

Continued from Page 1

says, "Wilt thou set thine eyes upon that which is not? for riches certainly make themselves wings; they fly away as an eagle toward heaven" (Proverbs 23:5). It is a poor testimony for a Christian to trust in "Lady Luck."

"Let your conversation be without covetousness; and be content with such things as ye have: for he hath said, I will never leave thee, nor forsake thee. So that we may boldly say, The Lord is my helper, and I will not fear what man shall do unto me" (Hebrews 13:5-6). – Feb 22, 2010

3. Money and Happiness

Keith Nicholson won \$426,495 in the British soccer pool. His wife announced that he was going to "spend, spend, spend."

But look what happened to the money and the Nicholsons.

They bought a luxury home for \$47,600. (Before they hit the jackpot, they had rented a city housing for \$5.43 a week.) They gave parties almost every night. In four years they managed to spend \$196,000. "We had lots of money," reported Mrs Nicholson, "but we lost our friends. The people we had known in the old days, and whom we really wanted to see, never came along."

In 1966, Nicholson was killed in a crash in the \$5,600 car bought out of his winnings. From the jackpot money, \$107,113 went to the government in death taxes. The remainder was invested, half in trust for the three children, and half to give Mrs Nicholson \$25 a week income.

4. "Millionaires seldom smile"

Where is happiness found? John B Rockefeller, a Christian millionaire, said, "I have made many millions, but they have brought me no happiness. I would barter them all for the days I sat on an office stool in Cleveland and counted myself rich on three dollars a week." Broken in health, he employed an armed guard.

W H Vanderbilt said, "The care of 200 million dollars is too great a load for any brain or back to bear. It is enough to kill anyone. There is no pleasure in it."

Henry Ford, the automobile king, said, "Work is the only pleasure. It is only work that makes life worth living. I was happier when doing a mechanic's job."

Andrew Carnegie, the multi-millionaire, said, "Millionaires seldom smile."

5. Money: What good is it?

It is recorded of one of America's richest men, that before he died he said to a friend: "I don't see what good it does me – all this money that you say is mine. I can't eat it, can't spend it; in fact, I never saw it, and never had it in my hand for a moment. I dress no better than my private secretary, and cannot eat as much as my coachman. I live in a big servants' boarding house, have dyspepsia, cannot drink champagne, and most of my money is in the hands of others, who use it mainly for their own benefit." This is the testimony of one who put his treasure in "a bag with holes." – *Gospel Herald*.

Franklin's observations – Money never made a man happy yet, nor will it. There is nothing in its nature to produce happiness. The more a man has, the more he wants. Instead of its filling a vacuum, it makes one. If it satisfies one want, it doubles and trebles that want another way. That was a true proverb of the wise man; rely upon it: "Better is little with the fear of the Lord, than great treasure, and trouble therewith." – *Benjamin Franklin*.

- The poorest man I know is the man who has nothing but money. – *John D Rockefeller, Jr*
- Upon the statue of Joseph Brotherton is the inscription, "A man's riches consist not in the amount of his wealth, but in the fewness of his wants."
- People who set their minds and hearts on money are equally disappointed whether they get it or whether they don't. "But godliness with contentment is great gain" (1 Timothy 6:6).

*Faithfully in the Lord
Dr SH Tow, Sr Pastor*



CALVARY PANDAN BIBLE-PRESBYTERIAN CHURCH

"NOT TO BE MINISTERED UNTO BUT TO MINISTER"

201 Pandan Gardens

Singapore 609337

Tel: 65603885

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Email: calbp@pacific.net.sg

Website: <http://calvarypandan.org>

THEME: "Walking with God in Perilous Times"

(2 Tim 3:1)

Senior Pastor: Rev Dr Tow Siang Hwa

Pastor: Rev Dr Quek Suan Yew

LORD'S DAY, 14 Mar 2010

PANDAN NEWS WEEKLY

Vol. 7 (36) No.11

NEW SANCTUARY (400 SEATS) OPEN FOR MORNING WORSHIP

Conducive place of worship with
CCTV

40 seats in New Sanctuary Cryroom.

Open at 10 a.m. Come early.

