

# The Vine

The Vine Committee

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For internal circulation only

Volume 11/2007

## Editor's Word

A report from CNA states, "*The Commissioner of Charities has commenced governance reviews of seven large charities under his purview.*"

*This is to help charities improve corporate governance, financial control and regulatory compliance.*

*The charities under review are Campus Crusade Asia; City Harvest Church; Faith Community Baptist Church; Kong Meng San Phor Kark See Monastery; Kwan Im Thong Hood Cho Temple; New Creation Church, and Trinity Christian Centre.*

*These charities were selected on the basis of receiving an annual income of over S\$10 million."*

From our track record of 40 years of collections, I can safely say that JCC will never be selected for this review, not unless they change the criteria for selection rather drastically.

However, is Singapore the only country where charitable organizations come under scrutiny of the government?

If you read CBS, you will realize that in the US, "*Congress is looking into the collection boxes of some of the nation's best-known televangelists. Most of those under investigation preach a variation of the "prosperity gospel," the teaching that*

*God will shower faithful followers with material riches."*

What makes any government suspicious of charitable organizations? After all, don't most governments receive millions of dollars also and don't their ministers live in fancy houses and drive big cars as well?

The televangelists in the US came under suspicion because they receive generous salaries and housing allowances and amenities such as private jets and Rolls-Royces. The feeling is that the people who donated should have their money spent as intended.

Maybe the problem is that the general public expects the religious to be followers of their masters. They have expectations of pastors to be like Jesus who had no place to lay his head (Matt 8:20), who probably did not own a horse and had to walk around every where he went. Could this type of idealistic pastor be found in churches in the rich nations, even Singapore? Unfortunately, a pastor is only a man and as his church grows bigger, so does his house and car, a reward or blessing for his labour.

What we expect of our religious leaders we do not expect of ourselves. We feel that it is all right for us to live in big houses and drive big cars but not them. Let us be more generous in our expectations.

JCC may not have this problem now but who knows if Croatia can beat England at Wembley, anything can happen.

*Martin Cheah*

# Nias

**09 Oct to 15 Oct 07**

by: Sai kong, Freddie, Lissa

It was just the perfect timing for us to go to Nias, one month before the planned opening of Tomorrow's Hope orphanage (Panti Asuhan Tomorrow's Hope). We want to thank Pastor Michael and Sinta for the invitation. We went there to help with the landscape.



We didn't realize that our visit was perfectly timed as the children were having their 1 week school holidays because of the Hari Raya holiday. They were available to help us

in our task. Freddie was able to impart some of his gardening knowledge and ideas to them so that they will be able to maintain and improve their garden by themselves.

We flew in on a Tuesday night to Medan and were greeted by Sinta and her friend, Mega upon our arrival. We were treated to dinner - some local delight of gado-gado and satay with teh bottle drink, which we were told is their favorite bottled drink. After the sumptuous treat, we were taken to Bapa Tobin & Ibu Mega's house for the night before our flight to Nias. We thanked this family for opening their home, which we were told mission trippers traveling to and from Nias were



housed during their transit between Medan and Nias, and also extending their warm hospitality to us. They were also taking care of 3 children from Pastor's Michael Tomorrow Hope's orphanage and another 2 children by themselves. We were humbled by such love and passion portrayed by this family.

The next day we flew to Nias together with Sinta and her 2 daughters. Pastor Michael fetched us to their

temporary 3-room rented house, which houses the girls and the younger children together with Pastor Michael and family. That afternoon we visited the newly completed school and Tomorrow's Hope orphanage about 18 km from the town centre of Gunong Sitoli. To our surprise, the place was really big, spacious with several blocks of single storey buildings comprising of administration, security, vocation training, visitors, pastoral, social workers, boys and girls accommodation blocks with wide concrete footpaths and lightings all around the whole complex.



The perimeter was fenced with high concrete walls.

