



The Ministry of **BCS**

Being
Christ's
Stewards



INTRODUCTION

**We are Stewards of God's
Gifts & Resources**

We are Stewards of God's Gifts & Resources

Psalms 24:1 The earth is the Lord's,
and all its fullness, the world and those
who dwell therein.



We are Stewards of God's Gifts & Resources

1 Peter 4:10 As each one has received a gift, minister it to one another, as good stewards of the manifold grace of God.





We are Stewards of God's Gifts & Resources

1 Corinthians 4:2 Moreover it is required in stewards that one be found faithful.

We are Stewards of God's Gifts & Resources

Acts 20:35 I have shown you in every way,
by labouring like this, that you must support the weak.
And remember the words of the Lord Jesus, that He said,
'It is more blessed to give than to receive.'



As stewards,
we do not manage
our own resources.

We manage the resources
entrusted to us.



A close-up photograph of several small, biodegradable, light-brown pots arranged in a grid. Each pot contains dark, moist soil and a young green seedling with a single stem and a small, round, brown seed head at the top. The background is softly blurred, showing more of the same seedlings.

As Christian Stewards, we **invest**
resources on the Lord's behalf.



We are Stewards of God's Gifts & Resources

Matthew 25:14-28

The Parable of the Talents

Outline

The **A****B****C** Principles of Stewardship

- A. Attentiveness to God
- B. A Beautiful Heart
- C. A Higher Cause





We need to hear what God is telling us.

Proverbs 1:20-21

20 Wisdom calls aloud outside; she raises her voice in the open squares. **21** She cries out in the chief concourses, at the openings of the gates in the city she speaks her words.



Oppressing the poor is a sin.

Proverbs 14:31 He who oppresses the poor reproaches his Maker, but he who honours Him has mercy on the needy.



Oppressing the poor is a sin.

Isaiah 1:4, 16, 17

4 Alas, sinful nation, a people laden with iniquity, a brood of evildoers, children who are corrupters! They have forsaken the Lord, they have provoked to anger the Holy One of Israel, they have turned away backward.

16 Wash yourselves, make yourselves clean; put away the evil of your doings from before My eyes. Cease to do evil. **17** Learn to do good; seek justice, rebuke the oppressor; defend the fatherless, plead for the widow.



Not helping the poor is a sin.

Ezekiel 16:49 Look, this was the iniquity of your sister Sodom: She and her daughter had pride, fullness of food, and abundance of idleness; neither did she strengthen the hand of the poor and needy.

A satellite night-time photograph of Europe, showing the continent's outline and internal city lights glowing against the dark landmass. The surrounding oceans are dark blue, and the Earth's horizon is visible at the top of the frame.

**In the world, 1.2 billion live on less
than US\$1 a day.**

**Another 1.6 billion on less
than US\$2.50 a day.**

AGEING POPULATION & LONELINESS

- Singapore has around 500,000 people aged 65 and older, and the number is expected to almost double to about 900,000 by 2030. Bedok has the highest number of aged 65 and above at 42,160*. There are 26,340* in Tampines.
- By 2030, there will be an estimated 83,000 seniors living alone
- In a study, the National University Hospital's Department of Psychological Medicine found that nearly 21% of those over 80 and 16% of those in their mid to late 70s said that they were sad, lonely or in low spirits

** GENERAL HOUSEHOLD SURVEY 2015*



Highlighting the issues of isolation and poverty among the elderly, the writer says there is a need for a conversation on the values we hold as a society, with our sense of what it is to be human at the centre of this conversation. BT FILE PHOTO

The struggle for dignity in old age

Constance Singam

For The Straits Times

Tan Dr Mahatir Mohamad is exceptional. The 92-year-old powered back into Malaysian politics as Prime Minister after stepping down in 2003, leading an opposition coalition that toppled his former party.

He is fortunate, like the six persons featured in The Sunday Times Life article Young At Heart. Like the other five featured, I have led a relatively privileged life. We have been sustained by strong social networks, financial security, family support, reasonably good health and continuing education, and an intellectual curiosity about the world. We are the lucky ones and the pioneers of the upcoming "silver tsunami". We don't know how people are supposed to behave at 80 or 90 or 100, so we just do our own thing.