All are welcome.

My dear readers,

1. Singapore Now in "CASINO CLUB CLASS"

With the opening of its first Casino earlier this year, Singapore is now in the "CASINO CLUB CLASS." Rich people, and "not so rich" ones are flocking to Sentosa, hoping to strike gold. The likely outcome is the hopeful and happy visitors to the "Isle of Peace" will return a "sadder but wiser lot" for their experience.

Below I reprint an article from "Christian News" and some illuminating excerpts from "Encyclopedia of 7,700 Illustrations" by Paul Lee Tan, 1979.

2. Lottery Catastrophe

Friday Church News Notes

In the book *Money for Nothing* (One Man's Journey through the Dark Side of Lottery Millions), Edward Ugle says the "broke or

financially troubled lottery winners are the rule." In fact, the consequences of winning the lottery are often more frightful than mere financial trouble.

Abraham Shakespeare, a professing Christian who "knew his way around the Bible," purchased a winning lottery ticket in November 2006 and received a \$17 million payout after taxes. In a little over two years he had spent most of the money and was murdered by someone who was probably one of his newfound "friends." His relatives said that he was "miserable early on from his newfound fortune."

In January 2007 he purchased a million-dollar home and then sold it for a loss of \$350,000 two years later to a woman who said that she wanted to write the story of his life.

On January 29, 2010, Shakespeare's body was found buried under a slab of concrete on that property. If he knew the Bible, Shakespeare should have known better than to gamble. The Bible exposes the lottery for the lie that it is. The lottery encourages covetousness, which the Bible condemns, and it mocks contentment, which the Bible exalts.

The deceitful message of the lottery is that wealth can solve your problems, but the Bible

Continued on Page 6

ACM (Annual Congregation Meeting) 2.00 pm 1 May 2010.
All active communicant members 21 years and above (English and Mandarin) please note.

**A very warm welcome to visitors and friends in the name of
our Lord and Saviour Jesus Christ**

PANDAN FACTS & FIGURES

Ring Pastor Quek 6566 5716; Mobile - 9671 9310 any time; Email - suanyew@gmail.com

10.00 am **Pre-Service Prayer Meeting: JW Sanctuary**
Today: Elder Chew Chong Kiat ; N/W: Dn Vincent Teo

10.15 am **Pre-Service Singing: Today:** Ko Lingwei ; N/W: Dn Chia Chung Seng

10.30 am **Lord's Day**

Today **Worship Leaders** : Dn Eric Lim / Elder Goh Kee Tai
Speaker : Dr SH Tow
Message : **"The Way of Balaam" (2 Pet 2:14-16)**

Next Week **Worship Leaders** : Elder Chew Chong Kiat / Mr Joe Chan
Speaker : Dr SH Tow
Message : "Wells Without Water" (2 Pet 2:17-19)

Last Week's (07.03.10) Attendances and Offerings

English Worship	10.30 am	1,100	\$23,385.04	
Junior Worship		146		
Mandarin Worship	8.00 am	169	\$ 2,394.00	
Mandarin JW		39		
SGBF	6.00 pm	380	\$ 4,114.15	RM10
Prayer Meeting (Tuesday)	8.15 pm	112		

Lord's Day Activities

Basic Bible Knowledge 12.15 pm - 1.15 pm, Cryroom
Today: Lesson 9: The Holy Spirit i/c Elder Goh Kee Tai
N/W: Lesson 10: Prayer i/c Elder Goh Kee Tai

ABC 12.15 pm - 1.15 pm, Rooms #02-05-07
DHW 12.15 pm - 1.15 pm, Sanctuary, 2nd level
Teens' Meeting 12.15 pm - 1.15 pm, JW Sanctuary, #02-03
Young People Discn Gp (17-20) 12.15 pm - 1.15 pm, Rooms #04-05 & #04-06
Library 12.15 pm - 1.30 pm, Room #03-04
AV Library 12.15 pm - 1.15 pm, Room #02-02
Choir 1.30 pm - 3.30 pm, Rooms #02-05-07
Myanmar Fellowship 4.00 pm - 6.00 pm Room #04-05
Tracting 1.45 pm, Lobby outside Sanctuary (2nd & 4th Week)

