



God Restores



In the face of divorce and debts, an unexpected home visit changed the course of IT manager **James Pong** and his wife, bank officer **Wai Fun**'s lives.

We have been married for over 13 years now, but our relationship kept deteriorating during the first seven. Before getting married, we thought that a marriage was just between the two of us but the reality was that it involved a much larger family. She is very attached to her family, and my decision to have my mother staying with us in the early years of our marriage created tension within the family.

I do not like to talk or share much as well. This was perceived as being uncaring and *bo chap*, resulting in Wai Fun feeling angry and resentful. I failed to see why she was not pleased with me. Even with the addition of two lovely kids, Rachel and Ryan, our relationship did not really improve. We also had different parenting styles: I adopted a more hands-free approach, while she was more anxious about the children's development.

We thought we understood each other well enough but the truth was that there were many differences in terms of our needs and expectations. Also, we were not able to communicate. Our conflicts and misunderstandings always ended in cold wars. **Gradually, we stopped communicating.**

To make matters worse, I made huge losses in my investments, and that strained our resources. Due to the lure of easy money, I had ventured into shares before our marriage. I made some handsome gains during the initial years, which led me to think that I did not have to work too hard to attain a comfortable living. To leverage my investments, I began to borrow money from banks and even went into margin tradings. From an initial investment of a couple of thousands, I accumulated a portfolio of several hundred thousand dollars. I did not realise the tremendous risk I was being exposed to.

During the Asian Financial Crisis in 1997, **I then lost a few hundred thousand dollars in the stock market.** I ended up having to borrow more from all the banks to hold on to my portfolio – any bank you mentioned, I would have a credit line with them! The Dot-Com Bust in 2000 and the SARS epidemic in 2003 did further damages. **Not only were my savings wiped out but I was also saddled with huge debts.** This left us constantly feeling financially insecure. We were worry-laden with the thought of losing our jobs. This created tremendous stress and added to the tension between us.

My wife sought haven by staying at my in-laws' place for most of the weekends, and I too deliberately stayed away. During those years, there were many times when **we seriously thought of going our separate ways.**

I had no one to turn to and only myself to contend with misery.



All this while, I lived a life without God. I was a backslidden Christian since I left my secondary school. I felt quite helpless whenever I was facing difficulties. I had no one to turn to and only myself to contend with misery. I was dead worried about not being able to make ends meet. Mired in these problems, I did not spare any effort in caring for others, sometimes even finding it hard to show concern to my own family.



