THE ORACLES

July-Sept '09

Discovering
GOD'S WAY of Handling

MONEY





ST. THOMAS' (SPG) TAMIL CATHEDRAL

MANAGED BY ST. THOMAS' (SPG) TAMIL CHURCH SOCIETY (REGD NO. 2394)





Our Bishop and Clergy



Lto R: Dn. George Cornielius, Rev. B.G. Abraham, Rev. Moses Asinwatham, Rt. Rev. Dr. Duraisingh James, Rev. Dr. Dasan Jeyaraj, Rev. R. Jeyaraj.

Members of the Management Committee 2009 - 2011



Standing L to R: Mr. E.Manavalan, Mr. M.P.D. Sundar, Mr. Israel Asirvatham, Mr. Daniel Jeyaraj, Mr. Sunder Thomas, Mr. Rajan Comelius, Mr. Viji Theophilus, Mr. David Joshua, Mr. Sam Stephenson, Mr. Uday Samuel. Sitting L to R: Mr. Reymond Spratt, Mr. Einstein Samuel, Mr. John Hastings, Mr. Samuel Thomas, Mr. Henry Jaganathan, Mr. Nelson Sunder Raj, Mr. T. G. Daniel, Mr. David Thomas.



Dear friends,

We believe our last issue on the topic of 'Family and Relationships' was a blessing to all. In the past few months, words like bailout, recession, credit crunch and lav-off have dominated the headlines. These words have been sending great shock waves and tremors among the young and old alike. Amidst such turmoil and crisis our Heavenly Father has been ever loving and faithful towards His children. Continuing our journey of meditating on some important priorities that every Christian needs to possess, we at 'The Oracles' are thrilled to bring out yet another exciting and thought-provoking issue on the theme 'Managing Your Finances in God - Pleasing Ways'. This issue covers various aspects of financial management, saving & investment for and from a wide spectrum of age groups. We take a deeper look into the Bible, our instruction manual for better understanding on the topic.

The issue also includes reports on the exciting VBS season. These reports demonstrate the power of God in impacting tender lives.

We hope and pray that as we read through this issue, God Almighty will give us the grace to become wiser in the way we handle our finances.

Blessings,

Editorial Board

M.P.D. Sundar, Kiruba Sundar, Susan Richard, Jemima Aaron, Ruth Johnson, Michelle Samuel, Sam Manavalan, Anish Gilbert.

Design

Daniel Peddi

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REACH US

Money Management

- VBS Directors

- Mr. Sam Ambrose

1. If you have a prayer request to share.

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- 2. If there is something wonderful that God did for you, that you want to praise Him for.
- 3. If you have a thought / article to share with us.

Please contact us at stthomasspg.tamilcathedral@gmail.com

We thank you for your contribution. The editorial board reserves the right to edit articles according to space and clarity.

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Discovering GOD'S WAY of Handling MONEY

APPROACHES AND ATTITUDES

Rev. Dr. DASAN JEYARAJ

The relationship between Christianity and money is a vexed one. Christ was betrayed by Judas Iscariot for 30 silver pieces. In Acts, we have Ananias and Sapphira lying in the matter of money and Simon the magician presuming to buy the gift of the Holy Spirit. Finally, Jesus himself was born in poverty and the 'inn had no place' for Him and He was buried in a borrowed grave. In this article, let us discuss about some of our attitudes and approaches in the matter of money or finance.

BIBLICAL PERSPECTIVE

Does money matter? 16 out of Jesus' 38 parables are on the topic of money and wealth. There is more in the Bible about finance than there is about heaven and hell combined. One out of every ten verses in the Gospels deal directly with money. There are about 500 verses about prayer and less than 500 verses about



faith, but there are 2085 verses which mention money and wealth. No one can serve two masters (Matthew 6:24) and we are exhorted to love our God with all our heart (Matthew 22:37).

Secular or Scriptural? Christians should view money differently from the way the secular world views it. The secular world equates affluence with success and happiness, so the society constantly struggles to acquire as much wealth as possible. Psalm 49:12 says, "But man despite his riches, does not endure; he is like the beasts that perish" Money cannot add anything to one's life and it is 'meaningless' according to Solomon: "Whoever loves money never has money enough: whoever loves wealth is never satisfied with his income....the abundance of a rich man permits him no sleep" (Ecclesiastes 5:10-12), "Whoever trusts in his riches will fall, but the righteous will thrive like a green leaf" (Proverbs 11:28) and Proverbs 22:1 states, "A good name is more desirable than great riches; to be esteemed is better than silver or gold." When money is not the object of one's love and devotion, one is free to focus on higher things.

Contentment and Godliness: Paul tells us that the Christian attitude to material things is godliness with contentment (2 Cor. 9:8; compare Phil. 4:11). Paul approved of this idea but naturally supplied a Christian basis for it: "I have learned to be content whatever the circumstances... I can do everything through Him who gives me strength" (Phil. 4:11, 13). However, let us remember that it is not possessing riches that God condemns, but clinging to them, coveting them and centering our activity around them.

Christians & lending for interest: The early church based their argument on the following verses: Exod. 22.25; Deut. 23.19; Ps. 15.5; and Ezek. 18.8.

ATTITUDES TOWARDS THE RESOURCES OF THE CHURCH

Churches have the privilege of receiving gifts and offerings from people and it also has the responsibility to maintain it. How are we maintaining God given resources? Financial matters are the source of problems in many churches.

God is the owner of all things. It is a curse to take God's money in any form and it will affect an individual, his family and his descendants. Gehazi is the greatest example from our Bible (Refer 2 Kings 5).

The Bible states, "Religion that God our Father accepts as pure and faultless is this: to look after orphans and widows in their distress and to keep oneself from being polluted by the world" (James 1:27). Bible promises, "A generous man will himself be blessed, for he shares his food with the poor" (Proverbs 22:9).

The early church had the practice of taking care of the widows. History reports that collections were taken to support the virgins, widows and orphans. The charity of the Christians was noted; the non-Christian Lucian comments that 'their original law-giver taught them that they were all brethren' and indicates that no expense was spared to aid other Christians in difficulties. Their common fund was made up of freewill offerings and was expended on feeding and burying poor people, caring for orphans and those in distress, and for the support of Christians in prison or for thoese condemned to the mines for their faith.

Continued on. Pg 11



HARD WORK

All hard work brings profit; but mere talk leads only to poverty.

ACCOUNTING

It's no use carrying an umbrella, if your shoes are leaking.

AUDITING

Beware of little expenses; a small leak can sink a large ship.