Lord's Day Duties

	<i>14 March</i>	<i>21 March</i>
Musicians Morning	Michelle Chiang / Lois Teo	Ong Su Ling / Rachel Han
<i>SGBF (6 pm)</i>	Samuel Eio / Lee Yu Jie	Adrian Ho / Serena Ng
Greeters	Chan Noi Eng, Serlina & Louisa	Chang Wan Kok & family
Welcomers	Peter & Sharon Chung	Ernest Chan & Dn Eric Lim
Lunch Coupon Sale	Kam Seng & Veronica	Lydia & Lynn Yeo
Kitchen Duty	Choir	YF
Ushers	Steven Lee, Nam Moon, Heng Wee, Samuel Chiang, Joe Chan, Edgar Teo, Thian Guan, Joseph Lok, Andrew Chiang, SKY, Chee Weng, Kim Hai	Steven Lee, David Wong, Woon Chin, Ming Kin, Shue Heng, Ray Tan, Cho Wai Mun, Joel Koh, Mark Woo, John Fong, Victor Wong, Ernest Chan, Mark Gossage, Kok Keong

To illustrate the essence of the verse, we shall study Saul's character.

Saul began well as the first king of Israel. Alas, he did not do and end well. The main cause for his downfall and ultimate ruin was his spiritual degradation. *Saul has no fear of the Lord in his heart.* Without this reverential holy fear of God Almighty, man is left to his own devices and imaginations of his evil heart (Jer 17:9). This will eventually result in gross disobedience and a flippant mental attitude to all things that proceed from God.

Without this important spiritual donning, Saul could never serve God in truth, for it is only **by the fear of the Lord men depart from evil** (Prov 16: 6b). Self and sin became his master. He intruded into the office of the priesthood, and assumed the priestly role, contrary to God's commandments and divine appointments. In so doing, Saul had made slight of God's command. This was a grievous contempt of God and His order of holy sacraments.

Infamous for his total disregard and wilful disobedience to God's command to utterly destroy the Amalekites was the straw that broke the camel's back. For his departure from and rebellion to God's explicit command, Saul was condemned and finally rejected by God. The Spirit of the Lord departed from him and he was subsequently possessed by an evil spirit (1 Sam 16:14), which resulted in a mental disturbance that caused him to lead a perverse life with murderous intent on David's life to actual killing of eight-five innocent priests at Nob.

Without this holy fear of God in him, Saul had begun the slippery road to self-destruction. After the death of Samuel, the threat of the Philistines' imminent attack placed Saul in a desperate position. Cowered by the innumerable sins of his past deeds, the man

lost all courage. Had he truly repented of his sins and be reconciled to God, he should have no fear of the Philistine army now in sight. Samuel was dead, so where could he obtain help?

Then, he decided to seek guidance from the Lord. But God did not answer him. We know from Scriptures that Saul did not enquire of God in faith. He had not sought after God wholeheartedly nor did he earnestly and sincerely implore for divine instructions. Saul had approached God frivolously and had not turned to Him *'with his whole heart, but feignedly'* (Jer 3:10) as when God rebuked Judah for her spiritual whoredom. Surely, a faint and cold heart and a double unstable mind would yield no answer from Heaven. Saul ought to have exercised genuine repentance and perseverance in all humility in seeking God. Instead, he was very impatient. He could not see the importance of waiting on the Lord. He had not this mental assent for repentance before he could approach the thrice holy God simply because Saul never possessed the reverential fear of God in his depraved heart.

In great desperation and totally overwhelmed by sin and the evil spirit, Saul then proceeded with the most abominable task. He went on to consult a witch at Endor! Here was a necromancer who could consult the dead to determine his future.

