

# Arise!

Newsletter of the Rise Up Men of God Ministry

May 2025 • Issue 8

## THE CHRISTIAN ECONOMIST

*“Again, the kingdom of heaven is like unto a merchant man, seeking goodly pearls: Who, when he had found one pearl of great price, went and sold all that he had, and bought it.”  
Matthew 13:45-46*

### ECONOMY EXPLAINED

The Christian man must have spiritual wisdom to discern true treasures and invest wisely in his life here on earth

**THE MORAL LAW**

*Theology*

**INVEST IN YOUR FAMILY!**

*Pastoral*

**INVEST IN TRUE AND INCORRUPTIBLE RICHES!**

*Pastoral*

**WANT TO BE RICH!**

*The Christian Economist*

# Contents

Arise! | May 2025 | Issue 8

## 02 EDITORIAL

06 THE CHRISTIAN ECONOMIST  
Economy Explained

11 THE CHRISTIAN ECONOMIST  
Want to Be Rich!

16 THEOLOGY  
The Moral Law

19 THE CHRISTIAN ECONOMIST  
Invest in Your Family!

28 PASTORAL  
Invest in your family!

30 PASTORAL  
Invest in true and incorruptible riches!

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## Church Ministries for the Christian Home

Christian fathers, build your home upon the Lord Jesus Christ and the sure foundation of God's Word. The Christian home is not the building - it is the lives of your wife and your children. Build wisely! The ministries of Calvary Pandan B-P Church are there to assist you in duties as a Christian husband and Christian father.

The *Calvary Mission To Children (CMC)* is an outreach to the children living in the western part of Singapore, to lead them to Christ and nurture them to "grow in grace, and in the knowledge of our Lord and Saviour Jesus Christ.

<https://calvarypandan.sg/ministries/cmc>



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## Online Archives

Missed a recent issue of Arise! or want to revisit a previous RMG article? The digital editions can be accessed at

<https://calvarypandan.sg/fellowship-groups/rmg>



## Editorial



In this issue of *Arise!*, we explore the theme of “The Christian Economist” and take a closer look at a topic that we are all are familiar with – profit and loss.

No man does not keep a balance of his income and expenditure. Even young school-going children can do that daily.

However, those who (through ignorance, slothfulness, or foolishness) fail to maintain a proper balance of their books end up ruining their own lives and that of their loved ones.

## One Economy, not Two!

Man consists of 2 parts – body and soul. But the Christian man does not deal with 2 different economies in his life. Instead, the Christian man trades only within the realm of the spiritual economy of God's divine kingdom. This is because the Christian is a spiritual man, and he views everything in his life from a spiritual perspective.

As a citizen of heaven on earth, and an ambassador for Christ, the Christian man must have the correct and biblical understanding of the world's economy in which he is involved. He measures profit and loss from the divine vantage point, and the only treasures he seeks to bank in his life are secure and incorruptible treasures in heaven.

**When a man gains the world,  
it is temporarily gained. But  
when a man loses his soul, it  
is eternally lost!**

In the Apostle Paul's sacred accounting of profit and loss in his life, he "*counts all things but loss for the excellency of the knowledge of Christ Jesus my Lord*" and "*do count them but dung that I [he] may win Christ*" (Philippians 3:8).

The Lord Jesus Christ has defined true and eternal treasures and corruptible riches. Further, He commands us firstly where and what not to invest in – "*lay not up for ourselves [yourselves] treasure upon earth* [emphasis added]"; and secondly, He also tells us where and what to invest in – "*lay up for ourselves [yourselves] treasures in heaven* [emphasis added]" (Matthew 6:19-20).

These are the basic principles of biblical economics!

## Profit and Loss

*"For what shall it profit a man, if he shall gain the whole world, and lose his own soul? Or what shall a man give in exchange for his soul?"*

Mark 8:36-68

The Lord Jesus Christ tells us that a man will gain nothing if he gains the whole world. He also tells us the inestimable value of a man's soul. The whole world is not worth gaining; the soul is not worth losing!

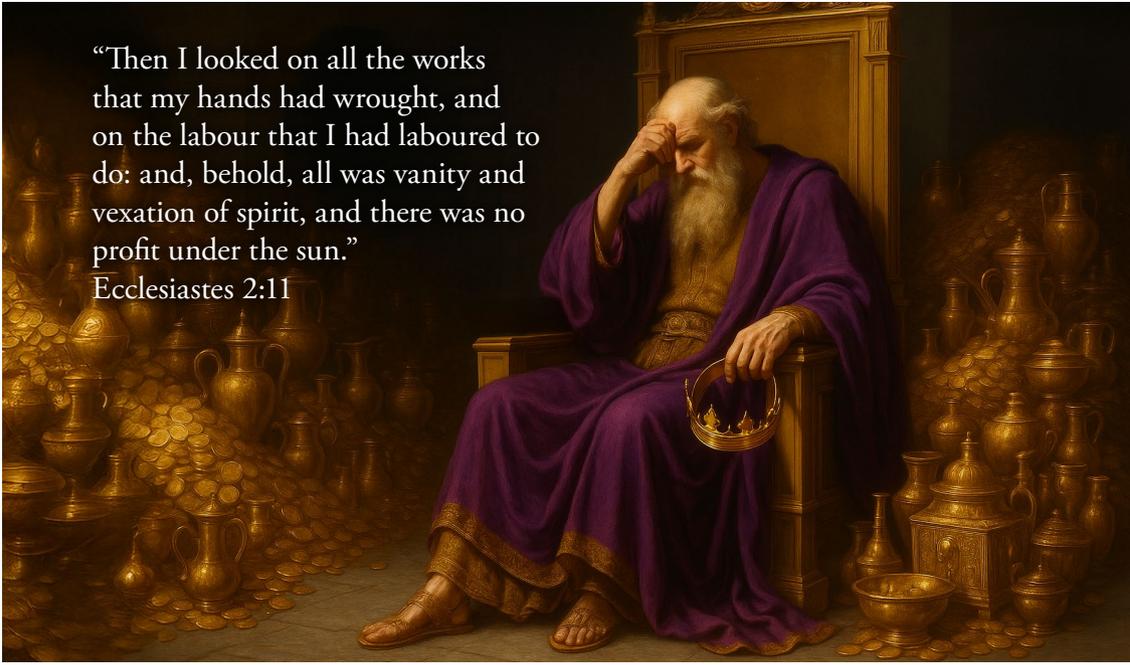
When a man gains the world, it is temporarily gained. But when a man loses his soul, it is eternally lost! Such is the measure of profit and loss in the divine and spiritual economy.

Solomon perhaps could be said to have come closest to 'gaining the whole world' with all the wisdom, power and wealth he possessed. He wrote in Ecclesiastes of how he searched out all ways to profit in this life but found them a complete loss and a waste of time and effort without remembering his Creator God. Vanity of vanities, and vexation of spirit!

Every man is given time by God to trade here on earth. He must trade wisely. If he invests his time and life here on earth in spiritual stocks, he will reap eternal rewards and dividends. But if he gambles his time and energy to pursue the things of this earth, he will undoubtedly reap the stocks and shares of the world – which are misery, death and hell!

“Then I looked on all the works that my hands had wrought, and on the labour that I had laboured to do: and, behold, all was vanity and vexation of spirit, and there was no profit under the sun.”

Ecclesiastes 2:11



What is the economic outlook in your life like?

## Money

In general, men try to gain the world through money, power, or wisdom. Unfortunately, few have wisdom, not many have power, and all try to get more money.

If used rightly, money is not evil in itself, for it can be used to do many good things. The problem that men have is the love of money (1 Timothy 6:10). Most unfortunately, this prevalent love of money has a dysfunctional relationship with a terrible and insidious disease called covetousness, which will destroy a man.

As rust gradually grows and corrodes a shiny piece of metal, a covetous spirit will soon be consumed and stricken

**It is time for us to examine our treasures and the things (and people) we hold dear in our lives ...**

with discontentment. Such a man will be discontented with what he does not have and dissatisfied with what he has; covetousness and discontentment are common bedfellows!

The remedy to covetousness and discontentment is not idleness or laziness! The remedy is, first and foremost, contentment in Christ. Christ exhorts us in Matthew 6:33: *“But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you.”* However, contentment in Christ does

not mean a lack of hard work or industry. As Benjamin Franklin wisely said, ‘An hour’s industry will do more to produce cheerfulness, suppress evil humours and retrieve your affairs, more than a month’s moaning. Sloth makes all things difficult, but industry [makes] all easy!’”

We must certainly labour in this world, and labour is hard. We must labour hard in the vocation that God has called us to, but we must not labour to be rich (Proverbs 23:4). Rather, we ought to labour for the glory of God (1 Corinthians 10:31)! We must be ready to labour and share our lives and possessions with others (Timothy 6:18-19)!

It is time for us to examine our treasures and the things (and people) we hold dear in our lives, for in so doing, we will also find out where our hearts truly lie. *“For where your treasure is, there will your heart be also”* (Matthew 6:21).

May this issue bless your soul and may men of God learn to invest their time and lives wisely in this finite physical economy to reap eternal and spiritual rewards!

