

Testimony: The Path to God's Blessings

By Brother Lukman Pau Susilo, October 2019

“Where is Our Money Going?”

In the name of the Lord Jesus, I testify. When I lived in Jakarta, my faith was weak, and it was difficult for me to offer tithe. Sometimes I did, sometimes I didn't. But most of the time, I didn't. I knew that tithing is part of our duty as believers, and that it is God's command, but it felt too difficult for me to do it, especially when I was in need of money. I lacked the faith to return what belonged to God. This was partly because I did not budget my expenses properly. I spent first and offered later, if there was any money left to offer. I also felt that in giving 10% to God, I would have 10% less. My quality of life, I felt, would be reduced by 10%. I was of the mind that the money could be spent on other purposes instead.

While my wife and I worked in Jakarta, we lived with my mother, so we had no rent to pay. That meant less spending, and more money to save. The cost of living in Jakarta was also quite low at the time, and our income was average. We had just gotten married and had no children, so we had very few monthly expenses. However, every month we saw that our savings became smaller and smaller. We began to wonder, 'Where is our money going?' We had no answers to this question at the time.

From Jakarta to Singapore: Seeing our Sin

In July of 1999, we moved to Singapore after the big riot in Jakarta. Praise the Lord, when we arrived in Singapore, we realized that God had given us so many blessings! We became embarrassed and guilty that we had not been returning what belonged to God. The Bible calls our actions robbery (Mal 3:8-9). We had been robbing God of His tithe and offerings. Moreover, He had been openly watching, making it akin to daylight robbery! Of course we had sinned.

Thank God, we realized our sin, and repented. We concluded that no matter what happened, at least 10% of my income had to be returned to God. That was the minimum amount that we had to give back. This meant that instead of spending first and offering later as we had previously done, whenever I received my paycheck, we gave our tithe to God first, and then used the remaining 90% for ourselves.

In Singapore, I became the sole source of income. My wife was not working, and what I received was just enough to support my family. In our move, we had sold our house in Jakarta for 90 million Indonesian Rupiah and converted the money to USD, as it was not a good idea to keep money in Rupiah. This was roughly 18,000 Singapore Dollars (SGD) at the time, but we were surprised to find that the cost of a flat in Singapore was around 150,000 SGD, more than eight times the amount that we had sold our old house for! With my small income, it was impossible to buy even a small, simple flat. I realized that I couldn't afford one, even in the next fifteen to twenty years. I told my wife, "I'm sorry, I can't buy a house for our family." However, she was very understanding and replied, "It's OK; it's more than good that we are able to survive in Singapore."

Our expenses became higher. My wife became pregnant with our first child in the year 2000, and we now had rent to pay, in a city that had a much higher cost of living compared to Jakarta. But thank God, He always provides what we really need!

While my wife was still pregnant, I received a special salary increase. The normal annual salary increase in Singapore is 2–3% per year, but I received more than 15%! In addition to this blessing, I was suddenly offered a part time job, and began receiving some extra income. God truly knows what we need, and He will always provide. My meager income – which should have been barely enough to survive – became enough for us to live on. Not only that, we also somehow saved a little bit of extra money each month. As we gave tithe, we began to manage our money better than in Jakarta.

The Determination to Continue Tithing

For a time, we continued renting in the city, which meant that we had to move every year. We went from Marine Crescent to Serangoon, then to Tiong Bahru, and from there to Aljunied Crescent. It became very tiring moving from one place to another. But thank God, although my Singapore Permanent Residence (SPR) application had been rejected twice, it was finally approved by the government in 2002. As an SPR holder, we were now allowed to buy a government flat from the open market, and could borrow money from the bank for up to thirty years.

Despite this, at the time, it was very difficult for me to decide whether or not to buy a flat. As a fresh SPR holder, I didn't have much money in my retirement funds, which could be used to pay mortgage. This meant paying the down payment, monthly installments, and any other expenses with our very limited savings. On the other hand, we were tired of paying rental fees every month, and were especially tired of constantly moving.

We began looking for flats to purchase, but realized that the selling price was always above our budget, with additional funds required for house renovations. We clearly needed money at the time, but we knew that 10% of my income still belonged to God, and that we should continue to offer tithe. There would be no bargaining in this! So we put the matter into our prayers, and asked God to give us the wisdom to decide whether or not it was the right time for us to buy a flat.

God's Answer: Showers of Blessings

God answered our prayers. It was on a second floor, but we found a flat that was within our budget and required no renovations. In addition, it was near our church at Telok Kurau, which was our top priority while searching. Thank God, we then decided to buy the flat. However, our problems had not quite ended yet. Our existing rental contract had not yet expired, so we still needed to pay the rental fee for the next six months. In addition, I now had to pay additional monthly installments for our mortgage.

The Lord Jesus is always merciful, and never stops showering His blessings upon us. Not long after buying our flat, another opportunity came. I was offered a part time job again by the same company as before, and this time I was paid a sufficient amount to support our monthly expenses.

I really cannot count the blessings God has given my family. He is always there to help us when we need Him the most. It was not until years later that I realized that God's plan and timing were perfect as always. Looking back, I realize that the same year we purchased our flat – the year 2002 to 2003 – property prices in Singapore had dropped to a record low. Moreover, the USD to SGD exchange rate was the highest ever (we had kept the proceeds from selling our home in Jakarta in USD). The rejection of my SPR application, and its subsequent late approval in 2002, was all because of God's perfect timing. It is impossible to believe, but despite my initial belief that it would take us fifteen to twenty years to save enough for a flat, God helped me buy a house for my family three short years after moving to Singapore!

I hope that my testimony will help readers understand that when we are giving our offerings to God, we will never lose anything. When we return 10% to God, our quality of life is not reduced by 10%. In fact, we will receive so many more blessings (Mal 3:10–11)! He always provides what we need. We simply need to learn from the faithful widow who gave all she had in two copper coins (Mk 12:41–44). But because He has given us free will, we can choose to half-heartedly give one coin, or we can choose to offer our whole heart with two coins. Let's count the blessings that God has given us. Let's offer our two copper coins.

May all the glory be unto our Lord Jesus Christ. Amen.