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Executive Secretary's Report

How good and pleasant it is when brothers live together in unity. Psalm 133:1

The Psalmist David in Ps.133:1 encourages us to live in harmony and with one accord, at this time when the Church is facing unforeseen problems, let us all be united to move forward with the task that is set before us for the extension of His Kingdom.

This year's Vacation Bible School was conducted for 11 days at the Cathedral and for 6 days at our Ammuguda High School. Rev. Moses Asirvatham and Rev. R. Jeyaraj were the Directors at Cathedral and Ammuguda respectively. Our Missionaries Mrs. & Mr. Solomon Raju conducted VBS at the 4 slums in and around Malakpet for 3 days in each place. We take this opportunity to thank the teachers who helped in the VBS ministry for their sincere work, donors for the love feast both at Cathedral and Ammuguda, parents who had donated breakfast/rasna/sugar and in cash, the volunteers who were ready to help at all times and our Bishop as the Spiritual guide and mentor.

The Church extension work has been stalled due to the writ petition filed by CSITA, Medak Diocese and the High Court staying the permit given by GHMC towards the extension. We look forward to your prayers that the evil divisive forces are banished, truth would prevail and the Church extension work is resumed and completed early to Praise and Worship Him in His Holy Sanctuary.

Our Church High Schools both at Secunderabad and Ammuguda have shown significant improvement in the recent SSC examinations. Our congratulations to the successful students, the Staff for their untiring efforts and look forward to their good work in taking these schools to greater heights.

Members of the Men's Fellowship meet on Sunday mornings in the Prayer Hall for a time of Praise and meditate on His word. They also visit homes of sick and needy for cottage prayer meetings on Wednesday evenings. All men are invited to join in these meetings.

The members of the Women's Fellowship meet on Sunday mornings in the Women's Fellowship Hall for a time of Praise, Witnessing and Sharing God's Word. They visit the sick and also homes of the bereaved families. Warm welcome awaits all women of our Cathedral for these meetings.

The Sunday School is conducted the same time as the Sunday morning Worship Service and we have more than 100 children attending regularly. The Sunday school teachers are planning to conduct competitions for children this month and parents are requested to encourage their children to participate in them.

The Youth who are future pillars of the Church meet on Sunday evenings for a time of Praise and Worship and also to study God's Word. Their strength is increasing due to the interesting and lively programs that are planned. The Youth who have not attended any meeting so far are requested to join in these meetings and we are sure they will regret why they had not done so earlier.

The AGM of our Cathedral was held on Sunday 21st June '09 in a peaceful and orderly manner followed by the unanimous election of 12 members to the Management Committee.

The following members have gone to be with the Lord during the last quarter. Please uphold the bereaved families in your prayers.

- 1. Mrs. Leena Devadasan m/o Mrs. Veronica Padmanabhan
- 2. Mrs. Nancy Loganathan w/o Mr. K.A. Loganathan

On behalf of the Management Committee, I take this opportunity to thank each one of you for your cooperation these past two years. Let us continue to work with oneness of mind that in all things began and continued, we will be able to achieve the goals with help from our Almighty God.

Henry Jaganathan

Director's Report

Rt. Rev. Dr. Duraisingh James

The AGM of our St. Thomas SPG Tamil Church Society was held on Sunday 21st June 2009 at 11.00 a.m. in the Parish Hall after the morning Worship Service. It was a joy hearing reports from the Executive Secretary and the Treasurer. Truly the Lord has done great things during the year. I am personally thankful to each member of the Cathedral for their generous and sacrificial offerings to the Lord. We also remembered the people who had gone to be with the Lord during the year and prayed for God's comfort on the families. One important item in the General Body was to elect 12 members to serve in the Management Committee for the Biennial 2009-2011. I take this opportunity to thank each member of the General Body for their prayers. participation and electing the members to the Management Committee unanimously. The names of the members elected is given below.

1. Mr. Reymond Spratt, 2. Mr. Henry Jaganathan, 3. Mr. Einstein Samuel, 4. Mr. Nelson Sunder Raj,

5. Mr. Samuel Thomas, 6. Mr. John Hastings,

7. Mr. David Joshua, 8. Mr. David Thomas, 9. Mr. Sunder Thomas, 10. Mr. Vijji Theophilus,

11. Mr. Sam Stephenson, 12. Mr. Rajan Cornelius

I place on record and appreciate the services of our Presbyters Rev. Moses Asirvatham, Rev. R.Jeyaraj, Rev. B.G. Abraham, Rev. S.M. Jothi Raj, Rev. Vasantha Rao and the Recording Secretary, Mr.Melchisedec who helped me that day.

The first meeting of the newly constituted Management Committee was held on Monday 29th June 2009 at 7.00 p.m in the Parish Hall and the following 6 members were co-opted to the Management Committee.

- 1. Mr. T.G. Daniel, 2. Mr. M.P.D. Sundar
- 3. Mr. Ezra Manavalan, 4. Mr. Daniel Jeyaraj
- 5. Mr. Israel Asirvatham, 6. Mr. Uday Samuel

The Management Committee also elected the following office bearers unanimously.

Mr. Samuel Thomas

Mr. John Hastings

Mr. Henry Jaganathan

Mr. Nelson Sunder Raj

Mr. Isreal Asirvatham

Mr. David Thomas

Mr. Uday Samuel

Mr. T.G. Daniel

Mr. Sunder Thomas

Mr. David Joshua

Mr. Rajan Cornelius

Mr. Vijji Theophilus

Mr. E. Manavalan

Mr. Sam Stephenson

Mr. Daniel Jeyaraj

Mr. Einstein Samuel

Mr. Reymond Spratt

Mr. M.P.D. Sundar

- President

- Vice President

- Executive Secretary

- Treasurer

- Assistant Treasurer

- Property Secretary

- Assistant Property

Secretary

 Manager & Correspondent Schools.

- Secretary - Schools

- Secretary - Youth

Secretary
 Children's Mission

- Assistant Secretary Children's Mission

- Secretary Missionary Work

Assistant Secretary
 Missionary Work

- Church Steward

Secretary
 Legal Matters

Assistant Secretary
 Legal Matters

Assistant Secretary
 Legal Matters &
 Editor - 'The Oracles.'

I am grateful to God for His Guidance in the General Body meeting and the newly elected Management Committee. I Pray that the Lord will continue to strengthen this oneness and unity to fulfill the Great Commission of the Lord!



தேவனைப் பிரியப்படுத்தும் பொருளாதாரக் கொள்கை

- சு.கிருபா சுந்தர்

இந்த நிரந்திரமற்ற உலக வாழ்க்கையின் ஒட்டத்தில் பயணம் செய்யும் ஒவ்வொரு மனிதனுக்கும் பொருளாதார நியமத்தின் ஒரு சில ஆலோசனையை வேதத்தின் அடிப்படையில் இங்கு தியானிப்போம்.