By this horrendous act, Saul indeed displayed complete lack of faith in God. Totally unregenerated and depraved, he, the king, had contradicted himself by doing what he prohibited in his kingdom (1 Sam 28:9). By defiling himself with the terrible abomination of divination (occultic practices), Saul had committed a gross sin in the sight of God. Necromancy was outrightly condemned throughout Scriptures (Deu 18:11). It was beyond doubt that God was never in his vocabulary, mind and life. Completely alienated from God, Saul could only be *led captive by satan who became his ultimate master.*

SGBF Singpiration	Dn Chia Chung Seng	Elder Chew Chong Kiat
SGBF Ushers	Steven Lee, Samuel Chiang, Andrew Chiang, Woon Chin, Harsono, John Fong	Mark Woo, Samuel Chiang, Choon Keng, Mark Gossage, Kwok Weng, Dn Vincent Teo
SGBF Greeters	Truth BPC	Joe & Jeanie Chan
SGBF Welcomers / Dinner Coupon Sales	Samuel & Irene Tham	Randal Chow & family
SGBF Kitchen Duty	Truth BPC	Mark Woo, Samuel Chiang

Activities for the week (15 - 20 March)

Tuesday 8.15 pm	PRAYER MEETING i/c Preacher Lek Aik Wee
Friday - Sat	YF RETREAT
	Confessions Rev Dr Prabhudas Koshy
Saturday 2.30 pm	CMC (Calvary Mission to Children)
6.30 pm	ADULTS FELLOWSHIP MEETING - 3rd level Sanctuary
	Coping With Grief & Crisis Rev Wee Eng Moh
	<i>A fellowship dinner follows the meeting. All are welcome!</i>

HOME News & Announcements

1. Last Week's LOVE GIFTS TO DESIGNATED FUNDS: \$9,388

Ajin Thu - Pontianak 50 = \$50; **Ann Clements & Family** 20, 200, 50, 50, 174, 5 = \$499; **Baraka BP Church** 30, 74, 100 = \$204; **Bethel DC - Chiang Rai** 50, 50, 50, 100 = \$250; **Bible Witness** 100 = \$100; **Chee Khuen Wah, Rev** 50 = \$50; **CMC 2** = \$2; **Dignadice Rev (Police & Army Ministry)** 10, 50, 10, 200, 50, 50 = \$370; **Dignadice Rev (Van)** 200, 50, 300, 50, 20, 50, 50, 10, 100, 50, 800 = \$1,680; **Emmanuel Baptist Church** 500 = \$500; **Eric Lim** 50, 13 = \$63; **FEBC** 50, 50, 50, 20, 100, 100, 172, 50, 50, 10, 50 = \$702; **FEBC Lawsuit** 50 = \$50; **FEBC - Billy** 100 = \$100; **FEBC - Damien** 50 = \$50; **FEBC - Karen Lee** 40 = \$40; **Golden Years** 50 = \$50; **Hilltop** 50, 100, 50 = \$200; **John & Eunice Tan** 400, 50, 144, 100 = \$694; **Jordan** 300, 200, 50, 50 = \$600; **Lek Aik Wee, Pr** 200 = \$200; **Pang Kok Hiong Rev** 200, 100, 12, 50, 50, 20 = \$432; **Peter Yoksan, Pr** 50, 80, 100, 50, 50, 400 = \$730; **Pontianak Kalimantan** 50, 10, 50, 50, 50, 62, 50 = \$322; **Quek Suan Yew, Rev (Dr)** 150 = \$150; **RPG - English/Chinese** 50, 50, 50 = \$150; **Saipan/China** 100 = \$100; **Tow SH, Dr** 50 = \$50; **Ministry in Sri Lanka** 200 = \$200; **Sunday School - Nursery & Kindys** 800 = \$800

ANNOUNCEMENT ON DR PAUL HOOLE AND MINISTRY IN SRI LANKA — Dr Paul Hoole has resigned and has officially handed over the church and Bible College to the Rev Vijeyanthiran Dixson, a FEBC alumnus. The ministry in Sri Lanka is now called Trinity Reformed Church. It is regrettable that CPBPC has no more contact with Dr Paul Hoole. Therefore worshippers are kindly requested to send any gift they have for Dr Paul Hoole to him directly. What has been collected for Dr Paul Hoole thus far will be sent to him. Thank you very much for your kind understanding.