Your comments and feedback are always welcome. If you would like to share a thought or a testimony, pls do not hesitate to email Dn. Adrian Poh (hiswayisperfectforme@gmail.com) or Dn. Simon Chua (chuahanyong@gmail.com). God bless. ■



## RISE UP MEN OF GOD MINISTRY

*“Watch ye, stand fast in the faith, quit you like men, be strong.  
Let all your things be done with charity.”*

1 Corinthians 16:13-14

### MISSION

Building up godly and spiritual Christian men, husbands, and fathers in the Lord

### OBJECTIVES

A Bible-based and Christ-centered ministry to help Christian men, husbands, and fathers to:

1. Be skilful in the Word of God and strong in their faith
2. Be godly heads of homes to lead their wives and children to follow Christ
3. Encourage, sharpen, and provoke one another unto love and good works

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9 am - 12.30pm

Calvary Pandan B-P Church, Main Sanctuary

## 2025

### The Call and Duties of Christian Men

12 May (PH)

**Called to possess faith unfeigned!**

2 Timothy 1:1-7

30 August (4th Anniversary)

**Called not to be ashamed of the Gospel!**

2 Timothy 1:8-18

29 November

**Called to be strong in Christ Jesus!**

2 Timothy 2:1-13

## 2026

### The Call and Duties of Christian Men

Dates to be determined

**Called to be approved unto God!**

2 Timothy 2:14-26

**Called to live in perilous times!**

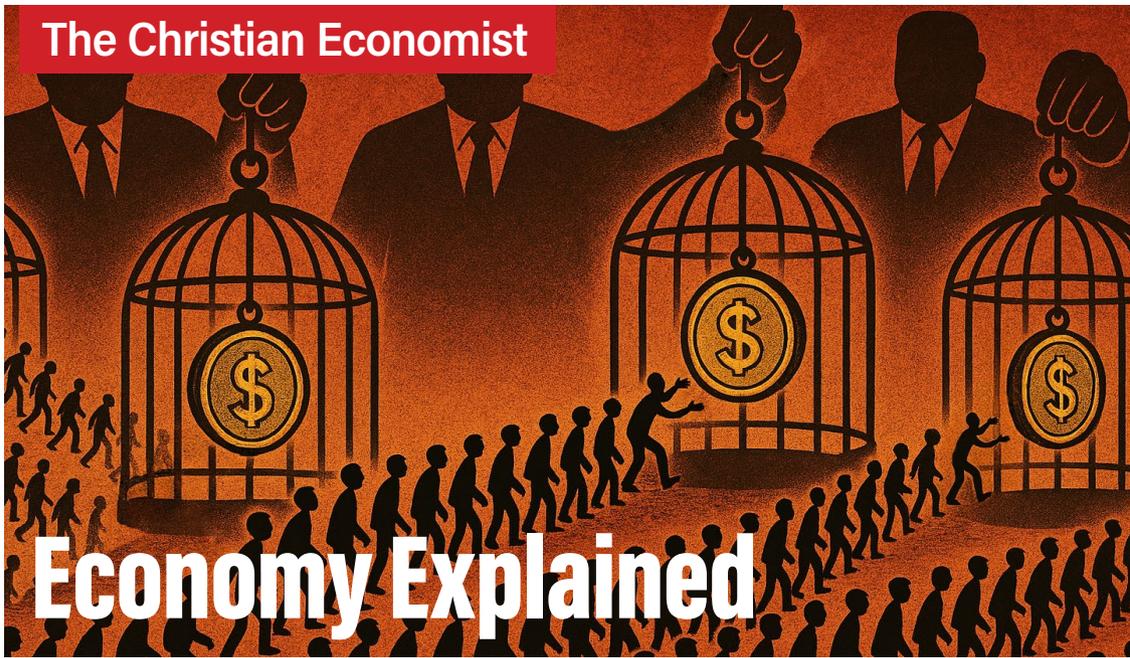
2 Timothy 3:1-9

**Called to suffer persecution!**

2 Timothy 3:10-17

**Called to keep the faith!**

2 Timothy 4:1-22



## Economy Explained

### Global Economy

The global economy for 2025 was projected to 'remain resilient despite significant challenges' at the end of 2024. Economists had predicted inflation to return 'to target' in both 'advanced and emerging market economies', amongst other predictions on trade, interest rates, Gross Domestic Product (GDP) growth, etc.

As usual, politicians grapple with unemployment, labour markets, productivity, consumer spending, and other financial considerations whilst keeping an eye on the ever-volatile and delicate global geo-political situation. Governments around the world calibrate multiple monetary and fiscal policies to safeguard the 'economic stability' of their citizens.

The world defines 'economy' as the 'process or system by which goods and services are produced, sold, and bought in a country or region.' [Britannica Dictionary]

*"For among my people are found wicked men: they lay wait, as he that setteth snares; they set a trap, they catch men. As a cage is full of birds, so are their houses full of deceit: therefore they are become great, and waxen rich."*

Jeremiah 5:26-27

The prophet Jeremiah exposes the idolatry of the Jewish leaders, including the princes and king of Judah, who snared the Jews in sin. The deceit of these wicked leaders, coupled with the greed of the foolish Jews, received God's swift and just

judgement upon Judah when they were delivered into the hands of the invading Babylonians soon after. Idolatrous men today cannot expect to escape God's judgement – God has warned us through His Word!

## **Economy is a game and idolatrous system that the world created to seduce and entice men to love Mammon**

Likewise, the economy is a game and idolatrous system that the world created to seduce and entice men to love Mammon. It is a snare – a trap that wicked men set to catch men, like hunters lying in wait for their prey. And there are many men all around the world, including Christians, who have been caught in the cage of the world's economy – where Mammon is worshipped.

The cage of the world's economy is full of birds. It is a treacherous house full of deceitful riches that flatter to deceive! The wicked who worship the god of this world become great and waxen rich through any and every means fatten their coffers. Many are foolishly lured into the trap set by these men to 'drive' the world's economy.

## **Inflation in the Global Economy**

In the world's economy, the prices of goods and services are always expected to increase – this is referred to as inflation.

In simple economics, inflation occurs either by an increase in demand or an increase in consumer spending – both of which are interrelated. This is because an increased demand naturally leads to an increase in consumer spending. Therefore, the simple and logical driver for inflation is an increased demand fueled by man's greed, which is driven by covetousness!

At the same time, we must also remember that the world's economies are not out of God's sovereign control. The Bible records the extraordinary prices in the Samarian markets because of famine during Jehoram's reign when the Syrian armies led by Benhadad besieged the city. It may be unthinkable that dove's dung would be traded for silver, but the situation was indeed extremely dire, to the extent that the people resorted to cannibalism to survive (2 Kings 6:28-29)!

*“And there was a great famine in Samaria: and, behold, they besieged it, until an ass's head was sold for fourscore pieces of silver, and the fourth part of a cab of dove's dung for five pieces of silver.”*

2 Kings 6:25

Yet, at the word of the LORD through His prophet Elisha, the LORD miraculously delivered Samaria from

the Syrian aggressors! The adverse ‘geopolitical situation’ that Samaria faced was overcome temporarily with the removal of the Syrians, who fled for their lives in the twilight of the night because of the hallucinations and delusions that the LORD had transfused throughout the Syrian army (2 Kings 7:6-7).

In their haste, the Syrians left their tents as they were. The Samaritans went out of the city and spoiled their tents when they received a report from the 4 lepers. With the fresh supply and provision of food restored from the Syrian tents, the price of commodities in Samaria normalized “So a measure of fine flour was sold for a shekel, and two measures of barley for a shekel, according to the word of the LORD” (2 Kings 7:16). Are these all not in the hand of our sovereign and almighty God?

## **In God’s divine timetable, the 3rd seal judgement will be a time of unprecedented superinflation.**

The rise and fall of kingdoms, currencies, economies, inflations, job markets, labour markets, etc. are all in the hand of the LORD our God. God’s people must always view this life beyond the physical and material and see the spiritual.

Did not the young lad cry out to Elisha, “*Alas, my master how shall we do?*” (2 Kings 6:15b) when they were similarly under siege just 10 miles north of Samaria at Dothan by the same Syrian enemy earlier?

Elisha’s servant saw the physical battle but he failed to see the spiritual warfare that they were engaged in. Elisha answered and helped his servant.

*“Fear not: for they that be with us are more than they that be with them. And Elisha prayed, and said, LORD, I pray thee, open his eyes, that he may see. And the LORD opened the eyes of the young man; and he saw: and, behold, the mountain was full of horses and chariots of fire round about Elisha.”*

2 Kings 6:16-17

Likewise, men of God ought to open our spiritual eyes to view all things in this world from the spiritual perspective, including inflation in the global economy.

## **Superinflation Predicted!**

*“And I heard a voice in the midst of the four beasts say, A measure of wheat for a penny, and three measures of barley for a penny; and see thou hurt not the oil and the wine.”* Revelation 6:6

In God’s divine timetable, the 3rd seal judgement will be a time of unprecedented superinflation. This will occur during the

period of the Great Tribulation when the Antichrist will rule the economy of the world according to his terms when “*no man might buy or sell, save he that had the mark, or the name of the beast, or the number of his name... and his number is Six hundred threescore and six*” (Revelation 13:17, 18b)!