மனுக்குலத்திற்கு அனுதின அத்தியாவசிய தேவையான செல்வங்கள் - பணம், பொருள், ஆஸ்தி மற்றும் அந்தஸ்து, இவையெல்லாம் தேவனிடத்திலிருந்து வருகிறது என்பதை ஒருநாளும் மறந்துவிடக்கூடாது. "ஐசுவரியமும், கனமும் உம்மாலே வருகிறது" என்று 1நாளாகமம் 29:12 ல் காண்கிறோம். ''வெள்ளியும் என்னுடையது பொன்னும் என்னுடையது என்று சேனைகளின் கர்த்தர் சொல்லுகிறார்" ஆகாய் 2:8. விசுவாசத்தை விட்டு வழுவச் செய்து, அநேக வேதனைகளால் தங்களை உருவக் குத்திக் கொள்ளக் காரணமாய் விளங்குகிற பண ஆசையைக் குறித்து வேதம் நம்மை எச்சரிக்கின்றது. அது எல்லாத் தீமைக்கும் வேர் என்று கற்பிக்கின்றது 1தீமோ 6:10. இவ்வாறாக நாம் அறிந்த ஒருசில உண்மைகளை நினைவுபடுத்திக்கொள்வோம்.

கைகளில் சுத்தம் லூக் 19:1-10
கைகளில் சுத்தம் என்பது நேர்மையைக்
குறிக்கிறது. ஆயக்காரருக்குத் தலைவனும்,
ஐசுவரியவானுமாயிருந்த சகேயு என்னப்பட்ட
மனுஷன் இயேசுவைக் காண வாஞ்சித்து,
குள்ளனானபடியால் காட்டத்தி மரத்தில்
ஏறினான். இயேசுவைக் காண வாஞ்சிக்கும்
ஒவ்வொருவரும் அநியாயமான வகையில்
பணத்தை சம்பாதிக்கக் கூடாது. இயேசு அந்த
காட்டத்தி மரத்தின் அருகில் வந்த மாத்திரத்தில்,
"சகேயுவே, நீ சீக்கிரமாய் இறங்கி வா,
இன்றைக்கு நான் உன் வீட்டில் தங்க வேண்டும்
என்றார்". இயேசுவை சந்தோஷமாய்த் தன்

வீட்டிற்கு அழைத்து சென்ற அவன் போகும் வழியில் கர்த்தரை நோக்கி, ''ஆண்டவரே நான் ஒருவனிடத்தில் எதையாகிலும் அநியாயமாய் வாங்கினது உண்டானால் நாலத்தனையாகத் திரும்பச் செலுத்துகிறேன்'' என்று தன் நேர்மையில்லாத் தன்மையை இயேசுவிடம் அறிக்கை செய்தான். தேவனை அண்டிக்கொள்ள விரும்புகிற எவரும் கைகளில் சுத்தம் உடையவர்களாகக் காணப்பட வேண்டும்.

இராயனுடையது, தேவனுடையது மத் 22:17-22

இராயனுடையதை இராயனுக்கும், தேவனுடையதைத் தேவனுக்கும் செலுத்த வேண்டிய மக்களாக விளங்க வேதம் நம்மை அறிவுறுத்துகிறது. ஆனால் நடைமுறை வாழ்க்கையில் இதை நாம் செலுத்தத் தவறிவிடுகிறோம். அரசாங்கத்திற்கு செலுத்த வேண்டிய வருமான வரி, நில வரி, மற்றும் பல வரிகளை செலுத்தக் கண்டிப்பாக வேதம் போதிக்கிறது. அதேசமயம், "என் ஆலயத்தில் ஆகாரம் உண்டாயிருக்கும்படி தசமபாகங்களையெல்லம் பண்டக சாலையிலே கொண்டு வாருங்கள். அப்பொழுது நான் வானத்தின் பலகணிகளைத் திறந்து இடங்கொள்ளாமற் போகுமட்டும் உங்கள் மேல் ஆசீர்வாதத்தை வருஷிக்கமாட்டேனோ என்று அதினால் என்னை சோதித்துப் பாருங்கள் என்று சேனைகளின் கர்த்தர் சொல்லுகிறார்" மல்கியா 3:10. "உற்சாகமாய்க் கொடுக்கிறவனிடத்தில் தேவன் பிரியமாயிருக்கிறார்" 2கொரி 9:7.

தரித்திரரை நினை மத் 25:30-46 நம்மைச் சுற்றிலும் வாழ்கின்ற ஏழை, எளிய, சிறியவர்களை நாம் நினைத்துக்

கொள்ள, அவர்களுக்கு உதவி செய்ய நினைப்பூட்டப்படுகிறோம். "பிரகாசமுள்ள வஸ்திரம் தரித்த மனுஷன் கொர்நேலியுவைப் பார்த்து: உன் ஜெபம் கேட்கப்பட்டது, உன் தானதருமங்கள் தேவ சந்நிதியில் நினைத்தருளப்பட்டது" அப் 10:31. மட்டுமல்லாது, "யோப்பா பட்டணத்தில் கிரேக்கு பாஷையிலே தொற்காள் என்று அர்த்தங்கொள்ளும் தபீத்தாள் என்னும் பேருடைய ஒரு சீஷி இருந்தாள். அவள் நற்கிரியைகளையும், தருமங்களையும் மிகுதியாய் செய்து கொண்டு வந்தாள்" அப் 9:36. "தரித்திரனுக்கு இரங்குகிறவனோ பாக்கியமடைவான்" நீதி 14:21. "தரித்திரனுக்குக் கொடுப்பவன் தாழ்ச்சியடையான்" நீதி 28:27. "ஏழைக்கு இரங்குகிறவன் கர்த்தருக்குக் கடன் கொடுக்கிறான், அவன் கொடுத்ததை அவர் திரும்பக் கொடுப்பார்" நீதி 19:17. யார் தேவனுடைய இராஜ்ஜியத்தைச் சுதந்தரிப்பார்கள் என்று மத்தேயு 25:30-46 ல் இயேசு கூறுகிற சத்தியத்தை நாம் நினைவுபடுத்திக் கொள்வோம். இவ்விதமாய் தேவனைப் பிரியப்படுத்த தேவன் நமக்கு ஈவாய் தந்த பணம், பொருள், செல்வம், ஆகியவைகளால் தேவனை கனப்படுத்தி, மகிமையாய் இராஜாவாய் மறுபடியும் வர இருக்கின்ற கர்த்தரை சந்திக்க ஆயத்தப்படுவோம், மாரநாதா! அல்லேலாயா!!.