SUNSET GOSPEL BIBLE FELLOWSHIP
Theme: Victorious Living In Perilous Times

	<i>14 March (6 pm)</i>	<i>21 March (6 pm)</i>
Topic:	"Incontinent"	"Fierce"
Preacher:	Rev Dr Jeffrey Khoo	Rev Dr Quek Suan Yew
Worship Leader:	Elder Sim Siang Kok	Elder Jeffrey Cheong

ADVANCE NOTICE FOR CHURCH CAMP - 7 to 12 JUNE 2010

Please pray and plan to have a blessed time with the Lord and with one another!

CPK urgently needs:

1 English Teacher and 1 Chinese Teacher to start in early April if possible

Qualifications: Have a burden to serve in this ministry
Teachers with DPET preferred.

Or minimum of 5 O levels & B4 for English or Chinese. Training will be provided
Interested, please call Eld Chew at 97719440

Building Extension (Cost \$2.1 Million) - Collection todate: \$1,814,569.03

Last week: 10, 50, 2000, 30, 100, 350, 12, 20, 150, 10, 10, 50, 20, 50, 50, 50, 10, 200, 62, 50, 50, 300, 0.50, 50, 1, 1, 0.30, 20, 100, 50 = **Total:** \$3,856.80

- PASTOR QUEK** is in Bethel Development Center, Chiang Rai, to conduct Vacation Bible School and preach at BDC. Please uphold Pastor Quek and team when they will return on 17 Mar.
- LENTOR RESIDENCE** - the Teens will be ministering at Lentor Residence today. Others who wish to minister as well are most welcome. Bus leaves church at 1.45pm under the charge of Woan Jiun, and returns to church by 5pm.
- MONTHLY TEENS RETREAT** will be held on Mar 21 at the home of Sis Serena, 76 Jalan Lim Tai See. Bus leaves at 1.45pm.
- CPK REGISTRATION FOR INTAKE 2011** - Registration for the 2011 Intake is now open to Church members' children born in 2008. Please call 65603884 for an appointment. A copy of the child's birth certificate and \$30 will be required for registration.
- PATRIA CONTACT GROUP** will be held on Mar 26 at the home of Dn & Mrs Milton Ang. Add: 31 Goldhill Drive, S308879. Newcomers are most welcome
- WORSHIPPER'S DIRECTORY 2010** - Please submit your photo to calvarypandanphotos@gmail.com by today. Thank you very much for your co-operation.
- HELPERS' APPRECIATION LUNCH (28 MAY, VESAK DAY, 10AM-1.30PM)** - All who are involved in any ministry/fellowship group/contact group of the church are invited. Registration (for tables of 8) is now open. Kindly indicate your participation with Dn James Fu.

YF MARCH RETREAT

19th - 20th March
Venue: Calvary Pandan BPC
Speaker: Rev Dr Prabhudas Koshy
Theme: Confessions
Registration forms are available at the YF notice Board. For more info, feel free to contact Jonathan Tay at 83881228.

YAF RETREAT 2010 (APRIL)

2nd - 4th April
Venue: Calvary Pandan BPC (AV Studio)
Speaker: Preacher Lek Aik Wee
Topic: The Attraction of the Cross
Please contact Josiah Tan (98280217) or Ian Goh (97459503) for more info.
Registrations will take place outside the Sanctuary after service on the 7th, 14th, 21st and 28th of March.

YEARLY TEENS RETREAT

21 - 24 June
Venue: Camp Challenge Sembawang
Speaker: Dr Paul Ferguson
Theme: One Body In Christ
For more info, contact Ern-Min at 81010695

At this juncture, may we check if we have this holy fear of God in our hearts. If we are truly saved in the Lord, our answer would be in the affirmative. We fear Him not with a noisome, uneasy fear. That is an unclean fear only for things or persons that may bring harm to us. For us, it is a clean holy, filial fear of God because we love Him as our Saviour and would never think to incur His displeasure. Only then would we be preserved in all our doings.

Without the fear of God at all, Saul then requested the witch to bring up Samuel from the dead so that he could consult him again. To Saul, a dead prophet would render greater help than a living Almighty God whose instructions Saul had repeatedly held in contempt and disobeyed!

