by lots of coffee and hot-cross-buns.

Shanthi's inspiration for starting a fellowship for foreign domestic helpers began with her attending a Teach-to-Reach course (teaching English to foreigners) with Methodist Missions Society last year. This got her thinking of ways to put that to use outside the conventional mission field.

While teaching English in Batam, her thoughts were drawn to the foreign community in the neighborhood of TMC - domestic helpers, construction workers ... those who might want a free course to improve their English. The real purpose, however, would be to offer friendship.

Shanthi wanted to reach out and help the foreign community in a practical manner, and to welcome them into the fellowship of TMC. Not everyone is fortunate to have good employers or to work in happy surroundings.

It was thought that perhaps a small community of friends and fellowship beyond work might help make their lives easier. Most importantly, she wanted to achieve it in a non-threatening manner for non-believers.



Shanthi shares that life would be a lot harder without our helpers. Some of them single-handedly run our homes. They put food on the table, keep our homes spotless, watch over our parents, mind our children (and sometimes even parent on our behalf!) all the while away from their own families.

Establishing a fellowship is a means of expressing our gratitude to our helpers. It shows them that they are valued and welcomes them into church life.

For Shanthi, the greatest satisfaction came from getting to know these women in our midst. By helping them in a practical way, she hopes that our actions can point to Jesus, as God is the motivator and energy source.

"By helping people in a practical way, I hope they will see the God who stands behind me. It's about action. If I can't evangelise with words, maybe my actions can point to Jesus," she said.

"I'm still thinking about the helpers and workers around us who don't belong anywhere, who could use some friends. Perhaps this is something He has impressed on my heart for now."

How can you participate? If you have a domestic helper and you would like to support this initiative, do encourage and arrange for her to attend the fellowship when it next meets.

How do you stay connected to the participants?

Usually through SMS or phone calls. The most important face-to-face contact is ongoing as the helpers accompany their employers to church.

Which other areas do you require help?

Anyone or any group within the church can organise an activity for domestic helpers. It could be a class or an outing. It should be something that the helpers want to do and have employer support for.

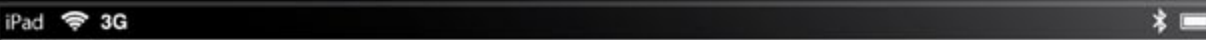
If you had to choose a verse from the bible which motivated and inspired you to be the champion of this project, what would it be?


I'd hardly call myself a champion in what was a team effort. The hands, time, effort and generosity for running the events came from the WSCS.

No, I think instead it's God working in me. He won't let me just warm the pews anymore. These ideas have been around for months and I'm not done mulling over them.

I do like the prayer of Jabez (1 Chronicles 4:10) and so I have prayed: "Oh, that you would bless me and enlarge my territory..."

Perhaps we know the ending: "And God granted his request".







In-depth No-Frills Bible Teaching

organised by
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ATTEND

Details

Every 2nd and 4th Wed, starting on 14 Aug
8.00 – 9.30pm

The first of the Bible App teaching series is the Book of Hebrews taught by Rev Peter Goh. Each session includes Q&A.

Teaching will be in an expository style. Participants are encouraged to purchase John MacArthur's "Hebrews" for complementary study.

This is for those looking for "meat" in their bible study, and for leaders of groups who want to be equipped to better lead their groups.

This new Bible App is downloadable only by actual attendance.

Register online or through forms obtained from the magazine racks.
www.tmc.org.sg/d&n.html#bibleapp

COMPETITION

PRAY, GROW, SERVE

IN PICTURES

Point & Shoot. Conceptualise & Create.
Have your Pictures displayed around TMC

Win us over with your shots and win yourself the chance to win attractive prizes.

Simply submit a photograph in the Photography Category OR a graphic design in the Graphic Design Category that depicts one or more of the themes of "Making Disciples: Pray, Grow, Serve". Entries to be accompanied by a minimum of 50 words explaining your composition.

Your tool can be as simple as the lens of your mobile telephone, or anything as sensational as your SLR. Ultimately it doesn't just boil down to the "right" tool you use but also the moment of being at the right place at the right time. So be relentless and vigilant in your observations of all around you.