The Clergy and our Church Staff

ABC's

of Salvation

To know God and be ready for heaven, follow these steps:

A. ADMIT YOU ARE A SINNER.

"There is no one righteous, not even one.. for all have sinned and fallen short of the glory of God." Romans 3:10,23

Ask God's forgiveness.

"Everyone who calls on the name of the Lord will be saved." Romans 10:13 (See Romans 5:8; 6:23)

B. BELIEVE IN JESUS (put your trust in Him) as your only hope of Salvation. "For God so loved the world that He gave His one and only Son, that whoever believes in Him shall not perish but have eternal life." John 3:16 (See John 14:6)

Become a child of God by receiving Christ. "To all who received Him, to those who believed in His name, He gave the right to become children of God." John 1:12

C. CONFESS THAT JESUS IS YOUR LORD.

"If you confess with your mouth, 'Jesus is Lord,' and believe in your heart that God raised Him from the dead, you will be saved." Romans 10:9 (See verse 10)

TIPS *for*Saving and Tax **Planning**

M.P.D. Sundar

With the world opening up more opportunities for both young and old to be employed in high paying jobs and on the other hand the world of advertising enticing us to spend lavishly, here are a few TIPS for us on how to manage our finances at various stages of our life.

BELOW THE AGE OF 30: In this age bracket, one has a high appetite for risk. Due to commitments the ability to save may be small. But savings that you may make can be set aside for a long period of time. Your children, if any, still have many years before they go to college and your retirement is still further away. It would be best if you could invest a large portion of your surplus in tax-saving funds (equity funds). The employees provident fund deduction happens from your salary, and therefore you have little control over it. Regarding life insurance, go in for a pure term insurance to start with. Such policies are very affordable and can extend for upto 30 years. The rest of your funds can be parked in National Savings Certificate (NSC) / Public Provident Fund (PPF).

BETWEEN AGE OF 30-45: Your appetite for risk will gradually decline in this age bracket as a result of which your exposure to the stock market will need to be adjusted accordingly. As your compensation increases, so will your contribution to the Employees Provident Fund (EPF). The Life Insurance component can be maintained at the same level. In keeping with your reducing risk appetite, your contribution to NSC / PPF increases. One benefit of the higher contribution to PPF will be that your account will be maturing and will yield you tax free income (this can help you fund your children's education). han four



BETWEEN THE AGE OF 45-55: You are now nearing retirement. To that extend it is critical that you fill in any shortfall that may exist in your retirement. You also do not want to jeopardize your pool of savings by taking any extraordinary risk. The allocation will therefore continue to move away from risky assets like stocks, to safer ones like NSC. However, it is important that you continue to allocate some money to stocks. The reason being that even at age 55, you probably have 20 – 25 years of retired life; therefore having some portion of your money invested for longer duration, in the high risk - high return category, will help you during the retired life.

ABOVE THE AGE OF 55: You are to retire in a few years; then you will have to depend on your investments for meeting your expenses. Therefore the money that you have to invest under section 80C must be allocated in a manner that serves both near term income requirements as well as longterm growth needs. Most of the funds are therefore allotted to NSC. Your PPF account probably will mature early into your retirement. You continue to allocate some money to equity to provide for the latter part of your retired life. You should consider investing in the Senior Citizen Savings Scheme, which offers an assured return of 9% per annum, interest is payable quarterly. Another investment you should consider is Post Office Monthly Income Scheme.

Planning your finances in a manner that saves tax as well as helps you achieve your long-term financial objectives is not a difficult exercise. All it requires is for you to draw up a plan that suits you best and then be disciplined in executing the same.



He will perfect that which concerns me!! He makes all things beautiful in His time!!

By the grace and mercy of the Lord, loads of prayers and tons of good wishes, we stand today as a family, witnessing the Glory and faithfulness of our Maker.

His grace had been sufficient to guard, guide and carry us through the days of my pregnancy. But life grew tough and challenging when conditions led to hospitalization, well before the due. His wisdom and knowledge did guide and lead the doctors to work through and help in the fast and healthy development of the baby, before situations grew out of human hands.

With my health conditions suddenly getting critical, the doctors had to take fast and bold decisions to save the little baby. Given just 25% chances of survival, the baby was hardly expected to move. When all were worried and bid me relax, I did sense the real meaning of "the peace that passeth all understanding" and the "heavenly warmth." It was His great plan to have a wonderful team of hospital staff and nuns, praying and encouraging us, all through.

All fear was gone at the sight of the doctor bowing down for a word of prayer before she could attend to me in the operation theatre. Just in minutes, did emerge the blessed and promised one, kicking and crying, to the surprise of all around. The Lord made sure the baby was all active and perfect, just as He had planned.

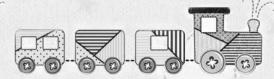
The doctors called him the "Miracle baby".

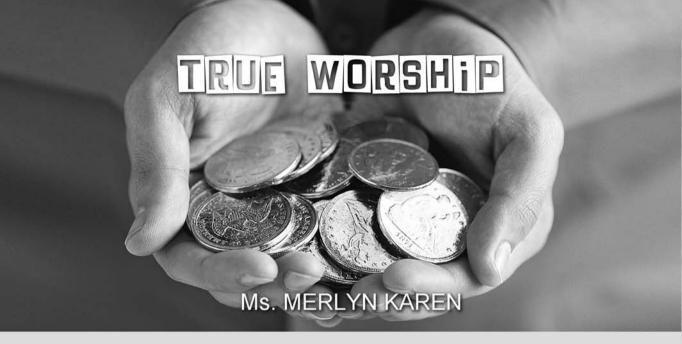
Every progress and development was truly amazing, and the Lord made perfect that which concerned me, just as He had PROMISED.

A very slow weight gain during the initial days after birth had been a period of great challenge. But the Lord did work wonders and has blessed little "Nathan", to what he is today. The church has ever been united in remembering to pray for us and we could feel the oneness and excitement in each one, as we were received with such joy and warmth.

Praise be to God, our Maker, who has always been faithful in His promises!! And thank you ALL, for your prayers and good wishes... Glory to HIS name alone.....







The word worship is a contraction of the words "worth-ship". Our actions show how valuable we think something is to us. On the same grounds, we show how valuable God is to us, by what we give to Him. Money is a tangible expression of devotion in our hearts. Money can be used for good or bad purposes. The attitude toward money and the way we handle it do reflect good and bad motives. I would like to share my thoughts on the two most important attitudes towards money.