The following day after breakfast, we started off surveying the nurseries and markets for plants. There were only a limited variety of plants available. The next best option was to scout the nearby jungle, which also belongs to

Tomorrow's Hope, for plants. With the help of the older boys, each armed with parang or changkul, we found some suitable shrubs, betel nut palms, rambutans saplings, limes, sour sup, guava, jambu ayer and some wild flowering plants. One by one we removed the plants from the jungle and replanted them in the school complex.

We also started a spice garden and food garden. Once matured there would be a continuous supply of lemon grass, ginger, turmeric, pandan leaves, curry leaves, pumpkins, winter melons and sweet potatoes for the kitchen.

The older girls have started growing their own corns, chilies and long beans with the help of their local volunteer Bapa Santa (a local Chinese business man) who also help in the children's spiritual needs.

On the 3<sup>rd</sup> day we were really overjoyed to witness the children harvesting more than 150 corns that they have planted and we had a BBQ of corns that evening. It tasted really good and original (not genetically modified). We really enjoyed the evening even though there was a blackout for 2 hrs.

Throughout our stay we were very impressed by the children's ruggedness. As young as 7 to 8 years old, they enjoy helping in the work. They were well disciplined and independent. All the children washed their own clothing, cups and plates after each meal. They sweep and mop their rooms regularly. The older children will take turns to help in the kitchen. They also looked after the younger and new children's personal cleanliness and at the same time they have to attend school during the day.

Every night all will gather for worship and devotion lead by the older children in whom they would share whatever problems or issues they faced during the day. Pastor Michael or Sinta will end the session teaching the children spiritual truths. Thereafter one of the children would close in prayer. All sessions were conducted in Bahasa Indonesia, which we were comfortable with as we were able to understand and communicate. It was a wonderful fellowship as some of the older children can speak English too.

We also enjoyed the Sunday worship led by the older children singing and praising God in their native language – Bahasa Indonesia. The message was shared by Bapa Santa.

On one of the days, the wife of the Nias governor Ibu Lenni made a surprise visit to the home to chat with us. Ibu Lenni, a Christian, had known Pastor Michael and Sinta for 10 years. She has lots of praise for their work giving the children opportunity to be educated. Ibu Lenni regularly extends her assistance to Pastor Michael and family and the orphanage.

On our last night, all the children gathered to sing for us. We were very touched. In conclusion, all 3 of us felt it was a fruitful and meaningful trip. We see how God has work through Pastor Michael and Sinta. Knowing that Pastor Michael was a seaman most of his life sailing around the world, could



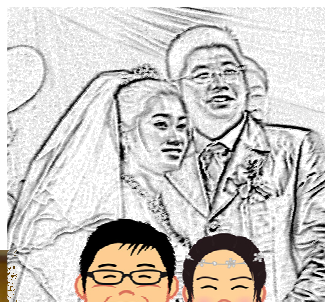
end up giving his life to fulfill God's command in John 13:34-35 was a great encouragement to all of us. Ibu Sinta as she is affectionally called is a truly devoted and loving motherly figure to the Tomorrow's Hope children.



**John 13:34-35** – “A new command I give you: Love one another. As I have loved you, so you must love one another. By this all men will know that you are my disciples, if you love one another.”

Pray for:

1. Pastor Michael and family for safety, wisdom and strength to continue this ministry.
2. Sponsors for the children (each child sponsorship is S\$45)
3. Funds to feed the children
4. Partnership and help from the local Chinese churches.





# Dreams

Once I had a dream. It was so vivid that until today I could still remember it.

I was in front of a faregate (like those in MRT stations), with police standing around to check our particulars. A wall behind this faregate blocked the view of what was inside. Once I passed through and turned right, a big airport came into view. It was a very beautiful airport no words could describe and so big. It was not our Changi Airport; yet, in the dream I knew I was in Singapore. In the dream I was very happy, and I greeted everyone I saw. The happiness exuded from me naturally. The first person I met in the dream was a Caucasian lady at one of the seats. I greeted her and even remembered what I said to her “big huh?” (Referring to the airport.)

After this I saw on my left a very big aquarium-like swimming pool in open air, encased with glass. Sunlight shone directly into the pool. There were different sea creatures swimming inside – those you see in the movie Nemo. Nemo was one of them, and they were all dressed in colourful coats. There were people standing around watching. In fact, the whole airport was brightly lit like a golden ray. It was a very cheery dream and I was very happy in it. The dream was so vivid that when I woke up I could still remember every detail.