Men who are now accustomed to receiving their monthly wage and have made all manner of financial plans to hoard sufficient savings in the bank to last for a few years will be forced to live on a daily rate. He will live from hand to mouth on his day’s wage – ‘a penny’.

During that time of enforced superinflation, man’s daily wage will only be sufficient to feed himself (a measure of wheat) or a family of 3 with animal food (a measure of barley).

God is the Master Economist, and He has foretold! The end is near, and time is ticking away. The only deliverance from the wrath of God that will be poured out upon the sins of the world is in the Lord

Jesus Christ alone. Will man heed the Divine Economist to escape the wrath of God’s divine judgement upon the sins of the world? There is no deliverance from sin and no salvation outside the Lord Jesus Christ.

## God's Economy

*“But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you. Take therefore no thought for the morrow: for the morrow shall take thought for the things of itself. Sufficient unto the day is the evil thereof.”*

Matthew 6:33-34

God’s economy is nothing like the world’s economy. God’s economy is heavenly and spiritual. The economy belongs to the kingdom of God, not the economy of this sin-filled world

In the economy of the heavenly kingdom, everything is taken care of, and one does not have to worry or be anxious about tomorrow’s provisions. The kingdom of God and His righteousness are sought first and foremost, and our Heavenly Father shall provide all things needed in this life.

Citizens of the heavenly kingdom live in an economic environment that allows them to live day by day here on earth. They are not bound and enslaved by the man-made global economy of the earthly kingdom.



The world's economy produces carnality and covetousness, while the divine economy produces godliness. Carnality and covetousness seek to promote man and his kingdom, while godliness seeks the kingdom of God and His righteousness. The world's economy will eventually lead one to poverty, while godliness with contentment is great gain.

## **The Christian man must have spiritual wisdom to discern true treasures and invest wisely in his life here on earth.**

Did the Lord Jesus Christ not already warn us about the snare of riches when He said *“that a rich man shall hardly enter into the kingdom of heaven”* and that *“it is easier for a camel to go through the eye of a needle, than for a rich man to enter into the kingdom of God”* (Matthew 19:23-24)?

In God's heavenly economy, *“it is more blessed to give than to receive”* (Acts 20:35b). Spiritual economics eschews miserly stinginess. Generosity leads to prosperity, while parsimony leads to poverty. The Bible instructs that *“There is that scattereth, and yet increaseth; and there is that withholdeth more than is meet, but it tendeth to poverty”* (Proverbs 11:24).

But foolish souls hoard up more and more for themselves. Little do they realise they are impoverishing themselves. The Bible calls him a fool who *“layeth up treasure for himself, and is not rich toward God”* (Luke 12:21).

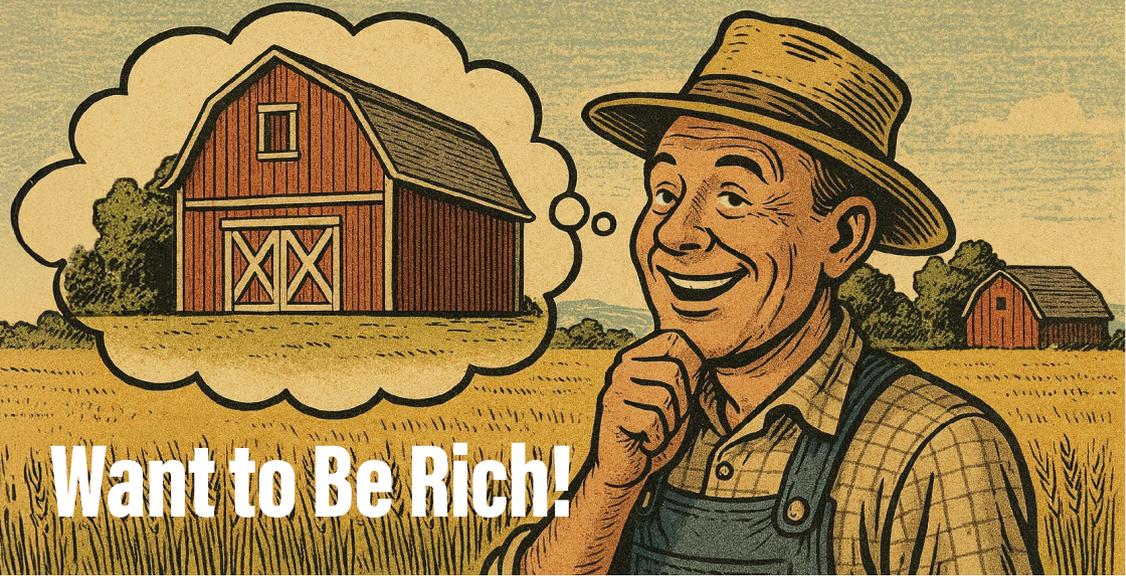
God charges us not to *“trust in uncertain riches, but in the living God, who giveth us richly all things to enjoy; that we [they] do good, that we [they] be rich in good works, ready to distribute, willing to communicate”* (1 Timothy 6:18-19).

John Wesley summarized the issue well and succinctly in his sermon on “The Use of Money” when he said, “Gain all you can, save all you can, give all you can.”

The Christian man must have spiritual wisdom to discern true treasures and invest wisely in his life here on earth.

*“Give me neither poverty nor riches;  
feed me with food convenient for me.  
Lest I be full, and deny thee, and say,  
Who is the LORD? or lest I be poor,  
and steal, and take the name of my  
God in vain”*

Proverbs 30:8 ■



*“But they that will be rich fall into temptation and a snare, and into many foolish and hurtful lusts, which drown men in destruction and perdition. For the love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows. and chariots of fire round about Elisha.”*

1 Timothy 6:9-10

**Fund managers pursue various financial strategies** to accumulate wealth. These are often accompanied by subsequent investments to protect these financial portfolios so that they may be preserved and eventually distributed to future generations.

Christians must be very careful in their attitude to money. There is no crime in being rich, but we must realise that there are few people in this world to whom God can entrust riches without it being a canker to their own souls.

The problem is “they that **will** [emphasis] be rich” — those who are disposed to being rich and who are with every intent of their willing mind consumed by the desire to be rich. These are they who have fallen into the Devil’s temptation and trap, and have drawn themselves into many foolish and hurtful lusts.

God clearly warns that those who willingly, deliberately and purposely dispose themselves to be rich trap themselves into many foolish and hurtful lusts. These fools will eventually be utterly

destroyed and perish, sinking in their pernicious greed.

In verse 10, the Bible provides the reason for such a tragedy. We would do well to pay attention to the various conjunctions used in the Bible such as “And”, “For”, “But”, “Therefore”, “While”, “Unless”, “Not only”, “Though” etc. In this case, “for” is used to express the reason for the tragedy described in verse 9.

## The 10th commandment deals with what is unseen - what is in the heart and mind. This is because holiness before the LORD is internal.

Such a tragic and cataclysmic outcome stems from the love of money — the root of all evil. Some men have been seduced by money, led astray, and pierced their souls with many sorrows.

### Beware of Covetousness!

*“And he said unto them, Take heed, and beware of covetousness: for a man’s life consisteth not in the abundance of the things which he possesseth.”*

Luke 12:15

The Lord Jesus Christ exhorted us to ‘Take heed’ — to see and discern carefully in this life, i.e. to be spiritually minded.

The Lord also warned us to beware of covetousness, gently reminding us of the 10th Commandment – “*Thou shalt not covet*” (Exodus 20:17).

The 10th Commandment ends the Decalogue the same way it was started in the 1st Commandment – “*Thou shalt have no other gods before me*” (Exodus 20:3), which is idolatry. This is because covetousness is idolatry! It is idolatry because anything or anyone that causes man to sin has taken the place of God in man’s life.

The Apostle Paul exhorts us to “*Mortify therefore [our] members which are upon the earth; fornication, uncleanness, inordinate affection, evil concupiscence, and covetousness, which is idolatry.* [emphasis added]” (Colossians 3:5).

The Westminster Shorter Catechism summarises the prohibitions and requirements of this commandment very clearly and succinctly. The 10th Commandment forbids us from being discontented with what we have, and also forbids us from envying our neighbours for the things that we do not have.

On the other hand, the 10th Commandment requires full contentment with what we have and a right and charitable spirit toward our neighbour and all that he possesses.

A preacher frequently reminds his congregation that the 10th commandment

deals with what is unseen – what is in the heart and mind. This is because holiness before the LORD is internal, not a mere outward show of religion and external demonstration of Christian piety.

The desire that plants the thought and devises the action before the deed is done is just as wicked as the deed itself!

Did not Jesus already tell us *“that whosoever looketh on a woman to lust after her hath committed adultery with her already in his heart.”* (Matthew 5:28).