But there is an underside of ageing – a diversity of problems, needs, and responses that we as a society must tackle.

A 2015 Tsao Foundation paper on elderly poverty noted that 60 per cent of the elderly population was poor in 2011. I thought I understood poverty, but I was not prepared for what I found when, a few years ago,

I visited the Jalan Kukoh Housing Board estate. It is home to some 6,000 households, many of them elderly men and women living alone. Poverty was written on the faces of people in Jalan Kukoh. The corridors of the rental flats were dark, dank and silent. The smell of decay was everywhere. Old men stumbled along, their eyes dull, their body language signalled despair and emotional deprivation. Corners of the buildings were enclosed by metal grilles to prevent them from becoming public toilets.

The people of Jalan Kukoh have been the subject of many studies since the 1970s – one may wonder if as study subjects they have been stripped of some humanity. They were, in effect, living in exile in their own society.

Fortunately, in more recent years, a community of volunteers have intervened to support the children of the estate. At least the next generation would be helped out of their poverty and their sense of powerlessness by the generosity of volunteers. There is some hope there. But the poverty in Jalan Kukoh (and other such estates) is as much about powerlessness and exclusion, so manifestly evident in their physical isolation, as about low levels of income. It is as much a social, cultural and political reality as it is an economic one.

When there is such rank poverty

in a manifestly wealthy nation, one wonders if there is a lack of political will to address the causes of poverty and the isolation of the poor. Or is there some tendency to see poverty as the outcome of laziness and lack of ambition? Research has shown, however, that it is powerlessness that has trapped people in poverty.

PORTRAITS OF AGEING

Many people of my generation – I am 81 – lead quiet, stoic lives, dealing as best we can with a host of financial problems, afflictions and loneliness. The many pawnshops and money converters such as the ones in Ang Mo Kio, for instance, signal that life is a financial struggle for at least some of the residents of the estate.

As I live in an HDB estate, I am aware of how visible people's everyday lives are, especially of the old.

There was this old man, partially blind and very unstable on his feet, who wandered around the neighbourhood, sleeping wherever he could. His family didn't want him during the day and only allowed him home at night to sleep.

Two doors away lived an old woman with her husband and three sons. Slowly, her sons disappeared. One of the sons told me that his mother was four-mouthed and hard to live with. She was probably showing early symptoms of dementia.

One day, she had a fall, went into hospital and came back after weeks of therapy. She became even more difficult to live with and chased her husband away. She was alone.

When neighbours checked on her, they found her flat in a shambles, cooking utensils and plates piled up in a sink that had not been detergent for months. The bathrooms were black with grime. Dementia had taken hold. She was moved to a home where she died soon after.

How can people like these be helped to live and die in dignity? I don't know. I only have questions.

In a study, the National University Hospital's Department of Psychological Medicine found that nearly 21 per cent of those over

80 and 16 per cent of those in their mid to late 70s said that they were sad, lonely or in low spirits. In 2010, 41 people aged 75 and above killed themselves. By 2030, there will be an estimated 83,000 seniors living alone. Between 2011 and 2015, there was an average of about 415 deaths from suicides each year, of which an average of 16 involved persons aged 60 and above, according to an official government reply to a parliamentary question.

When my neighbour Betty retired recently, she decided to move out of her brother's home and buy her own flat. She wanted her mother to live with her. But unfortunately, her 90-year-old mother had a fall and was hospitalised.

Every morning, Betty visited her mother at the hospital. She left her flat at eight in the morning and returned at night after her mother was asleep. After about six months, her mother died.

For the first time in her life, Betty was living alone. Driven by loneliness and a fear of being alone, she decided to move into a home for the elderly.

My friend Renee's father is 85 and mother is 83. When her father showed signs of dementia, she placed him in a home. When she had him admitted five years ago, the charge was about \$1,500 a month. Two years later, it went up to \$2,700. This excludes charges for an ambulance when he needs to go to hospital for check-up and medication. She then moved him to a home in Johor Bahru. In Singapore, from what I can gather from some websites, the charges for a place in a nursing home seem to average around \$4,000 for a shared room and can go up to \$7,000 for a single room.

Renee worries about her own old age, as do I. She retires in two years and will have less financial resources to help her ageing parents.