Could this be heaven? The whole place was filled with golden light and so beautiful no words could describe. Maybe God was pushing me on, and trying to remind me that my citizenship is in heaven. Those who believe in Christ are on a journey of personal growth that is to last a lifetime. He’s telling me that we are no longer foreigners and aliens, but fellow citizens with God’s people and members of God’s household, that’s why the airport vision?

Recently I had another dream. My cell mates & I decided to watch the movie “Ratatouille” and we agreed to meet at the cinema at 3 p.m. On the day of the meeting, I overslept and when I woke up it was already 3 p.m. I panicked as I found lots of messages and missed calls on my mobile. I started blaming myself and was already visualising being scolded by one of the friends. Anyway it was too late for me to rush down to the cinema. My friends would already have gone into the theatre. I went back to sleep and when I woke up again it was only 9 a.m. Haha...what a dream but it seemed so real I’d thought it was real.

Are there some meanings to my dreams I do not know? Would it be good to have a friend like Joseph who can interpret them, like what he did to Pharaoh’s dreams in Genesis 41:1-57?

I wonder whether God still speaks through dreams like in OT times, or he has stopped doing so after the Bible was completed. If God is still in the centre of everything we do, it could be that He's trying to tell me something through dreams. If this is so, then He really has a sense of humour (especially on my 2<sup>nd</sup> dream) despite what Isaiah 53:3 said about Jesus being a Man of sorrows and grief. Or is it a case of 日有所思, 夜有所梦? ("In the day we reverie, in the night we dream?")

Everyone dreams in sleep. Amusing dreams, scary dreams, incredible dreams ... Is there any dream that is providential? If you have the answer, please share with me.

*Sally Lee*

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***My daily devotion discovery (Ecclesiastes 7:4):***

***According to Solomon, the wise king on Earth, wise people look towards death and only fools always look for happiness.***

***Why is this so?***

***James Sum***

Ecclesiastes 7:4 (NIV) says,

“The heart of the wise is in the house of mourning,  
but the heart of fools is in the house of pleasure.”

No doubt Solomon was wise by human standards, but he was also a sinner. As a king, he had all the privileges and wealth to indulge in a life of pleasure. However, all the pleasure he had did not lead him to happiness. Instead, he grew weary of it. Ecclesiastes was written by the king in repentance, after realizing that wealth, power, fame, learning, human achievement, sex and whatever else he had indulged in the flesh did not bring true happiness. Everything was nothing but smoke – the meaninglessness of it all! (Read Ecc. 1 & 2)

One may go to the house of pleasure (to enjoy) and one may go to the house of mourning (to weep). However, the somber mood in the latter place (with hurt and

grieving) is more apt for us to reflect solemnly on what life is all about, to learn its finiteness in this world. This is better for our souls than losing ourselves to the entertainment in the house of pleasure.

In the days of our youth, we don't like to think about death. We prefer to think about fun. Yet, we cannot forestall the days of trouble that will come and the years that will approach when we begin to grasp the emptiness of our pleasures. It will be to our regrets towards the end of our life. Ecc. 12:1 cautions us about this. So, while it is unpleasant to our feelings to be in the house of mourning, the mortification of being 'forced' to contemplate death (with laughter taken over by a heaviness in the air) while we are still full of life in the physical sense serves as a good counterweight to the gratification we so much like to abandon ourselves to in the house of pleasure.

The New Living Translation of Ecc. 7:4 may enable us to have a better grasp of the meaning of the verse:

“A wise person thinks a lot about death,  
while a fool thinks only about having a good time.”