This means desire or covetousness alone, the fantasy of the act itself, even if it does not produce the act, is sin! The 10th commandment immediately slays every self-righteous thought and annihilates all pride in every man, for every honest man will confess that he has already sinned in his heart and his mind, even if he has not acted on his desires.

Men of God, the Lord Jesus Christ Himself has warned – beware of covetousness!

## **Beware of Vain Riches!**

*“He that is greedy of gain troubleth his own house; but he that hateth gifts shall live.”*

Proverbs 15:27

The slick manipulation of advertising on innumerable social media platforms we have today all play on the innate lust of covetousness of the human heart. These immense powers of advertising ensnare

the naïve and unsuspecting prey to make them believe they need to get more to satisfy their desires for things they do not need, and with money they do not have!

Getting into debt seems to be the norm and way of life for every Singaporean man and his household. Such a notion is so ingrained that even Christians have no qualms about borrowing more to buy more (or to “invest more” because of “higher returns”).

Are you one of those who are always greedy to gain an extra dollar or ready to spring into action to grab the best deal ahead of everyone else at all costs? Don't be greedy, for *“he that is greedy of gain troubleth his own house”* (Prov 15:27). We need not look further than the covetous examples of Achan and Ahab for instruction.

We must not be foolish to accumulate gain in every area if it will hurt our walk with God or our relationship with fellow men in the process. We must not allow the love for the things of this material world to blind us to the infinitely greater need of being rich toward God!

*“All things are full of labour; man cannot utter it: the eye is not satisfied with seeing, nor the ear filled with hearing.”*

Ecclesiastes 1:8

The riches and pleasures of this world do not satisfy the soul. The more a man has, the more he would like to have – man

is never satisfied in his abundance! The riches and possessions of this world leave the soul empty, and the heart discontented!

Hear what Solomon, the wisest man, says about riches, pleasures and labour in this life outside Christ – it is vanity and vexation of spirit! (Read Ecclesiastes 1-2)

In her folly, the World spends all her energies, labour, and money on uncertain and unfulfilling things and possessions! The rich may boast about their money and the poor may take pride in their labour, but both alike will miserably disappoint and cause men to perish!

Rather, we ought to *“labour not for the meat which perisheth, but for that meat which endureth unto everlasting life, which the Son of man shall give unto you: for him hath God the Father sealed”* (John 6:27).

## **Beware of Discontentment**

*“Perverse disputings of men of corrupt minds, and destitute of the truth, supposing that gain is godliness: from such withdraw thyself. But godliness with contentment is great gain. For we brought nothing into this world, and it is certain we can carry nothing out. And having food and raiment let us be therewith content.”*

1 Timothy 6:6-8

All Christians must learn Christian contentment. God tells us that a life of blessedness and happiness comes from a life of holiness! (Psalm 1:1-2)

Such contentment teaches us that happiness does not come from things, possessions, achievements, or life circumstances. The Lord Jesus Christ also reminds us that *“a man’s life consisteth not in the abundance of the things which he possesseth”* (Luke 12:15b).

But *“men of corrupt minds, and destitute of the truth, [suppose] that gain is godliness”* (1 Timothy 6:5). Some professing Christians perversely think that a man can live right if he gets enough money! They propagate covetousness under the guise of Christianity by covertly living with the ‘Christian mantra’ that I will be happy and live godly if I get that little bit more extra.

But God’s Word has irrevocably refuted the lie that gain will lead to godliness. Gain does not produce godliness.

Rather, godliness with contentment is great gain! Again, the conjunction “For” explains the reason for the statement in verse 6. Godliness with contentment is great gain because *“we brought nothing into this world, and it is certain we can carry nothing out”* (1 Timothy 6:7). If we have food and clothing, let us be therewith content!

*“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.”*

Hebrews 13:5

The Christian's rejoicing is in the LORD. The LORD provides the reason for every happiness in the believer's life, not our possessions. Therefore, if we have the LORD, we have every reason to rejoice and "*be content with such things as [we] ye have*"! What more could we ask for, and what else should we possibly covet?

One's method of valuation will determine the value and preciousness of every object. An object is valued according to how one esteems it. However, it is unfortunate if believers esteem material things of greater value than spiritual possessions. A million-dollar yacht and a billion-dollar bungalow one could afford; but the LORD's presence and the peace of God that passes all understanding that the world cannot give – who can purchase it?

## Still Want to Be Rich?

The Lord Jesus Christ offers a concluding thought to this meditation in the parable of the rich man in Luke 12:16-34.

*<sup>16</sup> And he spake a parable unto them, saying, The ground of a certain rich man brought forth plentifully:*

*<sup>17</sup> And he thought within himself, saying, What shall I do, because I have no room where to bestow my fruits?*

*<sup>18</sup> And he said, This will I do: I will pull down my barns, and build greater; and there will I bestow all my fruits and my goods.*

*<sup>19</sup> And I will say to my soul, Soul, thou hast much goods laid up for many years; take thine ease, eat, drink, and be merry.*

*<sup>20</sup> But God said unto him, Thou fool, this night thy soul shall be required of thee: then whose shall those things be, which thou hast provided?*

**<sup>21</sup> So is he that layeth up treasure for himself, and is not rich toward God** *[emphasis added].*

*<sup>22</sup> And he said unto his disciples, Therefore I say unto you, Take no thought for your life, what ye shall eat; neither for the body, what ye shall put on.*

*<sup>23</sup> The life is more than meat, and the body is more than raiment.*

*<sup>31</sup> But rather seek ye the kingdom of God; and all these things shall be added unto you.*

*<sup>32</sup> Fear not, little flock; for it is your Father's good pleasure to give you the kingdom.*

*<sup>33</sup> Sell that ye have, and give alms; provide yourselves bags which wax not old, a treasure in the heavens that faileth not, where no thief approacheth, neither moth corrupteth.*

**<sup>34</sup> For where your treasure is, there will your heart be also** *[emphasis added].* ■

## The Moral Law

**The Moral Law is more commonly known as the 10 Commandments.** It declares God's preceptive will to man, inform man of the holiness of God, and bind all men to obedience to it.

The Moral Law has a threefold function:

1. It functions as a **sword** - it executes and slays sinners when they sin and break the law of God.

*"For as many as are of the works of the law are under the curse: for it is written, Cursed is every one that continueth not in all things which are written in the book of the law to do them."*

Galatians 3:10

2. It functions as a **rod** - it leads and directs the sinner to find salvation in the Lord Jesus Christ.

*"Wherefore the law was our schoolmaster to bring us unto Christ, that we might be justified by faith."*

Galatians 3:24

3. It functions as **lamp** - it guides believers in all our ways after we believe in the Lord Jesus Christ for salvation.

*"Thy word is a lamp unto my feet,  
and a light unto my path."*

Psalm 119:105

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### Excerpt from "Westminster Larger Catechism (Adapted)"

*Note: Portions of the text have been edited for clarity.*

WLC Question 99

#### Q. What rules are to be observed for the right understanding of the Ten Commandments?

- A. For the right understanding of the Ten Commandments, these rules are to be observed:

1. That the law is perfect, and bindeth everyone to full conformity in the whole man unto the righteousness thereof, and unto entire obedience

forever; so as to require the utmost perfection of every duty, and to forbid the least degree of every sin.<sup>422</sup>

2. That it is spiritual, and so reacheth the understanding, will, affections, and all other powers of the soul; as well as words, works, and gestures.<sup>423</sup>
3. That one and the same thing, in divers respects, is required or forbidden in several commandments.<sup>424</sup>
4. That as, where a duty is commanded, the contrary sin is forbidden;<sup>425</sup> and, where a sin is forbidden, the contrary duty is commanded.<sup>426</sup> so, where a promise is annexed, the contrary threatening is included;<sup>427</sup> and, where a threatening is annexed, the contrary promise is included.

428

5. That what God forbids, is at no time to be done;<sup>429</sup> what he commands, is always our duty;<sup>430</sup> and yet every particular duty is not to be done at all times.<sup>431</sup>
6. That under one sin or duty, all of the same kind are forbidden or commanded; together with all the causes, means, occasions, and appearances thereof, and provocations thereunto.<sup>432</sup>
7. That what is forbidden or commanded to ourselves, we are bound, according to our places to endeavour that it may be avoided or performed by others, according to the duty of their places.<sup>433</sup>
8. That in what is commanded to others, we are bound, according to our places and callings, to be helpful to them;<sup>434</sup> and to take heed of partaking with others in what is forbidden them.<sup>435</sup>

422. Psalm 19:7; James 2:10; Matthew 5:21-22.

423. Romans 7:14; Deuteronomy 6:5; Matthew 22:37-39; Matthew 5:21-22, 27-28, 33-34, 37-39, 43-44.

424. Colossians 3:5; Amos 8:5; Proverbs 1:19; 1 Timothy 6:10.

425. Isaiah 58:13; Deuteronomy 6:13; Matthew 4:9-10; Matthew 15:4-6.

426. Matthew 5:21-25; Ephesians 4:28.

427. Exodus 20:12; Proverbs 30:17.

428. Jeremiah 18:7-8; Exodus 20:7; Psalm 15:1, 4-5; Psalm 24:4-5.

429. Job 13:7-8; Romans 3:8; Job 36:21.

430. Deuteronomy 4:8-9.

431. Matthew 12:7.

432. Matthew 5:21-22, 27-28; Matthew 15:4-6; Hebrews 10:24-25; 1 Thessalonians 5:22; Jude 23; Galatians 5:26; Colossians 3:21.