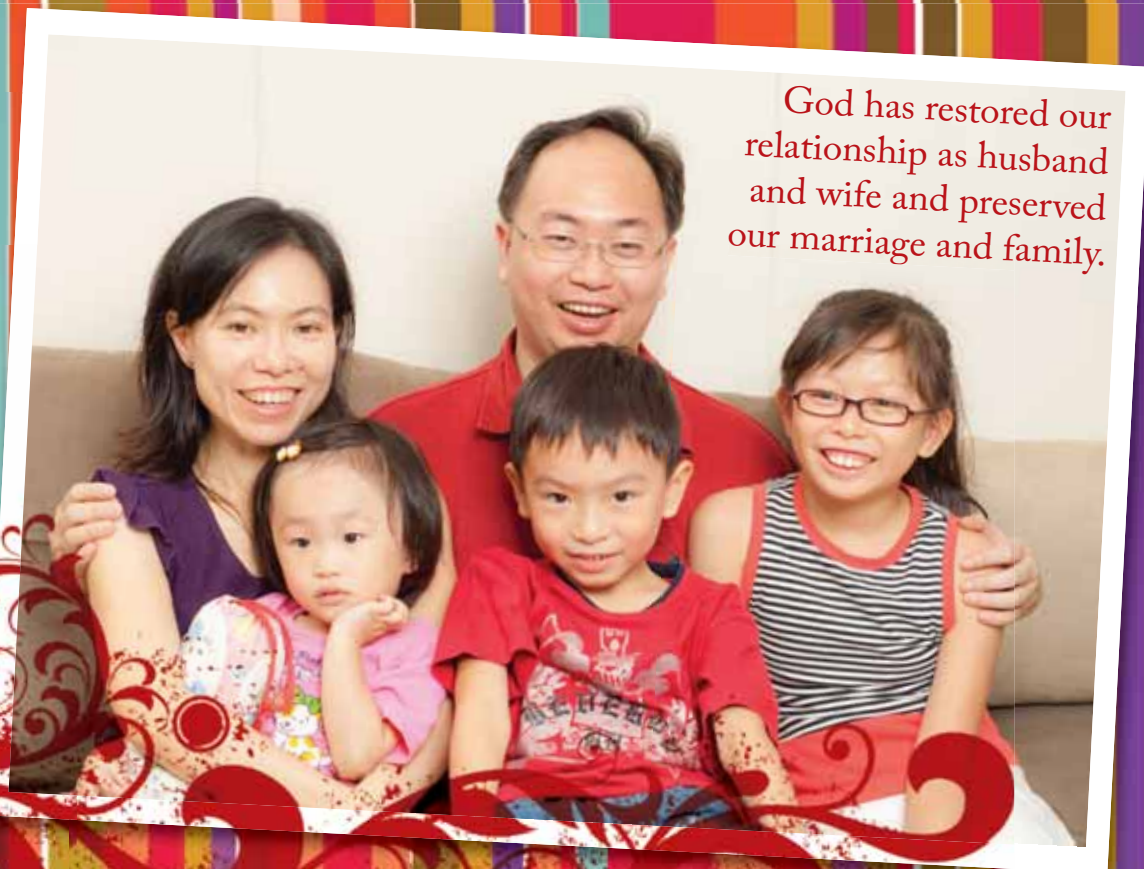
The Visit that Changed Our Lives

Five years ago, Wai Fun confided in a close colleague, who then introduced her to Janie. Janie came to visit our home together with Shirley, a cell leader. **While they spoke to her and prayed for her, Wai Fun shed tears of joy and relief.** Wai Fun dedicated her life to Jesus that night. I felt amused, as having backslidden for over 20 years, I could not see myself coming back to Jesus and attending Church again. Wai Fun decided to join the cell group. She wanted me to come along but I was reluctant to.

I reluctantly attended cell together with Wai Fun that Friday, and to service that weekend. God softened my heart. After the service, we met up with Pastor David Chan, and somehow, I willingly and readily rededicated my life to God. I could not control my tears.

I started sobbing for almost five minutes. I just felt the burden of my sin being lifted.





God has restored our relationship as husband and wife and preserved our marriage and family.

Subsequently, Pastor David also took time to counsel us in our marriage. My cell leader Shirley and Sectional Leader Soon Ann would come down to listen to us and pray for us. My carecell also showed us a lot of concern. We could share our problems with them because we knew they don't judge us.

Piecing Back Our Marriage

After receiving Christ, our relationship did not change overnight but slowly took a turn for the better. Before, whenever we quarreled, our tempers would flare and I would even go drinking with friends and colleagues to deal with the unhappiness. We would also have a cold war for a several days or weeks. After knowing God, whenever there are disagreements, we now come before the Lord and readily reconcile with one another.

We have become more tolerant and accepting of each other. We find each other lovelier. We may have differences, but God is our common ground. We have learnt to show care towards each other. I am not a very expressive person so it was tough for me, but I am learning to be consciously aware of it, for instance in getting her a gift for her birthday.

The children are more joyful as the family is now warm and caring. About two years ago, we had our third child, Rayna. She is a bundle of joy.

We have seen many marriages around us fall apart, among friends and even close family members. **We could have walked the same path if we had not known God.** God has restored our relationship as husband and wife and preserved our marriage and family.