Abandon your focus on all the wealth and pleasure in this world. **Better go to a funeral than to a feast.** As you think about death, may your mind strain to “remember your Creator in the days of your youth.” (Ecc.12:1)

“Remember him— before the silver cord is severed, or the golden bowl is broken; before the pitcher is shattered at the spring, or the wheel broken at the well, and the dust returns to the ground it came from, and the spirit returns to God who gave it.” (Ecc. 12:6-7)

“Now all has been heard; here is the conclusion of the matter: Fear God and keep his commandments, for this is the whole duty of man. For God will bring every deed into judgment, including every hidden thing, whether it is good or evil.” (Ecc. 12:13-14)

King Solomon learnt his lesson and so recorded his sound advice in Ecclesiastes. The thrust of his message is that true happiness can only come from fearing God and keeping His commandments!

*John Lee*



## **Financial Stewardship – Buying Health Insurance**

It is now relatively easier for insurers to sell policies on health insurance than, say, 10 years ago. This is due to increasing awareness of rising medical costs and the government's active promotion of the idea. Insurers are of course helping to raise the awareness by their energetic advertising of a great variety of attractive plans.

Is there anybody who thinks that buying health insurance is not necessary, because "I can depend on God"? An easy rebuttal to this laid-back belief in God is, "God helps those who help themselves." I know that God does help even those who, for one reason or another, are not self-capable. However, I don't think it is God's will for everyone to sit tight with arms folded in expectation of healthcare provision flowing liberally from above. A human-society analogy is that while the government has a Medifund to cater to needy citizens who do not even have sufficient Medisave to afford basic Medishield, it cannot be that everyone begins to contemplate doing nothing for his own healthcare provision because "I can depend on the government."

Maybe someone lives healthily throughout life without any need for healthcare expenditure at all. Obviously, this is not a realistic expectation for the vast majority. Insurance is a means to cater to larger needs (medical costs) with regular small financial outlays (insurance premiums). We can say that the needs are not necessarily unforeseen, because almost everyone is in need of healthcare at one time or another. Whatever our health circumstances, insurance helps us to safeguard the financial situation not just of ourselves but of our family. It is good financial stewardship to ensure a stable financial state of affairs no matter what happens. There is nothing unholy in being prepared for a rainy day that is foreseeable albeit we do not know exactly when it will fall. We plan for it out of wisdom rather than out of fear or distrust of God. He gives us the foresight to plan. Besides, having a good healthcare insurance plan translates into the reality that starting with little (money to spend on premium), everyone ends up having more (money to pay for healthcare by way of the insurance cover). (Is this something like turning 2 loaves into 5000?)

Buying insurance means contributing money to a common pool for sharing by all, so that each is ultimately entitled to draw from the pool according to his needs. Everyone who joins the pool has his wealth stored as a health-provision asset instead of being withered away for short-term satisfaction of wants. The moral lesson from the Parable of the Talents is that trusting God does not absolve us from personal accountability of making wise present investments for future gains. **While buying insurance for the right purpose is scriptural, people do become led into wrong purchases or over-insurance whereby, instead of making a prudent provision, they over-indulge in expensive products that drain them financially without much usefulness. It becomes a case of unwise appropriation of funds that could otherwise be put to needed use. It may approach robbing God.**

An insurance decision is meant to be stuck with; i.e. we continually pay premiums rather than terminate at whims. Once we have decided on the right scriptural purpose of financial stewardship for the purchase of health insurance, we have to focus our mind on that purpose to choose the right product, and not be swayed by marketing pitches. Remember that the objective of pooling our financial resources is for an honest asset to all who contribute; it is not for anyone to dishonestly pilfer from the pool. Insurers are like managers engaged to help manage and guard the pool according to conscientious principles, and they are entitled to fair rewards for their work in helping out the pool contributors and fair reimbursements for costs – nothing more, nothing less. In the spirit of good financial stewardship, iniquitous leakage from the pool towards inappropriate profit-making by anyone (whether it be the pool contributor or the manager) is to be avoided. What can people who buy health insurance (the insured) do to safeguard the value of the investment by not raising costs, not overspending and not over-drawing? To give yourself a wisdom test, ask yourself whether you agree with the following advice and then check your answer against the comments next:

“Go for the best you can afford. If you go for something more high-level, you can downgrade any time you want. But if you start low, and want to upgrade later, there will be medical underwriting.”