433. Exodus 20:10; Leviticus 19:17; Genesis 18:19; Joshua 14:15; Deuteronomy 6:6-7.

434. 2 Corinthians 1:24.

435. 1 Timothy 5:22; Ephesians 5:11.

**Q. Which is the tenth commandment?**

- A. The tenth commandment is, Thou shalt not covet thy neighbour's house, thou shall not covet they neighbour's wife, nor his man-servant, nor his maidservant, nor his ox, nor his ass, nor any thing that is thy neighbour's.<sup>910</sup>

**Q. What are the duties required in the tenth commandment?**

- A. The duties required in the tenth commandment are, such a full contentment with our own condition,<sup>911</sup> and such a charitable frame of the whole soul toward our neighbour, as that all our inward motions and affections touching him, tend unto, and further all that good which is his.<sup>912</sup>

**Q. What are the sins forbidden in the tenth commandment?**

- A. The sins forbidden in the tenth commandment are, discontentment with our own estate;<sup>913</sup> envying<sup>914</sup> and grieving at the good of our neighbour,<sup>915</sup> together with all inordinate motions and affections to anything that is his.<sup>916</sup>



Excerpted from [\*Westminster Larger Catechism \(Adapted\)\*](#)  
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910. Exodus 20:17.

911. Hebrews 13:5; 1 Timothy 6:6.

912. Job 31:29; Romans 12:15; Psalm 122:7-9; 1 Timothy 1:5; Esther 10:3; 1 Corinthians 13:4-7.

913. 1 Kings 21:4; Esther 5:13; 1 Corinthians 10:10.

914. Galatians 5:26; James 3:14, 16.

915. Psalm 112:9-10; Nehemiah 2:10.

916. Romans 7:7-8; Romans 13:9; Colossians 3:5; Deuteronomy 5:21

# Invest in Your Family!

“And if it seem evil unto you to serve the LORD, choose you this day whom ye will serve; whether the gods which your fathers served that were on the other side of the flood, or the gods of the Amorites, in whose land ye dwell: but as for me and my house, we will serve the LORD.”

Joshua 24:15



## An Investment for All to Make!

**Mere preaching or writing** does not complete a preacher's sermon nor an author's article.

The preacher and the author merely issue the call to respond to God's Word, but they also realise that they have to personally take heed to respond to the call of God themselves.

In Joshua's sermon to the children of Israel, his plea to them was not personally detached. He made a personal commitment to take up the very gauntlet that he had thrown down for the children of Israel.

Joshua calls for them to “*choose you this day whom ye will serve,*” and in the same breath, consecrates himself and his family unto the service of the Lord – “*me and my house, we will serve the LORD*” (Joshua 24:15).

The decision to invest in the spiritual and eternal things of God or the earthly and vain material pursuit is for all to make. In particular, the decisions made by Christian men impact their families.

All Christian men must choose the investment of our lives and our families. Our investment in this life will determine the reward we will reap at the end of this life and the life to come for all eternity – for ourselves and our families.

## An Apparently Difficult Investment to Make!

The Devil creates an environment of apparent demand and need in the world around us. He produces a world that busies men with countless appointments and deludes people into thinking that they cannot survive outside the world's system. Some refer to this as the rat race.

Billions of poor souls are like rats placed by the Devil to race on the running wheel – plenty of running and hustle, sweating buckets into truckloads of endeavour with much ado about nothing, traversing through the busy journey of life that leads to nowhere but the Lake of Fire that awaits them at the end of their last breath.

Life on earth always seems very busy but man always seems to find time for the things of this material world and no time for spiritual things. A palpable tension invariably exists between the things of God and the things of this world for the Christian – a decision has to be made, and a choice has to be taken.

The Devil pours scorn and mocks sincere Christian piety. “Such religious commitments take too much time and are hindrances to your worldly business!”

Satan assaults the Christian’s conviction in his heart and taunts him. “These inconveniences slow you down in your earthly ambition and corporate advancement! They make you look old-fashioned, narrow-minded and bigoted!”

To make matters worse, hypocritical men and women conjure up such thoughts garbed in apparent Christian garments. The pretentious Judas Iscariot who betrayed Jesus was such a one when he saw Mary took “*a pound of ointment of spikenard, very costly, and anointed the feet of Jesus, and wiped his feet with her hair*” (John 12:3a). He deceitfully commented, “*Why was not this ointment sold for three*



*hundred pence, and given to the poor?”* (John 12:5).

We are always out of time, and there is always seemingly something better to do. The decision to invest in the true riches of spiritual and eternal things of God always appears to be an apparently difficult investment to make in this life! Really?

## **The Necessary Duty to Invest in Your Family!**

Many in the congregation rightfully expect the pastor and elders of the church to take care of and nurture the congregation that the LORD has placed in their charge. After all, they are charged to “*take heed therefore unto [themselves], and to all the flock, over the which the Holy Ghost hath made [them] overseers, to feed the church of God, which he hath purchased with his own blood*” (Acts 20:28).

In like manner, every Christian home is also the church of God to no lesser degree. Every Christian family is also part of the flock of God, and the Christian husband and father is liable as an overseer appointed by God to feed and care for the flock.

Therefore, the Christian husband and Christian father will certainly not be guiltless should any in our homes perish because of our neglect – and God shall certainly require their blood at our hands!

I hope every Christian man expects of ourselves no lesser standard and degree of holiness in his life in caring for his family, as we would our pastors and elders in caring for the local church. For why should we thus short-change ourselves and our own families?

*“Train up a child in the way he should go: and when he is old, he will not depart from it.”*

Proverbs 22:6

Christian parents in particular have the God-given responsibility to train up our children in the way they ought to go at the start of their lives – the way of the Cross. The way of the Cross is the way of our Lord and Saviour Jesus Christ. It is the narrow way that children of Christian homes should be disciplined to walk and continue therein, for it is the way that leads to the strait gate and life eternal! Christian men and parents are to train our children for heaven!

It would be a catastrophic and calamitous disaster if all Christian parents do is to prepare their children for this world, as if all that life has to offer is found in this earthly and material vain world! Christian men in particular are certainly not guiltless if children who grow up in Christian homes find this world more attractive than the world to come – as if there is nothing to look forward to when life in this world ends!

The duty of Christian men to our children is not merely to care for their bodies but for their souls as well. If we would realise and remember the inestimable value of the soul, it would dawn upon us the great and necessary urgent duty we have once our children are born into this world, for we have only a mere few years to act!

Alas, there seems to be a general malaise and neglect of the Christian home amongst professing Christians. Many Christian parents seem more interested and caught up in educating their children in every sphere. New books, new schools, new ideas and new systems are being generated to teach parents how to parent their children. Sadly, many look everywhere and elsewhere except for the Book of Books — the Bible!

Weary first-time parents, exhausted from nursing and adjusting to their newborn, faithfully apply sleep training methods in hopeful expectation of a better night's rest. We must certainly cry and hope in the LORD, and make sure

we invest in spiritual things concerning our children in at least similar or even greater expectancy than sleep training – for eternal rest in Christ!

Self-will is the first and only will that will naturally develop in the child, and the child will most certainly be doomed and lost if left to his own direction of self-will for “*foolishness is bound in the heart of a child*” (Proverbs 22:15a). Therefore, Christian men should take heed that we are to train up a child in the way he should and ought to go, and not in the way he wishes and wants to go! If left to his own way, the lake of fire will surely be the final destination that the child will find at the end of that way!

However, many Christian men today appear content to be like Lot, who sat at the gates of Sodom amongst the wicked sinners and left children to their own devices - to the neglect of the ministry in our own homes. I am not sure if visitors would observe any love and fear of God in the privacy of Christian homes today. Surely, any indifference of Christian men in our derelict discharge of the duties required at our hands would be inexcusable!

Christian men are not compelled to be married or have families. Therefore, men who willingly get married of their own desire and accord and subsequently have been blessed with the gift of children by the grace of God have a necessary duty to invest in their families!

## Invest in God's Word in Your Family!

*“And thou shalt teach them diligently unto thy children”*

Deuteronomy 6:7a

The Christian father is to be the prophet in his own home. He has the God-given duty to teach God's Word diligently to his children. He is to declare God's Word like a prophet – foretelling and forth-telling the Truth to his children.

The Christian father ought not only to be a biological father but also a spiritual father to all his children – why should he not?

In these perilous last days, our children will grow up in a difficult and wicked world for “*evil men and seducers shall wax worse and worse, deceiving, and being deceived*” (2 Tim 3:13). The only hedge that can protect our children from the philosophies and rudiments of this world and the traditions of men is to be rooted and stablished in the faith through the study of God's Word (Col 3:7-8).