God owns everything and not us: The Bible clearly states that God is the owner of everything (Psalm 24:1). And why not, He created it all! Everything not only includes the sun, the moon, the environment, our health, our families but also includes items we generally consider as "wealth" such as money, homes, cars, businesses and the like. Everything that can be named is owned by God. He has gifted us with various resources to live with and to use them for His glory.

We are stewards of God's wealth: God does not keep this wealth for Himself. He has given each of us a portion. Most of us aspire for financial freedom and undoubtedly misunderstand the idea behind the phrase. Most people connect financial independence to status and bank balance. However, a person can be financially independent without being content at heart.

Conversely, a person can be content at heart without being financially independent.

Let us focus on 'contentment' because this is the word that Bible uses and God has shown me that contentment is the ultimate aim and result. Here are few notable examples:

But Godliness with contentment is great gain for we brought nothing into the world, we can take nothing out of it. (1Timothy 6:6-8)

Keep your lives free from the love of money and be content with what you have, because God has said "Never will I leave you; never will I forsake you. (Hebrews 13:5)

When I see God as the owner of all things, I recognize that my faithfulness is not only measured by giving 10% but also in how I manage my financial life in general. Does my spending habits glorify God or glory myself? Am I using my money towards God's glory or my own? Does my hope rely on my bank accounts or in Jesus? Does my worth come from God or from materials?

True worship is offering our whole being to God that includes all that we are and all that we have. Will you choose to be a true worshiper and are you willing to let God be your Financial Advisor?

Discovering GOD'S WAY of Handling MONEY Continued from page 2

ATTITUDES TOWARDS THE MONEY IN OUR FAMILY

In Psalm 24:1, we read, "The earth is the Lord's, and everything in it, the world and all who live in it." So Christians must realize that God is the owner and we should transfer the ownership of our money, time, family, material possessions, education and all earnings to God.

Christians are exhorted to give voluntarily. Giving is spoken about in so many ways, week after week (I Corinthians 16:2) - thank offering (first fruit or on the special occasion). We should enjoy the gift of giving (Rom. 12:8) and giving our tithes (one tenth of our income). However, in the New Testament there is no teaching about tithe and therefore it can be inferred that there is no upper limit for giving. Jesus said, "It is more blessed to give than to receive" (Acts 20:35).

Bible encourages that we should not live in debt. When we would like to buy something, distinguish between whether it is a need, want or desire. Christians should learn to live a simple life without borrowing money and through proper planning, developing appropriate perspective of work and putting our trust in God. Credit card is both excellent and fateful, one must learn to use it. It is better to adopt a cash - only policy as much as possible. The result will be a great sense of freedom and peace. We should plan both our expenses and saving. According to Prov. 21:20, one who spends all he has and does not save is a fool. We should learn from the ants (Prov. 6:6-8).

Christians are admonished to pay taxes on a regular basis. We must obey the tax policies

outlined by the government. When we shop, please remember to pay the VAT (value added tax) and obtain the receipt. We should avoid the habit of buying things through military canteen. It is meant for those who are working in the military services and ex-service personnel.

Bible outlines that Christians should take care of their family members. They should pay for the expenses of the spouses, children and dependent parents (1Timothy 5:4).

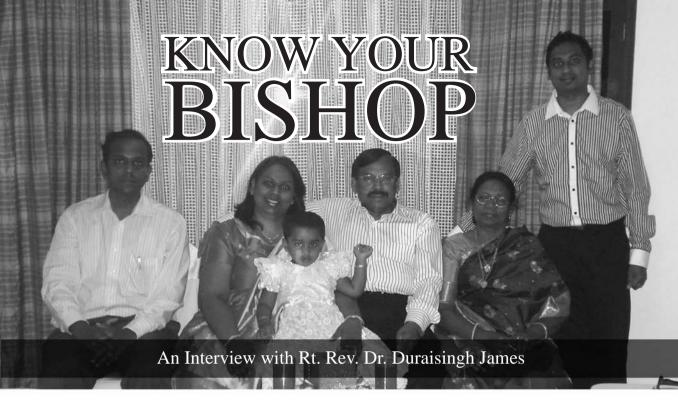
Dowry is an evil system in our Indian society prevalent among south Indian Christians. It should be abandoned by all practicing Christians. A marriage should not be arranged on the basis of money. According to a survey done in US, 57% of divorces were rooted in arguments over money. This indicates that each family should develop proper guidelines on the basis of God's word.

So as Christians, let us be diligent and prudent. We should take care of ourselves, our family members and all those who are in need. May the good Lord help us to be good and faithful stewards.

DON'T WORRY



Look at the birds of the air; they do not sow or reap or store away in barns, and yet your heavenly Father feeds them. Are you not much more valuable than they? Who of you by worrying can add a single hour to his life? - MATTHEW 6:26-27 NIV



We would like to congratulate our Bishop on completing his 60th Birthday on 10th June 2009. We wish him a long and fulfilling life in the years to come. Here are the excerpts from a brief interview with him. May you be encouraged and richly blessed as you read along.

Editorial Board (EB): Please share with us your early life.

Bishop: I was born in Pasumalai, in Tamil Nadu into a wonderful, simple but affectionate Christian home. I along with my family worshipped at the C.S.I Church at Pasumalai and took an active part in all the activities like Sunday school, Vacation Bible School and choir. These Christian activities helped me to grow as a normal Christian child. Due to family reasons, I had to move to Tirumangalam a nearby small town and completed my eleventh standard at Government boys' high school at Krishnagiri.

EB: When did you accept Jesus Christ as your personal Lord and Savior?

Bishop: After my eleventh standard examinations, during the summer vacations, I had an opportunity to attend a missionary

conference, organized by the Friends Missionary Prayer Band on a hill station called Periyamalai, which was the first missionary field of FMPB. One afternoon during the conference, while I was reading the Bible, the Lord spoke to me through His Word from Proverbs 29:1 and 28:1. I had an inner urge to read these verses again and again, and the Holy Spirit brought a deep conviction into my heart. I wept like a child, confessed my sins and invited Jesus into my heart. I totally dedicated my life to live and serve Him. The joy of the Lord filled my heart and I shared with all the people at the conference about what the Lord had done in my life. I spent another 10 days with the first missionaries of FMPB Mr. Harris Hilton and family to be taught and nourished spiritually. They encouraged me in the Lord.

EB: Briefly share about your journey in the ministry.