On the surface, the advice is sound. However, there are two traps in “the best you can afford.” As a wise person, you won’t base your decision simply on what you can afford now (say, you earn \$5000/month) but on what you will be able to afford into the future. (Remember what I said above that an insurance decision is meant to be stuck with.) In purchasing insurance, many people treat affordability as a present consideration whereas actual consumption of healthcare is in the future. We put down money for health insurance only when we are in good health (if otherwise, it won’t be accepted by the underwriters anyway). Years down the road, when ill health strikes, we have to keep the high cover if we are to benefit from it. However, our financial circumstances then may not be as good as at the time of policy inception when we were younger and more economically productive. If we force ourselves to maintain the policy coverage against the reality of our diminished financial means, it would be untenable. On the other hand, if we choose to downgrade, then the high premiums we have paid do not actually reap us the benefit of enjoying a higher class of hospital services. Besides, once we downgrade, the higher claim limits for which we have paid for in the foregoing years becomes reduced to the lower claim limits of the downgraded plan. Therefore, those who plan to go for the best that they can afford ought to consider affordability not in terms of the present but the likelihood of their ability to continue to bear the higher premiums for higher-class plans when they grow old, when their careers taper off or when they are forced by ill health to take a knock to their financial wherewithal.

The other trap is the idea of “the best”. What is the best for you or for anyone? Maybe to you, having the best means upgrading your present Medishield Plus to an “as charged” plan covering private hospitals with no sub-limits. In the “as charged” plan, claims “are pegged to ward classes, so when charges go up because of inflation, they will still cover accordingly.” Sounds very good, and you are attracted. Well, before you upgrade, you have to consider the following issues:

- (1) You have to make sure that certain medical conditions covered by the original plan are not excluded when you upgrade because of health issues that had cropped up between the inception of the original cover and the date of upgrading,

especially when you (the insured) miss out important declarations due to carelessness, forgetfulness or ignorance. We may have our best intention to declare everything, but our memory is not always that good that we don't miss out anything. **(If you upgrade to 'as-charged' at higher healthcare class, you will not be paid the upgraded benefits for pre-existing conditions covered by the original lower plan.** If you are not aware before you consume the medical services, you may be in for a shock when insurance claims bounce back!)

- (2) The fact that an "as charged" plan has no sub-limits carries a real risk that you (the insured) may be tempted to over-consume hospitalization services and very quickly exhaust the overall limit of the insurance cover. This is especially so if you throw checks and balances to the wind when choosing the most comfortable and expensive private care, thinking that after all, the insurer is going to pay everything. So you don't mind if the health service provider decides to charge anything.
- (3) **It is true that when charges go up because of inflation, the plan will still cover accordingly. However, a caveat is in order: health insurance premiums may also go up.** (Premium rates are never guaranteed!) Therefore, you will still be covered by the plan only if you can continue to afford it and is not forced to downgrade by a dreadful jump in premium.
- (4) If you are still paying for the "as charged" plan, won't you want to benefit yourself with a higher level of hospitalization services? The answer is a no-brainer. There is still a caveat: If you go for expensive services as a private patient, fully paid for by the insurer, you may still have to bear out-of-pocket the high outpatient charges for consultations, investigations and tests as a private patient for follow-up treatments if outpatient treatments are not fully covered by the insurance plan. What this may mean is that you stay in hospital for one day and the insurer pays for that day and, perhaps, a few follow-ups; you

end up paying out of pocket for further continuing follow-up care, tests, investigations, etc., all at private rate. This can be more costly than the hospitalization itself.

We pay for health insurance now for future consumption of healthcare. Many people pay high hoping for the best in returns (higher class of healthcare) but, when the healthcare needs arise, they end up not actually consuming what they pay for because of exclusions, out-of-pocket financial constraints, or premium-no-longer-able-to-afford. What then becomes of the resources that have been going into the pool? A possible state of affairs is that what have been going into the insurance pool have been pointlessly leaking away due to just a small number of unwarranted large claims with inflated medical over-servicing charges, manager's profit impositions, etc. The end result is that the original idea of a good stewardship investment plan for a health-care asset common to all becomes a liability to most with only few beneficiaries.