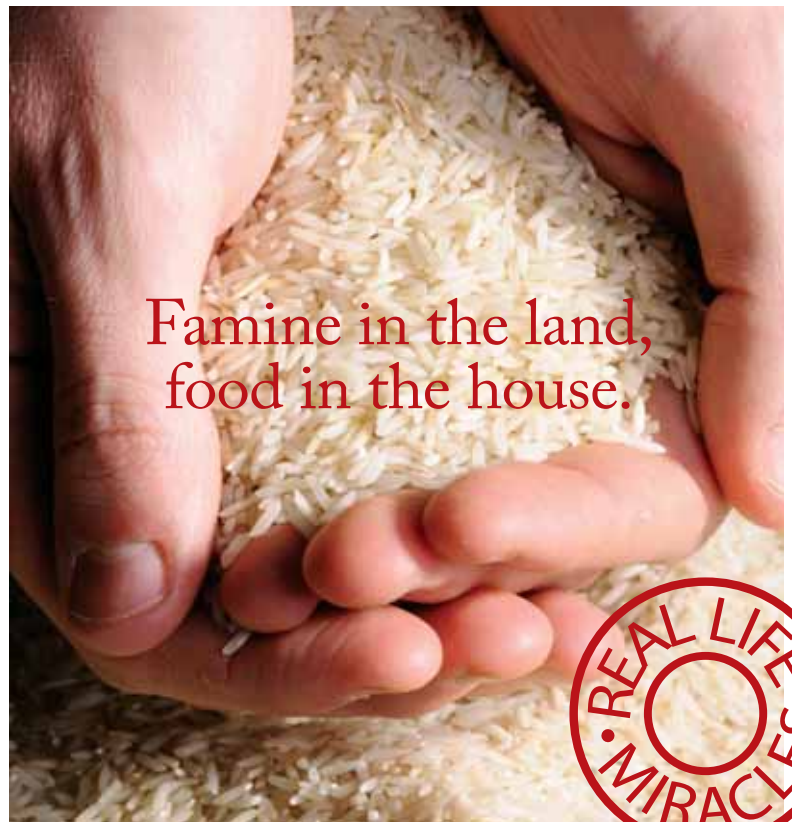
Wai Fun shares

If Janie and Shirley had not come to visit me, and if both of us had not received Christ, we would

most likely have gone our separate ways and the children would have ended up in a broken family.

Shirley and the cell members welcomed us warmly. Not only were they concerned about our spiritual growth, they were of great help when we encountered problems in our work and daily lives. When my mother-in-law was hospitalised, the cell members came to visit and pray for her even though they did not know her. Their sincerity and kindness touched us. Shirley has been very patient in hearing me out and praying for me.

I also saw how dedicated Shirley was in hosting the cell every Friday. It left a deep impression on me. Shirley's dedication and sacrifice prompted me to think what I could do for God. Therefore, when we were asked to assist in hosting and help out in DiscoveryLand, both James and I gladly served. In August this year, we opened our home to host a carecell.



Famine in the land,
food in the house.

Famine in the Land, Food in the House

Having incurred huge losses in my financial investments, I reckoned it would take more than 10 years for me to repay my debts. But God helped us.

During the property boom two years back, a group of property agents went to my sister's house and enquired about buying her unit as they were confident her estate would be going en bloc. That very night, my sister sold the house to the agents at twice its valuation.

The thing is, she could have sold the house two years back for much less; back then, the buyer had signed the option, but later he could not obtain the mortgage loan from the bank and so had to forfeit

his deposit and call off the deal. **We believe it was God's divine intervention.**

With the proceeds from the sale, my sister and brother-in-law generously helped me to settle my debts. Instead of spending a large chunk of my monthly income to repay the banks at a high interest rate, I can now settle the loan as and when I am more financially comfortable. I thank God for an understanding and empathetic sister and brother-in-law.

God's blessings continue. Fifteen years ago, together with two university friends, I invested in a property in Australia. The interest-only mortgage loan we took expired in September this year. The bank did not wish to extend the loan further and we had to sell the property. **Having no experience in this, I was dead worried that we would not be able to sell the property and get back our initial investments. I prayed to God for help.**

God is faithful. In July this year, I managed to engage a sales agent who, within a month, successfully auctioned off our property at almost double the buying price. We didn't even have to travel to Australia; the whole transaction was completed smoothly and swiftly through emails and phone calls. God answered my prayer and blessed us with a good and honest sales agent, and a genuine buyer. **After settling the outstanding loan, we still had much left.** This is God's plenteous supply indeed!

In addition, two years ago, **I received a promotion even when the economy was not doing well. This year, I still got a bonus, and it was the biggest bonus I ever**

received in my last ten over years with the company!

In all these areas, we thank God for not just His abundant provision but the plenteous supply received. Indeed, God's miracles are truly upon our marriage, family and finances!



God knows the deepest, darkest hour of our lives. He is a miracle-working God. No problem is too difficult for Him.

John 3:16 tells us that the love of God came to humanity when God sent His one and only son Jesus to die for our sins. If you would like to open the door of your heart and receive this love, say this simple prayer:

"Dear God, please forgive me of all my sins. I believe Jesus died on the cross for me and rose again on the third day. Thank you for taking away all my sins. Please come into my life and be my Lord and Saviour. In Jesus' name, amen."

If you have just said this prayer, please tell a Christian friend or call us at 6468 4444. We would love to meet with you.