The Lord Jesus Christ tells us to “*search the scriptures; for in them ye think ye have eternal life: and they are they which testify of me*” (John 5:39). How else and where else shall we direct our children except to God's Word to find eternal life in Christ?

Christian fathers must invest in teaching and ensuring our children “*know the Holy Scriptures, which are able to make*

them [you] wise unto salvation through faith which is in Christ Jesus” because “all scripture is given by inspiration of God, and is profitable for doctrine, for reproof, for correction, for instruction in righteousness: that the man of God may be perfect, thoroughly furnished unto all good works” (2 Tim 3:15-17).

## How can one give water to others without first going to the well to fetch water for himself?

However, prophets cannot teach or explain God’s Word to others if they neither search the Scriptures themselves nor attend Bible studies to be instructed in God’s Word systematically. How can one give water to others without first going to the well to fetch water for himself?

If Christians would agree that a good knowledge and understanding of the Bible is safe and sound so “that we henceforth be no more children, tossed to and fro, and carried about with every wind of doctrine, by the sleight of men, and cunning craftiness, whereby they lie in wait to deceive” (Ephesians 4:14), then Christian fathers ought to necessarily commit ourselves to the serious study of God’s Word to be instructed by the LORD so that we may also instruct our children regularly and daily in the same way as well!

We must invest in God’s Word in our families and let the Word of God dwell richly in the hearts of our children, especially when they are still young! If you are a Christian man entrusted with children from the LORD, will you invest your time and energy to study God’s Word and teach your children?

## Invest in Prayer in Your Family!

*“And it was so, when the days of their feasting were gone about, that Job sent and sanctified them, and rose up early in the morning, and offered burnt offerings according to the number of them all: for Job said, It may be that my sons have sinned, and cursed God in their hearts. Thus did Job continually.”*  
Job 1:5

I cannot start to count the number of parents who continually concern themselves overtly and covertly with their children’s academics, exam results, sporting achievements, worldly accolades, and school choices. They never fail to pray and request prayer for their children’s health before exams, exam grades, sporting participation, selection of subjects, and schools.

These concerns are legitimate and logical but we must pray for the right things concerning our children’s health and education. Pray for faith in times of affliction and sickness; pray for faithfulness

in studies; pray for more faith and trust in the Lord through each challenging day; pray for contentment in results. Consider Job's burden for his children. His burden and all-consuming continual desire for his children was their spiritual estate – "*it may be that my sons have sinned, and cursed God in their hearts. Thus did Job continually.*"

Job was not a superficial man who was deceived by the religious trappings of outward appearances. He was a wise man who knew that sin begins in the heart, and a man of outward religious piety could very well be in sin because of the sins committed in his heart!

The Devil tries to deceive God's people into believing that we are helpless to help and transform our children. While it is certainly true that we cannot convert our children, we cannot do less than pray for them!

We must study God's Word to be equipped to teach God's Word. We may not be able to make our children love the Bible, but we must necessarily pray and commit the hearts of our children to the LORD.

Prayer is the lifeline to God in Christ for all believers. It is not a mere vain repetition of words. Two people may utter the same string of words – one reaches the divine heights of God seated in the throne room in heaven while the other merely reaches the auricle of the man seated next to him.

Prayer is the believer's cry and plea to God. It is his secret to spiritual prosperity

and the engine that powers all the work he does for the LORD. Christian men are to pray without ceasing and to also train our children how to pray. We must show them the habit of prayer in our own lives and encourage them to persevere in prayer so that they can commune with the LORD in prayer through the merits and finished work of Christ our Saviour too!

**However, a priest who is not first found at the altar is not a priest! ... Will you invest your lifetime in praying and asking for the LORD's mercies and grace upon yourself and your children?**

Job was a godly man who was sensitive to the sins in his life and the lives of his children! This was probably why he prayed and interceded continually for his children – like a priest!

However, a priest who is not first found at the altar is not a priest! If you are a child of God, how is your prayer life, and what are the things in your heart daily that you wrestle with God for? Will you invest your lifetime in praying and asking for the LORD's mercies and grace upon yourself and your children?

We must train our children for heaven, clinging on to the promises of God, and crying out to Him in prayer!

## **Invest in Providing for Your Family!**

*“But if any provide not for his own, and specially for those of his own house, he hath denied the faith, and is worse than an infidel.”*

1 Timothy 5:8

A good government rules her country well and provides stability in the land for her citizens to flourish and progress. She enacts just statutes and wise laws to protect her citizens so that the country enjoys peace and prosperity. A system of governance that cultivates diligent and honest work is in place. Basic needs such as food and water and good access to education and healthcare are well taken care of.

Similarly, Christian men ought to provide for their own families. This provision encompasses both the care for the physical and spiritual lives of our families.

In general, almost all local men have no problem planning and providing for their families materially and physically. Necessarily, Christian fathers ought to demonstrate the Christian virtue of diligence and industry in our lives and to cast sloth away. (Proverbs 12:11, 24, 10:5, 13:4)

Christian men must be very careful not to reinforce the worldly and lazy philosophy to try to find ways to work less and play more. Many like to sit around waiting greedily like scavengers for good opportunities to quickly make big bucks in hopes of lazing around for the rest of one's life. This lazy mentality seems to be more pervasive today than before.

Christian fathers ought not only to labour to provide for our children physically but also provide an environment where our children may have as many opportunities to be partakers of God's means of grace as possible.

Lord's day worship, Bible studies, opportunities for prayer, Christian fellowship, and service should not be left to chance and opportunity. These activities that the LORD has provided ought not to be despised. Instead, they should slide into our children's timetable as top priorities.

Conscious and deliberate planning and decisions must be made to pencil them into our children's lives. Otherwise, they will surely be whittled down to fight for the scraps of their time!

Do Christians view time spent in worship, corporate prayer, fellowship, and Christian service unto the LORD as worthless and a waste of time? Perhaps parents may have no qualms about children staying up an hour later every week to attend a tutorial that would guarantee them distinction in the national

exam but find it too tiresome to spend an extra hour in prayer.

Do we also think like sinners of unregenerate minds? Be careful the warning of the Lord Jesus Christ “*For where your treasure is, there will your heart be also*” (Luke 12:34, Matthew 6:21).

If we would not be willing even to invest in providing a spiritual and godly environment for our children to grow up in, what advantage do they have over the children from heathen homes? What benefit do children of self-professed covenantal Christian homes have than the offspring belonging to idolatrous worship?

We must also take care to provide a home environment that nurtures our children in the habit of faith, for their hearts (like ours) are full of unbelief because of their sinful nature after the similitude of Adam.



Our children do not require more intelligence to believe and understand God and His Word. They require faith. And their faith ought to be expressed and manifested in their obedience to our parental command and instruction, for is not our obedience to the Word of our Heavenly Father likewise an expression and manifestation of our faith?

The effort to invest to provide a spiritual and godly home is a continual and relentless lifelong exercise. Beware: sin never takes a moment's break, and will seek every moment to tempt us to yield. Christian men must not turn a blind eye to the “little things” at home, for these will grow as weeds to choke the good seed. Do not the little foxes spoil the vines (Solomon 2:15)?

## **Invest in Your Family!**

The purpose of this article is not to provide Christian men a step-by-step guide to Christian parenting. The LORD must establish the thoughts, convictions, and purposes of our hearts. To do so, we must first commit our ways and our actions unto the LORD, and fear the LORD (Proverbs 16:3).

There is no special formula, but there is a secret. “*The secret of the LORD is with them that fear him; and he will shew us [them] his covenant*” (Psalm 25:14).

The following remark by John Tillotson, previously Archbishop of Canterbury (1691-1694), cautions Christian parents:

“With what reason canst thou expect that thy children should follow thy good instructions, when thou thyself givest them an ill example? Thou dost but as it were beckon to them with thy head, and shew them the way to heaven by thy good counsel, but thou takest them by the hand and leadest them in the way to hell by thy contrary example.”

Good instruction from God’s Word must be accompanied by sincerely godly living! We must not forget the force of biblical instruction from God’s Word through our life’s example, both in word and deed. Children understand and learn about God’s Word from watching and learning from our life with their eyes and listening to our reason and rebuke with their ears.

Our young children may not always understand everything we tell them, much less comprehend the rationale of the decisions we make in life, but they can certainly always see and understand the example of our lives.

The school of example and imitation is an institution of learning higher than the school of mere academic reason

and memory as imitation is a biblical pattern. Did not the Apostle Paul exhort the Corinthian Christians to follow and imitate his life example, even as he followed Christ (1 Corinthians 11:1)? We must be wary of the hypocritical dichotomy of speech and life, for they may very well become our children’s biggest stumbling block in their faith. It is of utmost importance that we instruct them rightly from God’s Word. It is just as important to live godly according to God’s Word, with God’s help!

Do we have a heart for all our house and our kinsmen?

If so, will we not invest in God’s Word, Prayer, and Providing for our family for eternity?

We ought not to attempt to be wiser than God and attempt to be novel in our investment for our homes.