A few years ago, I met up with Lucy, an old friend. We talked about our golden years. How do you spend your time, I asked her. Oh, she said, I wake up late, get dressed, go out and walk around the malls. She has covered every mall in town and knows which foodcourt sells

the best food. I wake up late too, I said. The day doesn't seem too long, that way.

Some time after this, she rang me and asked for a loan of \$2,500. She sounded quite desperate and promised to return the money. A couple of weeks later, she asked for a further \$200, and every now and then she would ring and ask for \$30 or \$50. She didn't want to talk about it or ask for help, and I respected her privacy. I remember how dignified she has always been.

I am overwhelmed by the complexity of the issues of isolation and poverty among the elderly. We desperately need to have a deep conversation about the values we hold as a society.

Our sense of what it is to be human, to be a person, must be at the centre of this conversation.

How can our society ensure dignity and peace of mind in old age? How can we, a materially rich country, eliminate poverty? The assumption that the poor have a negative mindset and are lazy and lack ambition must be challenged.

This attitude prevents policymakers from addressing the underlying, concrete problems that cause this sense of disempowerment. The need to talk seriously about a pension scheme and a minimum wage is urgent.

Occasional handouts, top-ups, seeking help from government agencies and other organisations are not enough. These do not contribute to our sense of dignity.

"Dignity is like clean air," writes Associate Professor Teo You Yenn in her book This Is What Inequality Looks Like. Dignity, she writes, "is a sense of being valued, a feeling of being respected, a sensation of esteem, of self-worth" in everyday life. It is a feeling "that persists in the face of diverse and/or changing life circumstances".

Can we not aim for all of our people – especially the elderly who helped build this nation to its feet – to have this sense of dignity?

Constance Singam is a civil society activist who was president of women's rights group Aware.

THE STRAITS TIMES

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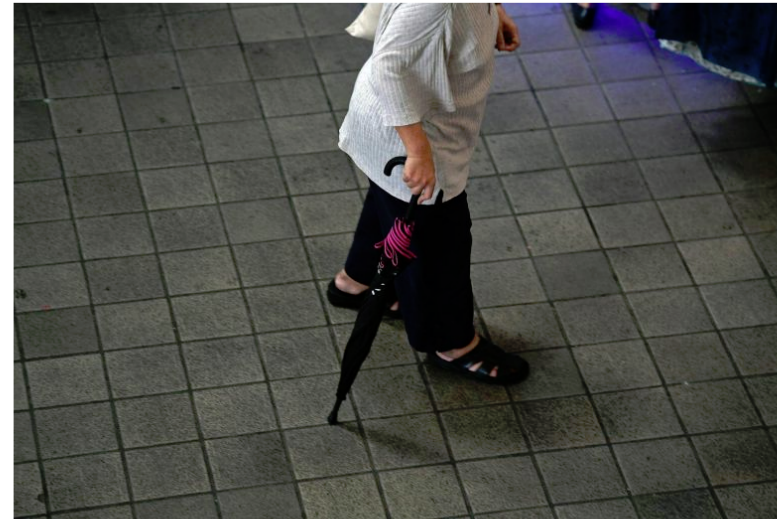
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Number of suicides among seniors hits record high



129 people aged 60 and above committed suicide last year - the highest number recorded for this age group since suicide numbers

App Image...jpeg

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THE POOR AND DISADVANTAGED

- Singapore is one of the richest nations in the world. However, like many other countries, it faces concerns regarding income inequality among its residents.
- Living in HDB 1-2 rooms flats - Bedok 9640*, Tampines 4820*

Families receiving ComCare help*

* GENERAL HOUSEHOLD SURVEY 2015

Age of main applicant	Financial year**				Increase from 2012 to 2015 (%)
	2012	2013	2014	2015	
34 and below	4,016	4,762	5,080	5,644	40.54
35 to 59	12,666	14,471	16,316	17,086	34.90
60 and above	3,890	5,086	6,065	6,781	74.32
Total	20,572	24,319	27,461	29,511	43.45

NOTE: *Short to medium term

**A government financial year runs from April that year to March the following year.

Source: MINISTRY OF SOCIAL AND FAMILY DEVELOPMENT SUNDAY TIMES GRAPHICS

Growing number of young Singaporeans in need, relying on Government handouts



Ms Chloe Lin (not her real name) at the office of voluntary welfare organisation Beyond Social Services. Twice divorced, she struggles to hold on to a job and now lives in a one-room rental flat in Ang Mo Kio with her daughter. She gets \$360 a month

No-win choices for the poor when resources are limited

As a social worker, I feel compelled to share my thoughts on the recent discussion on the decisions low-income families make (Bad choices, factors beyond their control keep some poor; July 1).