Buying health insurance is definitely a good thing as a means of wise financial stewardship, provided we make the wise choice of plan that is the best to fulfill a need (as against an unholy profit motive to fill our wants) without over-indulgence, and according to our ability to afford maintaining the policy (sticking with it) for as long as it will provide the intended security. Our prudence in making the right choice will inhibit investment erosion. To the extent of our human responsibility, we help ourselves but still hold on to God's hands; and He is most willing to help us as we help ourselves. This is what "God helps those who help themselves" means. Buying insurance should not be treated as a be-all-and-end-all personal decision that shifts dependence away from God. **A financial stewardship programme that is worthy of encouragement becomes a blight on Christian testimony when it becomes thoughtless, profligate or a profit-making objective!**

*John Lee*



# TESTIMONY OF MY CONVERSION

by Se Ping

Just like my parents and their parents, since young I was taught to pray to Chinese deities and our dead ancestors for good health and a prosperous life. The gospel of Christ soon reached my town in Malaysia where I stayed, and many people were beginning to attend church. By the age of 5 I was already in a Sunday School. I had heard the story of Jesus Christ dying on the cross for my sins many times, but had not felt the need for Him in my life.

A crisis soon happened in my family life that made me turned to God for help. My father's tea business was failing over the years, and soon he was in financial difficulties. My parents' quarrels and fights had also become more violent and frequent during that period of time. My mother was also very sickly and was frequently hospitalized, thus putting more strain on my family's income. Everything around me seemed to be in turmoil and there was nothing much I could do to ease my family's burdens. Needless to say, I could not find peace and my studies were affected.

Just when I felt so overwhelmed, a classmate gave me a Christian tract. I read that tract immediately, and again, God reminded me that Christ had died for my sins, and to cast my burdens upon Him and He will give me rest. Yes, I wanted this rest, but how could I receive it? My friend pointed to the sinners' prayer printed on the tract, and so I prayed to the Lord to come into my life. I was 14 years' old then.

Since then the Lord has blessed me in many ways. He has never failed to provide my life with inner peace. He had also lifted my burdens, as I began to pray for my parents, He led my father to take up a new type of work, and my mother's health improved and she went on to live for many more years. I managed to do well in school and went on to complete my education in a university in Singapore.

Praise be to the Lord!



# Visit to Labrador Park



8<sup>th</sup> November 2007 – The Dialect Ministry's last activity for the year. It was an outing for the elderly to Labrador Park to visit the Secret Tunnel. Many people

had prayed for fine weather, presumably that meant – no rain! However, that was not to be. It started raining early in the morning and did not stop until sometime around 10.30 am when the whole group was in the Secret Tunnel 1.



Bro Peter was desperate and called Sis Lucy who was on the bus with the elderly to re-route to the Pasir Panjang Wholesale Market to wait out the wet weather. However, Sis Lucy decided that the raindrops would not be a problem because it was more of a drizzle, a shower of blessings. So the bus dropped the group at the Labrador Park bus stop, and out popped the umbrellas. I guess we prayed for no rain but we carried umbrellas just in case. I don't want to go into a discussion on praying in faith here.



Anyway, I see God's mysterious ways (Isaiah 55:8) at work here. By bringing the rain, we enjoyed cool weather. The whole group was kept together under the shelter instead of dispersing, had it been dry weather. So the Hokkien praise songs were sung and the food and fellowship were enjoyed as a group. We don't know if anyone was touched but surely if God was at work, then His Will shall be done on earth, as in Heaven.



Someone asked me if the tunnels were hot and dark. Having visited the Cu Ci Tunnels in Vietnam, I thought it was similar. However, Singapore is a 1<sup>st</sup> world nation and our tunnels are air-conditioned and have electrical lighting. So, no problem for the old folks, even those in wheel chairs.



Thank God for His grace

# Labrador Park



Rain will keep us together....



## Entrance to Tunnel 1



Tunnels are large enough for wheelchairs to roll through...



## At Pasir Panjang Wholesale Market....