Children are an heritage of the LORD, and as arrows in the quiver of Christian men. Only let us release them heavenward, and I pray and hope none of these arrows may misfire and tragically pierce our own hearts at the end of their flight.

Invest rightly in our families! ■

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# Invest in Your Family!



**Rev. Timothy Tow shares insights** on raising children in the LORD in a message “*Our Life is a Journey from Cradle to Grave*” — as part of a series of messages delivered in 1994 at Awana , Genting Highlands during Life B-P Church Bible Camp.

Read on!

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## Excerpt from “Has God a PLAN for your Life?”

*Note: Portions of the text have been edited for clarity.*

Apart from the Lord’s Day, Christians must cultivate the habit of meeting God individually each day. In the home the father should lead in the saying of grace at the dinner table. The

children are to be taught the Lord’s Prayer, to pray at meals, when going to bed and rising in the morning. A fifteen-minute family worship, as we had been brought up under Grandpa in the parsonage, was most salutary to our young souls. When we grew up, especially when we were now born again, we automatically would have our private devotions, reading a portion of the Bible everyday. If we read three chapters a day we can cover the whole Bible almost in one year. To help our members to regular Bible reading we have the RPG (Read, Pray, Grow) monthly Bible reading notes.

Do you want your children to grow up in filial piety, honouring you? Then you must set the example, by honouring God first. Your most earnest desire should not be in their education, but in their salvation. “*Train up a child in the way he should go, and when he is old, he will not depart from it*” (Proverbs 22:6).

When your child knows God then he becomes serious about life, "*The fear of the Lord is the beginning of knowledge*" (Proverbs 1:7).

While the cane, which is emphasised four times in Proverbs (Prov 13:24; 22:15; 23:13,14; 29:15) is Christian discipline which Michael Fay hates, a higher power of disciplining your children is the holy walk you set before them. When a father who is a smoker tells his growing son not to smoke, it is sure to fall on deaf ears. Neither can you prevent your son from drinking when you are addicted to alcohol yourself. When a mother goes gambling, or joins some mahjong party to kill time, but has no time for God, she loses the respect of her Church going children.

Paul says to Timothy, "*Let no man despise thy youth; but be thou an example of believers, in word, in conversation, in charity, in spirit, in faith, in purity*" (1 Timothy 4:12). Are you an example to both the young and old?

Today we have parents, both so busy, that they have no time for their young children. They are left to domestic helps, many of

whom are not Christians. They are left to watch T.V. without control. Their young minds get polluted with sex and violence at a very early age. They are let loose in the Church compound when service is going on. Without training when young, no wonder they run wild. When I realised how distracting to the young the T.V. was I did not allow a T.V. in my house until my children grew to adulthood. I believe they now appreciate the good I had imposed on them. I'm glad to hear of a mother who has a high profession giving up her practice in order to devote full-time to the bringing up of her children. This is a wise move that will pay manifold dividends. I can testify that what I am today is due to my devout mother. "The son of a praying mother cannot be lost." ■



Excerpted from [\*Has God a PLAN for your Life?\*](#) by Timothy Tow, Published by Christian Life Publications © 1994

## Calvary Pandan Bible-Presbyterian Church **CHURCH BIBLE STUDY**

*"So then faith cometh by hearing, and hearing by the Word of God"*  
(Rom 10:17)

Every 1st Saturday of every month at 5pm

Current Theme:

## **The Kingdom of God and You**

# Invest in True and Incorruptible Riches!



*“Lay not up for yourselves treasures upon earth, where moth and rust doth corrupt, and where thieves break through and steal: But lay up for yourselves treasures in heaven, where neither moth nor rust doth corrupt, and where thieves do not break through nor steal: For where your treasure is, there will your heart be also. The light of the body is the eye: if therefore thine eye be single, thy whole body shall be full of light. But if thine eye be evil, thy whole body shall be full of darkness. If therefore the light that is in thee be darkness, how great is that darkness!”*  
Matthew 6:19-23

**Everything in this world will decay** and be corrupted no matter where we turn our eye – both living and non-living things.

Man’s valuation of the things in this world confirms his acknowledgement

of the corruptible nature of his earthly possessions. The depreciating value of everything is implicit proof of this fact.

The clearest and simplest local example in Singapore is the value of a car and the Certificate of Entitlement (COE) that represents the right to vehicle ownership. Singaporeans willingly spend up to \$100,000-\$300,000 for a car and a COE to own the car – both of which will be worth a paltry sum after 10 years.

But the most glaring global example is cheap pieces of paper called money. Worse still, money can also be represented today by some numbers on a paper or computer screen – not even actual pieces of paper that can be held in one’s hand. Just numbers that appear on screens, which may be used in mathematical calculations. Yet, people worldwide willingly sacrifice their time, lives, and more to pursue these

papers and numbers that do not literally quench thirst or satisfy hunger.

To many, it may seem absurd to even think of wasting good money on some corruptible pieces of metal parts called a car or exchanging one's life for worthless pieces of paper (or numbers) called money. However, the irony is man's inexplicable desire to continue to pursue these earthly treasures despite the fact.

## **A man's eye will reveal his heart, for he will cast his gaze upon and pursue things that he deems valuable.**

The reason for this is probably simple – the value is what the world attaches. Nothing in this world is of any true intrinsic or actual inherent value. It becomes valuable only if it is desired by many. Such valuation is subjective, artificial, and relative. Since everyone in the world wants a piece of money or some other article, its value skyrockets.

The Lord Jesus Christ warns us to stop piling up transient, corruptible, and moth-eaten possessions on earth. Instead, we are to bank in spiritual treasures in heaven – treasures that are incorruptible, eternal, and that shall not be taken away from us.

A man's eye will reveal his heart, for he will cast his gaze upon and pursue things that he deems valuable. Therefore,

if a man's pursuit in life is spiritual, his life will be a light for his Lord and Saviour Jesus Christ in this world of darkness.

Unfortunately, men have a fallacious view and erroneous estimate of the true nature of riches. They confuse the corruptible for true riches and disdain incorruptible riches.

Did not the traitor Judas Iscariot betray the Perfect Son of God – the Lord Jesus Christ – for a mere 30 pieces of silver?

In such a case where light is darkness, the Lord Jesus Christ laments, "*how great is that darkness*" (Matthew 6:23b)!

Rev. Timothy Tow's following articles on "The Christian Use of Money", "The Emptiness of Riches", and "The Right Use of Riches in the Fear of God" are instructive for our learning on this topic.

Read on!

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### **Excerpt from "Counselling Recipes— Through 40 years Pastoring"**

*Note: Portions of the text have been edited  
for clarity.*

#### **Chapter VIII The Christian Use of Money**

I remember the son of a certain Chinese pastor who joked, "Before I eat I should rather give thanks to my right hand that earns the money to buy me food." He did not say this for long when he had to go to hospital for operation

on his appendix. Let us, when we become prosperous, walk ever humbly before God. Let us remember to thank Him for helping us to get wealth. For, if He is displeased with us and withdraws His mercies, we may be disabled by contracting a serious sickness or be hurt in an accident. Let us rather say with David, "*Bless the Lord, O my soul: and all that is within me, bless his holy name. Bless the Lord, O my soul, and forget not all his benefits*" (Psalm 103:1,2).

## **We must be content with what God has given us, live within our means, happy with what is essential.**

Let us realise that our life and property are gifts from God. We are not absolute owners of our wealth. We are trustees or stewards. We cannot spend on what we like. Every item of expenditure must be prayerfully considered. We can spend only what pleases Him and never to satisfy our selfish pleasures. When we do this with Him in view, He will entrust us with more wealth as He would reward His faithful servants. Now, to set a standard of giving to Him who owns us, God instructs Moses to require of Israel, that sacred tenth:

*"And all the tithe of the land, whether of the seed of the land, or of the fruit of the tree, is the Lord's: it is holy unto the Lord"* (Leviticus 27:30).

When Israel very conveniently skipped paying the tithe in the days of Malachi, the prophet chided them in no uncertain terms:

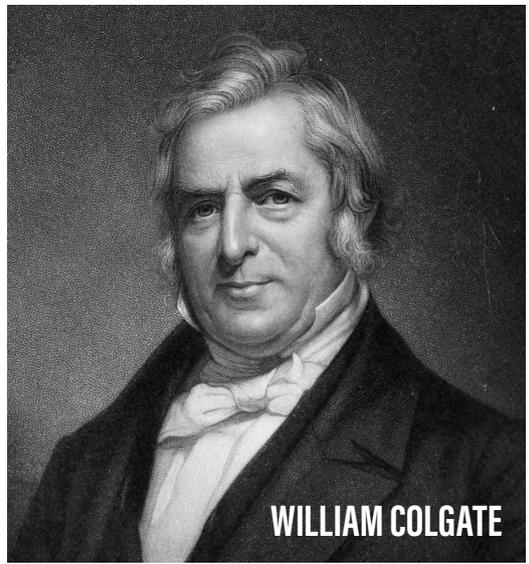
*"Will a man rob God? Yet ye have robbed me. But ye say, Wherein have we robbed thee? In tithes and offerings. Ye are cursed with a curse: for ye have robbed me, even this whole nation. Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the Lord of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it. And I will rebuke the devourer for your sakes, and he shall not destroy the fruits of your ground; neither shall your vine cast her fruit before the time in the field, saith the Lord of hosts. And all nations shall call you blessed: for ye shall be a delightful land, saith the Lord of hosts"* (Malachi 3:8-12).