For many low-income families, the problem is not poor decisions, but poor options.

When resources are so limited, no matter which option they choose, some needs will not be met and there is a sacrifice.

I know of a young mother working as a daily-rated teacher-assistant at a childcare centre.

When her child was discharged from hospital and on two weeks' MC, she had to decide between staying home to care for her child or keeping the income coming in.

The circumstances of being low-income also compel them to make "poor" decisions that further disadvantage them financially.

The families I work with often buy standard tickets for one-way trips on public transport instead

of using an ez-link card.

This means they have to pay 10 cents more for each trip.

But they do so because the minimum top-up value for an ez-link card is \$5 for children and \$10 for adults, and they need the cash for daily expenses.

Social workers offer practical help, linking children and young people to self-help groups for tuition programmes, putting up applications for school pocket money, and encouraging the children to set personal goals.

But I am careful not to promise the children that things will be better if they work hard, because I know their efforts might not be enough to overcome the disadvantages in terms of intensity of tuition, access to assessment books, preparation for exams, and so on.

So we, as social workers, must also help to identify the barriers that low-income families face and share them, so that people will understand that poverty is not just an issue of "mindset".

Kevin See Yao Hui

The families I work with often buy standard tickets for one-way trips on public transport instead of using an ez-link card. This means they have to pay 10 cents more for each trip. But they do so because the minimum top-up value for an ez-link card is \$5 for children and \$10 for adults, and they need the cash for daily expenses.

Video

A portrait of Peck Sim, a woman with shoulder-length dark hair and bangs, wearing a red cardigan over a white shirt. She is looking directly at the camera with a neutral expression. The background is an indoor setting with a glass door and a poster on the wall. The poster has a large red circle and the word 'COMMUNITY' in white. There are also some colorful bars and a photo of two people in white shirts.

Peck Sim

Youth Befriender Volunteer
excITE @ College East



B. A **B**eautiful Heart is one which is

Matthew 26:6-11

6 And when Jesus was in Bethany at the house of Simon the leper, **7** a woman came to Him having an alabaster flask of very costly fragrant oil, and she poured it on His head as He sat at the table. **8** But when His disciples saw it, they were indignant, saying, “Why this waste? **9** For this fragrant oil might have been sold for much and given to the poor.”



B. A **B**eautiful Heart is one which is

Matthew 26:6-11

10 But when Jesus was aware of it, He said to them, “Why do you trouble the woman? For she has done a good work for Me. **11** For you have the poor with you always, but Me you do not have always.

A heart marinated with God's love - lets out a wonderful aroma

B. A Beautiful Heart is one which is

Gracious

Selfless

Generous

Caring

Big

Not Easily Offended

Loving

Sharing

Nurturing

Not Mean

Not Calculative



Video

A portrait of a woman with long, dark, wavy hair, wearing a red top. She is looking slightly to the left of the camera with a neutral expression. The background is a blurred indoor setting with a shelf and some framed items.

Ginder Koh
1-on-1 Tuition Volunteer
Family Services

C. A higher Cause

The Jekyll Island Club



PATRICK M. MORLEY

FOREWORD BY R. C. SPROUL

THE
MAN
IN THE
MIRROR

SOLVING THE 24 PROBLEMS MEN FACE

25TH
ANNIVERSARY
EDITION, REVISED
and UPDATED,
MORE THAN
3 MILLION COPIES
IN PRINT

Extract from the Man in the Mirror

All these power brokers had one thing in common. Their plans have come and gone and they are all dead. All that remains is at best a memory. All the benefits of prosperity and human achievement are temporal. All the risks of prosperity are eternal. No matter how influential and affluent we become in the prosperous material world, we will not find eternal profit from temporal kingdoms. Therefore tread lightly in temporal kingdoms. For all our plans will come to an end and then we die. The only profit that matters is the eternal one.