You don't have to be a professional photographer or designer. Snap with your heart. Design with passion.

Closing date is 4 August 2013.

The winning entry will be decided by a panel of judges. Results will be announced at the TMC's 57th Church Anniversary on Sunday, 8 September 2013.

For more details:

How to Enter

Visit www.tmc.org.sg/competition.html or take an application form from the magazine racks. Terms and conditions apply.

PRIZES

3 prizes will be awarded in each category, as well as further vouchers to Merit Award Winners (including Members' Choice)

* Prizes partly sponsored by Cathay Photo.
The organisers reserve the right to substitute any of the prizes with ones of approximate equivalent value.



Photography Category 1st Prize



Graphic Design Category 1st Prize

EVENTS

Mon, 1 Jul

GYM – Rolling Stones: Lunch and afternoon tea at the Esplanade

Wed, 3 Jul, 7 Aug and every 1st Wed of the month

10.00am – 12.00pm

Yum Cha@10 is an opportunity for people to come together for fellowship, and serves as a platform for TMC-ers to meet one another as well as non-Christians in the community mid-week. Contact Victor through the church office / vseah@singnet.com.sg

www.tmc.org.sg/ministries.html#gym

Fri 5 Jul – Sun 7 Jul

Children's Ministry's workers' retreat

Sun, 7 Jul

Pledge Sunday

Sat 13 Jul

10.00am – 1.00pm

Small Group Leaders' Gathering

Sun, 14 Jul

Youth Sunday with baptism

Sun, 20 Jul

2.00pm – 4.00pm

Getting to know Chinese Herbs and their benefit

Sun, 21 Jul, 18 Aug and every 3rd Sunday thereafter

WSCS Visitation to Homebound. Those interested to bring the church into the homes of the homebound, please contact Lucy Chan at 9748 2733.

Wed, 17 Jul, 21 Aug and every 3rd Wed of the month.

10.00am – 12.00pm

God's Master Works. A Concerto in 39 Movements is an overview of the Old Testament conducted by Rev Peter Goh. Currently teaching on Leviticus. www.tmc.org.sg/regular.html#gym

Sun, 28 Jul, 25 Aug and every last Sunday of the month

9.00am

Visit to Institute of Mental Health by Outreach & Social Concerns.

Contact Yvonne Tan at 9091 8589 / yvnn_tan@yahoo.com

www.tmc.org.sg/osc.html#imh

Thurs, 25 Jul, 29 Aug and every last Thurs of the month

10.00am – 12.00pm

St Luke's Eldercare Centre Devotions at Blk 217 Serangoon Ave 4 on how to handle one's inferiority and temptations. TMC's ministry to SLEC brings hope, help and the love of Christ to many needy elderly. If you wish to join in, contact Eddie in the church office / eddie@tmc.org.sg. www.tmc.org.sg/osc.html#slec

Sun, 28 Jul

9.00am – 2.00pm

TMC Kindergaten Open House

<http://www.tmc.org.sg/kindergarten.html>

Sat, 3 Aug

Cambodian Cooking Demo by Barn Barn Cafe

Sun, 4 Aug

Missions Sunday and Missions Fair

www.tmc.org.sg/missions.html

Every Fri (lessons resuming on 16 Aug only)

9.15-11.15am

Bible Study on Genesis by Mrs Esther Wong. For more info, contact Lynn through the church office / zlipop@yahoo.com

www.tmc.org.sg/regular.html#wscsbs

8.00 – 10.00pm

Healing Ministry in the Prayer Chapel

Every Sat

9.00 – 11.00am

Fellowship of Ukulelians meet to fellowship and play the ukulele of course www.tmc.org.sg/regular.html#ukulele

2.00 – 4.00pm

Contact 123 - Soccer Training at Blk 143 Serangoon North Avenue 1.

www.tmc.org.sg/osc.html#c123

3.00 – 4.30pm

Line Dancing. Contact Eunice Yeo through the church office / eunice@squirrelled.com for more information.

Every 2nd and 4th Sunday

7.30 – 8.30am

Church Prayer Meeting in Sanctuary www.tmc.org.sg/prayer.html

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Further details on TMC's events can be found at www.tmc.org.sg