God has specifically commanded His children not to be involved with *'any one thatuseth divination, or an observer of times, or an enchanter, or a witch, or a charmer, or a consulter with familiar spirits, or a wizard, or a necromancer'* (Deu 18:10,11). These occultic practices are now very prevalent and are being actively promoted in recent years via the media: the Harry Potter series, comics, cartoon characters in films (e.g. Casper, the friendly ghost), computer games and other methods and paraphernalia to attract the unsuspecting. Perhaps, the biggest scale of occultic indulgences is Halloween which is widely celebrated every year on 31 October. We, as God's children, must steer clear of such 'celebration'.

Satan is known as *'the prince of the power of the air'* (Eph 2:2) and has well-organised ranks of demons to do his bidding. While the internet has been hailed as the panacea for mankind, in a negative sense, the cyber domain is widely used as a medium for satanic infiltration to trap the undiscerning and unsuspecting. Children and adults alike are exposed, unwarily, to a host of demonic allurements couched in innocuous outfits.

Surely as God's children, we ought to be forewarned. It behoves us to be alert to the dangers

of occultic practices and the wiles and devices of satan. Flee from such devil-oriented activities and pleasures. Many a soul have been ensnared, deceived and destroyed. Once a person dabbles with any form of the occult, he is trapped in satan's hand and power. Intense torment and great anguish of soul will be the result. As parents, we must be spiritually discerning and to closely monitor our children's employment of their leisure hours.

In these perilous times, God has warned us to be sober, alert and prayerful, *'For we wrestle not against flesh and blood, but against principalities, against powers, against rulers of the darkness of this world, against spiritual wickedness in high places'* (Eph 6: 12). To have complete victory over demoniac activities, we should *'Put on the whole armour of God that ye may be able to stand against the wiles of the devil'* (Eph 6: 11) and *'Submit yourselves therefore to God. Resist the devil, and he will flee from you'* (Js 4:7). God is with us and in Him alone have we this victory for *'greater is he that is in you, than he that is in the world'* (1 Jn 4:4).

To be forewarned is to be forearmed. May we heed the two precious truths that we have learnt from the tragic life of Saul. It is only with the fear of the Lord that we will not go down the slippery slope of destruction. We are God's children and never should partake in any devil-driven activities. Amen.

*N/W: Rev Dr Quek Suan Yew
F/W: Elder Sim Siang Kok*

MORE PRAYER MORE POWER!

We request everybody to PRAY!

1. **For Rev Quek and Team** visiting
Bethel Development Centre, Chiang Rai
March 13 - 17
2. **For Mrs Julie Chew and team**
Calvary B-P Church Sibuluan
Sibuluan
March 17 - 21
3. **For Dr Tow and Philippines Missions Team** visiting
 - Hilltop Center for Biblical Studies
Antipolo, Rizal
March 25, 26
 - Emmanuel Christian Church, Bicol
Bicol, Albay
March 27, 28

Please pray DAILY for Holy Spirit power
in PREACHING & WITNESSING

Weekly Supplement

From: Raymond Saxe
Sent: Friday, March 12, 2010

Pastors and Elders of the Calvary Pandam B-P Church:

Beloved brethren in our Messiah Jesus: Shalom.

Grateful thanks for the generous gift which has just been received. We also remember with great joy the times of refreshing around the Word as we labored together with our precious Lord Jesus.

We watch daily for His imminent return, but press on by His grace until we hear the shout (1 Thess. 4:13-18). By His mighty hand we were allowed by His Spirit to preach nearly 3 months in South Africa (Oct.-Dec., 2009). Just now (Feb. 2010), we had ministry in several southern States (Ohio, Tenn, Georgia, and Florida). This was a 3000 mile drive for His glory and the blessing of His people. We endeavor to be faithful servants with our wonderful Savior.

Again deep appreciation for your gift which you so graciously sent in His Name. Kindly convey our warmest Christian thankfulness to the entire church. May your own ministries be abundantly fruitful unto His eternal praise.

Yours through God's abounding mercy and grace,
Raymond H. Saxe, Th.D.; D. Miss.
Phil. 4:20

(Dr Saxe ministered at Calvary Pandan about seven years ago. Pray for him - in Ann Arbor, Michigan - Dr Tow)