Reach out to the High Kingdom Values

Generosity

Gratitude



1 Timothy 6:17-19

17 Command those who are rich in this present age not to be haughty, nor to trust in uncertain riches but in the living God, who gives us richly all things to enjoy. **18** Let them do good, that they be rich in good works, ready to give, willing to share, **19** storing up for themselves a good foundation for the time to come, that they may lay hold on eternal life.



Deuteronomy 15:4

Except when there may be no poor among you; for the Lord will greatly bless you in the land which the Lord your God is giving you to possess as an inheritance—

Deuteronomy 24:19-22

19 When you reap your harvest in your field, and forget a sheaf in the field, you shall not go back to get it; it shall be for the stranger, the fatherless, and the widow, that the Lord your God may bless you in all the work of your hands.

20 When you beat your olive trees, you shall not go over the boughs again; it shall be for the stranger, the fatherless, and the widow.



Deuteronomy 24:19-22

21 When you gather the grapes of your vineyard, you shall not glean it afterward; it shall be for the stranger, the fatherless, and the widow.

22 And you shall remember that you were a slave in the land of Egypt; therefore I command you to do this thing.





Deuteronomy 15:7-8

7 If there is among you a poor man of your brethren, within any of the gates in your land which the Lord your God is giving you, you shall not harden your heart nor shut your hand from your poor brother,

8 but you shall open your hand wide to him and willingly lend him sufficient for his need, whatever he needs.

Video

Paul Tan

Chinese Enrichment Volunteer
Student Care Centre



CONCLUSION

John 21:15-17

15 So when they had eaten breakfast, Jesus said to Simon Peter, “Simon, son of Jonah, do you love Me more than these?” He said to Him, “Yes, Lord; You know that I love You.” He said to him, “Feed My lambs.” **16** He said to him again a second time, “Simon, son of Jonah, do you love Me?” He said to Him, “Yes, Lord; You know that I love You.” He said to him, “Tend My sheep.”



CONCLUSION

John 21:15-17

17 He said to him the third time, “Simon, son of Jonah, do you love Me?” Peter was grieved because He said to him the third time, “Do you love Me?” And he said to Him, “Lord, You know all things; You know that I love You.” Jesus said to him, “Feed My sheep.



CONCLUSION

If you love the Lord,
take care of His People



CONCLUSION

Matthew 25:31-40

31 When the Son of Man comes in His glory, and all the holy angels with Him, then He will sit on the throne of His glory.

32 All the nations will be gathered before Him, and He will separate them one from another, as a shepherd divides his sheep from the goats. **33** And He will set the sheep on His right hand, but the goats on the left.



CONCLUSION

Matthew 25:31-40

34 Then the King will say to those on His right hand, 'Come, you blessed of My Father, inherit the kingdom prepared for you from the foundation of the world:

35 for I was hungry and you gave Me food; I was thirsty and you gave Me drink;

I was a stranger and you took Me in; **36** I was naked and you clothed Me; I was sick and you visited Me; I was in prison and you came to Me.'

CONCLUSION



Matthew 25:31-40

37 Then the righteous will answer Him, saying, 'Lord, when did we see You hungry and feed You, or thirsty and give You drink? **38** When did we see You a stranger and take You in, or naked and clothe You? **39** Or when did we see You sick, or in prison, and come to You?' **40** And the King will answer and say to them, 'Assuredly, I say to you, in as much as you did it to one of the least of these My brethren, you did it to Me.'

CONCLUSION

If you love the Lord,
take care of the Poor
and the Needy.



Video

A portrait of an elderly man with dark hair, wearing a light blue button-down shirt. He is sitting outdoors at a wooden table with white plastic chairs. In the background, there are large trees, a blue cooler, and a building. The scene is brightly lit, suggesting daytime.

Lionel Tan

Meals-on-Wheels Volunteer
Elderly Services

CONCLUSION

**You can't say "I love the Lord"
and yet remain irrelevant to the welfare
of the Church or of the poor.**



CONCLUSION

Ephesians 5:16

Redeeming the time, because the days are evil.



CONCLUSION

**We are not saved by good works,
we are saved for good works.**