Bishop: I graduated from South India Biblical Seminary, Bangarapet, and began my ministry with India Youth For Christ (YFC) at Madurai. I served among the young people which was a challenging ministry with an excitement of

leading many young people to the Lord Jesus Christ. In the year 1976 one of my class-mates at the seminary Rev. C Russeliah asked me if I could come to Secunderabad to serve as a Presbyter at All Saints' Trimulgherry, which I accepted. Then, it was in the year 1996, on the recommendation of my friend Rev. Caleb Premanadam, I was invited by the Communion of the Evangelical Episcopal churches, United States for a Bishop's conference. During the conference, the house of Archbishops asked me whether I would be willing to take up the office of a Bishop for the CEEC India. With much prayer, I agreed to the request and was consecrated as a Bishop on 19 April 1997 at the Holy Redeemer's Cathedral, Oklahoma USA. It was a humbling moment of surrendering my life to the responsible office of the Bishop in His church. In 2001 on the invitation of the Management committee I joined our Cathedral and since then I have been serving and experiencing the guidance of the Spirit of God each day.

EB: what is the secret behind your humorous nature?

Bishop: Thank you! The secret of my humorous nature is the absolute trust that I have in the Lord Jesus Christ. It is wonderful to take Him at His Word for all my needs, even in the most critical times. He proves His faithfulness and His loving kindness overshadows me and my family. When I know that the Lord is for me and with me, I have every reason to rejoice and pass on this joy to my people. I remember the Words of Habakkuk the prophet in Chapter 3: 16-17.

EB: Behind every successful man is his wife, and how do you comprehend this as a successful leader?

Bishop: Yes. I fully agree and endorse your statement. If at all I am successful as you say, I, first, attribute this success to my Lord and secondly to my wife. Her faithfulness in her daily walk with the Lord, humility with firmness in family discipline and management and the constant prayer life still helps me to move forward with greater vision in the ministry. I am thankful to God for my wife, a great gift and treasure in my

life. My children are no exception! They are my best support and critics in the ministry.

EB: Share your experiences on effective ways of handling finance in the family and ministry.

Bishop: Handling finance in the home is a major problem today in many homes and that leads to many problems and heart-aches both in personal and family life. By the grace of God, from day one of our marriage we have developed a wonderful strategy in handling the money till date. First, we take out the tithe that belongs to the Lord, and then we plan the rest of the money and expenditure according to the priority. Secondly, we do regularly save money every month for our children, money for family outings and vacations every year, and even little money for us to fall back in the event of crisis. We never hesitated to give for any ministry at any time and the Lord truly blesses our efforts to honour Him through our finances.

EB: Vision 2020, a major milestone – How do you foresee this mission journey?

Bishop: I find it fully satisfying in my walk through the missionary journey over 40 years. The Lord's guidance and grace were so real in the ministry. Looking into the future of our Cathedral, I take the words of the wise man when he said, "Where there is no vision people perish" very seriously. Vision and the mission statement is the great priority for any church or organization.

With God's help and the full co-operation of the management committee and the Priests, the Vision and mission committee had come out with a wonderful vision statement for 2020 for all of us to carry out in the days to come. Adding 2000 new members to the congregation, establishing 20 new churches, training up 10 pastors of our own, establishing 50 cell groups at the grass root level, and giving new shape to our schools and other challenges are real and the need of our time as a part of the great commission, received from the Lord. I hope and pray that the Lord may enable every member to join hands with me, the priests and the management committee to fulfill the God – given vision in the years to come.



"COME & DINE" 2009 VBS Overview

By the immense grace of God, our Cathedral was blessed to conduct yet another life transforming event for our children during this summer. The event that spans over a period of 10 days is well known to all of us. It is filled with quality music and singing, meditating on the Word of God. chance to make a lot of new friends. Inspite of the hot summer sun, this event never fails to attract our children. Yes! you guessed it right, The VBS!!! The theme coined for this year was a simple, straight and cordial invitation to 'Come and Dine.' It called for both the young and the old for the special banquets arranged by none other than our Lord Jesus Christ Himself. It was true in every sense of the phrase; the children and the elders enjoyed a feast of God's Word as well as deliciously prepared refreshments.

The attendance was even more astonishing, totalling to a staggering 1,041 children at the VBS conducted in our Cathedral, Ammuguda and the five mission areas. We pray that God will bless all those who were instrumental in this ministry and motivate many more to take part and be a great blessing in the life of others.

Below are the individual reports from the respective directors of the VBS.

VBS AT CATHEDRAL

This year's proceedings started with a breakfast sale held on the 5th of April. Our cathedral members participated in this enthusiastically. By the immense grace of God, we were able to raise a sum of Rs. 18,820/-. We had a head count of 127 children, with 96 of them belonging to our church. There were 9 non-Christian children who attended our VBS. A total of 31 children from 14 different churches also attended. Due to the church extension work. this year we conducted most of the classes under the shamianas and the cool shade of the trees around the edge of our church car parking ground. The idea was welcomed by the children and their parents. The defined space for the classes helped the teachers to reach out and teach the children without much distraction or disturbance. Each day the sub-theme was very creatively introduced to the children by means of humorous skits and role plays. The joyous day of love feast was thoroughly enjoyed by one and all.

The offertory amount which included the general offertory, labor day offertory and the Day of giving mounted to a total of Rs, 16,653/-. The proceeds will be sent to VBS Ministries Bangalore towards



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the development of the Calvary Nazarene Church, at Chennai.

Rev. Moses Asirwatham



VBS AT AMMUGUDA

This year we saw an exponentional growth in the numbers at the Ammuguda VBS by the Grace of God. We had 33 teachers, 425 children of whom 70% were from non Christian families. The highest single day attendance being 375 students and 5 facilitators.

VBS was conducted in Ammuguda from the 24th through the 30th of April. The first day was allocated for registrations and orientation for the 35 teachers. Each day of VBS started with all the teachers getting together as one team for the teachers' devotion, lifting their eyes to our Almighty Provider for grace and guidance



for the day. God mightily used His devoted servants from our church to lead the teachers' & children's devotions daily. We pray that God will richly bless them and their families and continue to use them richly in the days to come.

God blessed us to cater to the Telugu speaking children. The 28th of April was observed as the inspection day. We had the privilege of having 11 inspectors who were divided into 6 groups for the mammoth task of inspecting the 30 sections. The work done by the children and teachers was highly appreciated by the inspectors. 29th April was observed as the love feast day which the children thoroughly enjoyed. May God bless Mr. Rajesh and family for generously sponsoring lunch.

We are thankful to all the people of God who were instrumental in making the VBS at Ammuguda a great success.

Rev. R. Jeyaraj

VBS AT OUR MISSION FIELD

The Children Summer Camp (CSC) made a vital difference in the lives of children in five mission areas. VBS (CSC) was successfully conducted from April 27th - May 16th from 3 pm to 6 pm for 571 children, 75 adults, 27 teachers and many volunteers were involved.