Solomon says, "*The rich ruleth over the poor, and the borrower is servant to the lender*" (Proverbs 22:7). The debtor is slave to the creditor. The way to economic freedom is to heed the old yet ever new injunction by the Lord, "*Owe no man anything*" (Romans 13:8).

This is possible when we hold to the Pauline philosophy of life. We must be content with what God has given us, live within our means, happy with what is essential — three meals a day, enough of clothing to keep us warm and a roof over our head. But we must be diligent under any circumstances. Paul testifies how by labouring with his two hands he earns extra so as to be able to help the weak. By good hard work and economic

arrangement he becomes prosperous so that he can experience what Jesus has said, "*It is more blessed to give than to receive.* [Acts 20:35b]" By this principle have arisen the truly rich. The story is told of Colgate how he started out with a few dollars in a small business. When he made a few dollars he was careful to give back one tenth to God. As he honoured God, God honoured him. His income grew steadily so that from tens, he increased to hundreds, from hundreds to thousands. He gave not only one tenth back to God, but two and three. The more he returned to God the more God poured His blessings upon him. Conversely, there are Christian businessmen who follow the world, borrowing and owing at the expense of others, who never honour God with their substance. So they are forever in debt which, if not like sinking in a quagmire, is like one with a millstone hung around his neck.

When we give to God, God will give back to us. We will not only be prospered vertically but also horizontally. Jesus says, "*Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall men give into your bosom. For with the same measure that ye mete withal it shall be measured to you again*" (Luke 8:38). This reciprocity from men is due to our dealing with others generously, not only in money matters but in other areas of human relationship, which our Lord prescribes earlier in His sermon, "*Love your enemies, do good to them which hate you, Bless them that curse you, and pray for them which despitefully use you. And unto him that smiteth thee on the one cheek offer also the other; and him*



*that taketh away thy cloak forbid not to take thy coat also... Do good, and lend, hoping for nothing again; and your reward shall be great, and ye shall be the children of the Highest: for he is kind unto the unthankful and to the evil... forgive, and ye shall be forgiven"* [Luke 6:27-29, 35, 37b].

The transcending philosophy of the Christian use of money is not only not to owe but to lend without demanding it back, yea, to give and in its final projection, to forgive. This is the way to prosperity with happiness. Amen.

### **Excerpt from "Lessons from The University of LIFE"**

*Note: Portions of the text have been edited for clarity.*

### **The Emptiness of Riches**

*"Moreover the profit of the earth is for all: the king himself is served by the field. He that loveth silver shall not be*

*satisfied with silver; nor he that loveth abundance with increase: this is also vanity. When goods increase, they are increased that eat them: and what good is there to the owners thereof, saving the beholding of them with their eyes? The sleep of a labouring man is sweet, whether he eat little or much: but the abundance of the rich will not suffer him to sleep. There is a sore evil which I have seen under the sun, namely, riches kept for the owners thereof to their hurt. But those riches perish by evil travail: and he begetteth a son, and there is nothing in his hand. As he came forth of his mother's womb, naked shall he return to go as he came, and shall take nothing of his labour, which he may carry away in his hand. And this also is a sore evil, that in all points as he came, so shall he go: and what profit hath he that hath laboured for the wind? All his days also he eateth in darkness, and he hath much sorrow and wrath with his sickness."*

Ecclesiastes 5:9-17

God provides mankind liberally from the produce of the earth, whether to the ruler of the realm or to the common people. From the field comes the grain, from the farm, meat, from the sea, fish. He sends the rains, and water is free flowing. Man should be satisfied with the necessities of life God has provided.

But man is not satisfied with natural provisions. He wants more and more. He wants to amass much more than he needs.

The more he gets the more he wants. I had a friend during the Japanese occupation. He bought and sold in the black market and made some money. When the War was over, he told me he must now make a million—to satisfy his craving for riches. But he never made it. Solomon says, "This is vanity." How true!

When a businessman expands his business he has to spend more with its growth. He has to hire more hands and pay their salaries. Whether he earns correspondingly or not, he has to upkeep them. An architect friend of mine has a sizeable staff. He has a perennial headache and that is to pay their salaries on time. Sometimes, it is hard to make ends meet. He sighed deeply, "I wish I were a salary drawing draughtsman than a towkay of an architect. Then I wouldn't have to worry my head off."

Herein we see how an employee enjoys a good sleep whether he is paid high or low, but the rich towkay with all his burdens can never enjoy sound sleep. The rich fool in Jesus' parable, Luke 12:16, illustrates. As his goods increased so that his warehouse became too small for storage, he planned to pull it down and build bigger for his increased wealth. Instead of a good sleep he made calculations all night. The Lord came to him and said, "You will die tonight and your new warehouse will become whose property?" This rich man is a poor man before God.

To become rich tends to be hurtful. It makes a man conceited, and in his security, he loves the world even more. This draws him away from God and duty. This makes him forget it is the Lord who has given him power

to get wealth (Deut 8:18). When he had just enough, he paid regularly his tithe. But what a paradox, when he becomes richer he gives the lesser.

Riches become a curse to those who possess them. Riches are perishing things and we cannot stop them. Thus Paul exhorts Timothy, *"But godliness with contentment is great gain. For we brought nothing into this world, and it is certain we can carry nothing out. And having food and raiment let us be therewith content. But they that will be rich fall into temptation and a snare, and into many foolish and hurtful lusts, which drown men in destruction and perdition. For the love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows"* (I Tim 6:6-10).

"In respect of the body the dust shall return to the earth as it was. But sad is our case if the soul returns as it came. For we were born in

sin, and if we die in sin, unsanctified, we had better never have been born. That seems the case here spoken" (Matthew Henry).

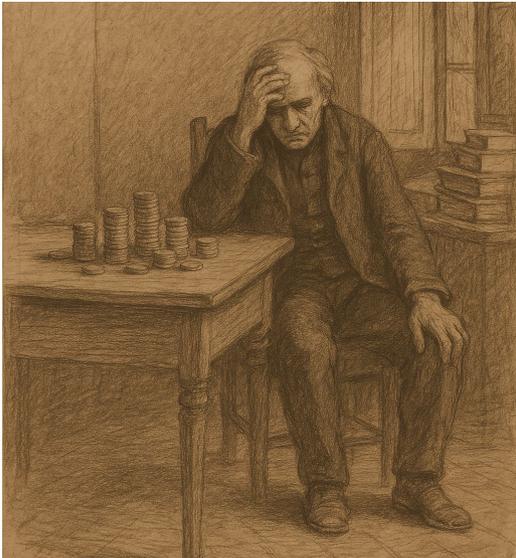
What a life for one to spend his days in endless care and toil, to live fretfully and end his hours in sorrow and anger until he breathes his last. Such people have laboured only for the wind and when they die like the wind they are gone to nowhere.

How sad a life is the worldling when he does not sorrow for his sins and come to repentance. He is angry at the providence of God, angry at his sickness, angry at all around him, which increases his affliction till his death. But a good man, one who is saved, has a happy ending though he goes through sickness and suffering. Truly a rich man's life, without God, is vanity of vanities.

### **The Right Use of Riches in the Fear of God**

*"Behold that which I have seen: it is good and comely for one to eat and to drink, and to enjoy the good of all his labour that he taketh under the sun all the days of his life, which God giveth him: for it is his portion. Every man also to whom God hath given riches and wealth, and hath given him power to eat thereof, and to take his portion, and to rejoice in his labour; this is the gift of God. For he shall not much remember the days of his life; because God answereth him in the joy of his heart."*

Ecclesiastes 5:18-20



Life is a gift from God. And how long we live this life is appointed of God (Job 14:5). God also appoints the kind of job we take. Let us do a good job and serve Him with gladness and not as a drudgery. We should not complain about our job like so many today, but praise the Lord for it. Let us not try to grasp at more business than we can go through without frustration. Godly contentment is great gain

When God has blessed our lives with riches it is legitimate for us to enjoy them, thanking Him for His goodness. We can live in a bigger house and drive a better car, but remember we are not towkays but stewards. And *"remember the LORD thy God: for it is he that giveth thee power to get wealth, that he may establish his covenant which he sware unto thy fathers, as it is this day"* (Deut 8:18). Therefore we must live frugally that we may give our dues to the Lord. We save up to support the work of His Church and missions. How sad it is when we over-commit ourselves in over-spending and give back to God our leftovers.

In the fear of God let us be drawn to Jesus our Saviour who says, *"Labour not for the meat which perisheth, but for that meat which endureth unto everlasting life, which the Son of man shall give unto you: for him hath God the Father sealed"* (Jn 6:27). *"But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you"* (Matt 6:33). ■



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# RMG Meetup Event

ActiveSG Sport Village @ Jurong Town • 9 am, 29 March 2025