MOOSHARAMBAGH - On the first day 86 children attended and they thoroughly enjoyed; the number increased to 125 the next day. We had teachers from Philadelphia Church Secunderabad and Malakpet. Classes were conducted for 14 women who attended regularly. The residents helped us in distributing snacks and monitoring the children. On the fifth day Sister Esther (S.U.Missionary) related the story by means of a puppet show of how disobedience leads to problems. All the children listened carefully and committed to be obedient to the Word of God and their parents.

With the children colorfully dressed, we had



VANASTHALIPURAM: On the first day 78 children and 12 women attended, teachers came from Philadelphia church, Tukaramgate. Our Missionary and Mrs. Saroja sang some songs in the Banjara language and shared a story from the Bible, many were spectators. When we sent the children to their respective classes, a few persons came and opposed this. By the grace of God we were able to continue the good work.

We urge you to pray and support us even as we continue in this ministry.

- Mr & Mrs. Unicey Solomon

the final day program on May 2nd. Children from Moosharambagh and Labor colony were brought together. They sang songs and recited memory verses and enacted skits. Mr. Manavalan shared the Word of God which helped the children believe that whatever they ask in faith, Jesus would definitely grant them. Bro. Stephen distributed the prizes to the participants and it came to a close with a Love Feast.

LABOR COLONY: We had the VBS in a tent that was put up. On the first day 89 children and 16 elders attended. The local residents helped us in different ways. They said that their children stopped using vulgar language after attending the VBS.

PARIMALATHAI NAGAR: We have a growing worship group in this area which helped in preparations. There was a significant participation from non-Christians. Teachers from Philadelphia Church, Tukaramgate and Zion Prayer Church, Hayathnagar helped us. The Love Feast day was enjoyed by all and the same evening we all witnessed the finale. Elders from St. Thomas (SPG) Tamil Cathedral and Capstone A.G Church attended it. The huge stage was decorated colorfully, and we had a few guests who attended the programme. Rev. Moses Asirvatham shared the Word of God on how one can be a blessing to others which touched the hearts of many.



Testimenies: From our Mission Field

I used to be very angry and never obeyed any one. I was very selfish, but what Akka taught me at VBS has changed me totally. From now onwards I will be obedient to my parents and elders.

K. Venkatesh (9 years).

My husband didn't allow me to attend this VBS for first two days, but when our daughter came and narrated the story and memory verses, he asked me to attend the VBS with her. I attended all the remaining days and learnt new things about Jesus Christ.

Mrs. Sravani

In VBS I learnt many songs and good stories which I never heard before. It really changed my attitude, now my mother is happy seeing the

change in me. Thanks to all for conducting VBS in our area.

G. Bhogaiah

I never respected any body and used to be roaming all the day. I used to pick up quarrels with anybody who crosses my path. In this VBS my teacher taught me many good things from the life of Christ Jesus who died on the cross for me. Now I am a changed person and want to change more daily. Yesterday my mother was very happy to see me. I want to make my mom happier, and I will practice what I heard in VBS. Thanks to my teacher

B. Charan (5th class)

My father did not give me permission to attend VBS, but I like to attend as all my friends were attending. On the 2nd day without informing him I came to VBS, but after some time he came and took me back to home and shouted. Next day also I came to VBS without informing him. I was afraid he will come and beat me, and then I told my teacher to pray to Jesus so that my father will give me permission. We all prayed that he shouldn't come. Next day when I was getting ready for VBS my father was in the house, with fear in my heart I told him that I was going to VBS, he said 'OK'. I was so happy, along with my teacher we all praised God for His wonderful work. I attended the remaining days and learned about prayer and many other things. Please pray for my father (yadaiah) to receive Christ.

M. Laxman (4th class)





BIG BEN Celebrating 150 years

The name Big Ben is used to describe the largest four- faced chiming clock in the world located at the north eastern end of the Palace of Westminister, London which was completed in 1859.

At every quarter hour, the Big Ben plays the Chime on a phrase on Handel's Messiah based on Psalms 37.

"ALL THOURGH THIS HOUR LORD BE MY GUIDE THAT BY THY POWER NO FOOT SHALL SLIDE" The wealthiest man who lived on earth was one of the kings of Israel. He would put Bill Gates to shame. This guy, it says, ate on plates of solid gold. So when he finished dinner they didn't just have to wash them but had to polish the plates. But not only was he the wealthiest man, the Bible also says he was the wisest man. Fortunately, he put down his principles for financial management in a book called the Proverbs. We're going to look at Solomon's advice – Biblical advice - on money management.



MONEY MANAGEMENT

SAM AMBROSE

1. KEEP GOOD RECORDS - You need to know where your money comes from and where it goes. The Bible calls this the Principle of Accounting. Proverbs 27:23-24 says this about keeping good records Riches can disappear fast. So watch your business interests closely. Know the state of your flocks and herds. In today's context he would say, know the condition of your stocks. Know your assets. Know your bank account. Know your real estate. Know where your assets are. The first step of financial freedom is to keep good records and you'll have a lot less to worry about. Four things that the Bible teaches us to record - 1. What I own 2. What I owe 3. What I earn 4. Where it all goes

2. RETURN TEN PERCENT BACK TO GOD

- This is the Principle of Tithing. The first tenpercent of what you make goes back to God. The Bible says in Malachi 3:10 "Bring to My storehouse a full tenth of what you earn. Test Me in this,' says the Lord. 'I will open the windows of heaven for you and pour out all the blessings you need." Why does He want us to do that? Obviously God doesn't need money. So why do it anyway?

THE BIBLE GIVES US THREE REASONS:

- 1. It is an act of gratitude that says, "God, everything comes from You and I wouldn't have anything if it weren't for You.
- 2. It is an act of priority. It says, "God, I want You to be number one in my life and to prove it I'm putting You first in my money."
- 3. It is a statement of faith that says, "I put my trust in You and I'm going to give to You first and the best and not the leftovers.

The Bible records in Proverbs 3:9-10 "Honor the Lord by giving Him the first part of all your income and He will fill your barns to overflow."

3. PLAN YOUR SPENDING - This is the Principle of Budgeting. Budgeting is telling your money where you want it to go rather than wondering where it went. The Bible in Proverbs 21:5 says, "Plan carefully and you will have enough. If you act too quickly you'll never have enough." One of the things the verse is pointing to is that financial freedom is not determined by how much you make. If we can't live on what we are making right now, we won't when we earn more. Why? Because your yearnings will always exceed your earnings. One of the

areas we don't do too much planning is in our shopping. Impulse buying leads to debt. If we act too quickly we will never have enough. Proverbs 21:20 "Foolish people spend their money as fast as they get it." Ask God for wisdom and pray, "God, how do You want us to use our finances?" Get wise advice before spending or investing or anything that has to do with money.

4. SAVE FOR THE FUTURE - The Bible tells us it's a mark of wisdom to save for the future. So how wise are we? We have to admit that one of the reasons is our heart. One thing that keeps us from saving is the envy monster who stalks us everywhere, never satisfied, always craving more of what people have. In malls, neighborhoods, schools and offices people

compare themselves with others and invariably all but the very rich, very thin, very beautiful and very smart fall short in some category. Even for them enough is not often enough." Instead of spending all we get, let's get wiser and start to save.

5. ENJOY WHAT YOU HAVE - This is the Principle of Contentment. Sometimes what we don't have keeps us from enjoying what we do have. Ecclesiastes 6:9 says, "It is better to be satisfied with what you have than to be always wanting something else" The Bible also says in Hebrews 13:5 "Be content with what you have." May God give us wisdom to be prudent and wise in the way we handle our finances.



July

Sunday School Competitions

August 15th

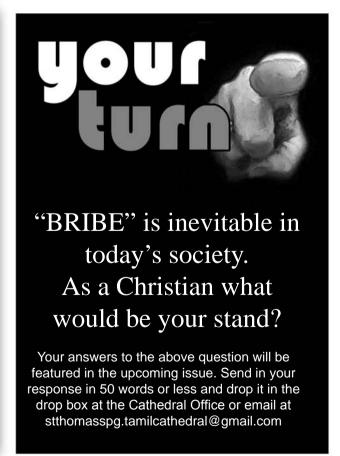
Independence Day Flag Hoisting at 8:00 am.

August 30th

Youth Sunday 6:30 pm. Topic: Love Revolution

September

Annual Retreat



LOOK

AHEAD

THE PLAN OF WORSHIP JULY - SEPT. 2009

July

5th

4th Sunday after Trinity 8:00 am - HCS 6:30 pm –HCS Theme: Establishing Values

12th

5th Sunday after Trinity 8:00 am – HCS 6:30 pm – EVENSONG Theme: Be Motivated to Honour God

19th

6th Sunday after Trinity 8:00 am –HCS 6:30 pm –HCS Theme: Walk the Talk

26th

7th Sunday after Trinity 8:00 am – HCS 6:30 pm – EVENSONG Theme: The Wonder of God's

^{रार्} SPENDING

If you buy things you don't need, you'll soon sell things you need.

SAVINGS

Don't save what is left after spending; spend what is left after saving.

August

2nd

8th Sunday after Trinity 8:00 am - HCS 6:30 pm –HCS Theme: The Confidence Builder

6th

The Transfiguration Day 7:30 am- HCS Theme: Transfiguration

9th

9th Sunday after Trinity 8:00 am – HCS 6:30 pm – EVENSONG Theme: Becoming our Best

16th

10th Sunday after Trinity 8:00 am –HCS 6:30 pm –HCS Theme: Using Freedom

23rd

11th Sunday after Trinity 8:00 am – HCS 6:30 pm – EVENSONG Theme: Beware of Riches

30th

12th Sunday after Trinity 8:00 am – HCS 6:30 pm – YOUTH SUNDAY Theme: Overcoming Hypocrisy

September

6th

13th Sunday after Trinity 8:00 am - HCS 6:30 pm –HCS Theme: The Best Investment

13th

14th Sunday after Trinity 8:00 am –HCS 6:30 pm – EVENSONG Theme: Finding and enjoying God's will

20th

15th Sunday after Trinity 8:00 am -HCS 6:30 pm -HCS Theme: The Unspeakable Joy

21st

ST. MATTHEW'S DAY
7:30 am HCS
Theme: The Unquestioning
Obedience

27th

16th Sunday after Trinity 8:00 am -HCS 6:30 pm – EVENSONG Theme: Who controls your thinking

ペ⁵ LAZINESS

A sleeping lobster is carried away by the water current.



1: When Jesus was asked if he paid taxes. what animal concealed a coin with which to pay the taxes?

> Fish Snake Donkey Goat

2: Abram was rich in gold, silver and what else?

Cattle Land Vineyards Bronze

3: Which one of the Gospel writers was a taxcollector?

> Matthew Mark Luke John

4: What is the root of all evil? Sin Money

> Pride Love of money

5: In the parable of the prodigal son, what portion would the son receive?

> 1/4 1/3 1/2 2/3

6: In a parable told by Jesus, what did the rich man do with the surplus of crops that he grew?

> Gave them to the poor Sold them on the market Built larger barns to store them Allowed them to rot

7: Who thought that the gift of God could be purchased with money?

> Simon Saul Philip Peter

8: What was God to give Abraham as an everlasting possession?

> The city of Jerusalem The temple of God The land of Canaan All the Earth

9: Ananias and Sapphira sold some property and secretly kept part of the proceeds for themselves. What happened to them?

They were thrown in jail

They were stoned They died

They escaped to a city of refuge

10: What silver item was placed in Benjamin's sack?

Coin Statue Cup Plate

11: One of the Ten Commandments forbids the coveting of a neighbour's property. Which one?

> 7th 8th 9th 10th

12: Which woman was a seller of purple goods?

> Lydia Naomi Lois Tabitha

Name	Contact No



Dig the Scripture

Find the most suitable reference verse from the bible for the phrases given.

Example: If we put God first, He will take care of all your needs.

Answer: Matthew 6:33, NIV

(1) How may all, rich and poor, honor God?

Answer:

(2) The more you give, the greater your heavenly reward.

Answer:

(3) What investment strategy does God recommend?

Answer:

- (4) You cannot serve both God and money. Answer:
- (5) Where do material blessing come from? Answer:
- (6) Can money get in the way of more important things?

Answer:

(7) Wealth can give us wrong attitudes about material things

Answer:

(8) Though not impossible, it's difficult for the rich to enter heaven – God's kingdom Answer:

- (9) The love of money leads to evil Answer:
- (10) Bondage to lender Answer:
- (11) God asks us to return tithe and offerings to Him and in return He promises unlimited blessings.

Answer:

- (12) Christ endorsed tithing Answer:
- (13) Sowing money in the kingdom of God Answer:
- (14) Are we indifferent to the needs of the poor?

Answer:

Please write your answers and drop the entries into the box kept at the Cathedral office along with your name and contact details by August 31st 2009.

Winners of the Quiz for April- June Issue:

Juniors: Swapnil David, Leonard Joshua. **Adults**: Mrs. Daisy Charles.

Name	Contact No