

YAG RETREAT 2006

Theme: Money Matters

Venue: Changi Village Hotel

Date: 11-13 May 2006

Session #9

F. INVESTMENT OPPORTUNITIES

1. Banks

2. Other types of financial institutions

3. Choosing Wisely:-

a) Investments

i) Savings (Fixed Deposits; Foreign currencies; Gold etc)

ii) Shares

b) Insurance (Basic)

i) Major illnesses

ii) Endowment plans

c) Dangers

i) Greed

ii) Fear

iii) Ignorance

iv) Victim of Deception

v) Vainglorious Wealth itself James 5:1-6; Matthew 4:8-9

G. CULTIVATING FINANCIAL PRUDENCE

1. Including God in my financial planning?

a) Have I been conscious of the Lord in my planning? James 4:13-17

b) Have I been sensitive to His leading?

c) Have I been faithful in making full use of my funds? Matthew 25:14-30

i) Entrusted

ii) Expectations

iii) Accountability

2. Prudence in making plans to meet present and future needs

a) Have I set aside funds to meet practical daily needs?

b) Have I met all my obligations?

c) Have I set aside for the future?

d) Have I touched lives? 1 Timothy 6:18-19

3. Contentment

a) Do I have a heart that is grateful?

b) Do I live without being envious or covetous?

c) Do I focus more on things eternal rather than on things ephemeral?

d) Am I truly contented? 1 Timothy 6:6-8

H. PERSONAL DECISION

1. What have I learned?

2. What has the Lord spoken to my heart?

3. What decisions should I make?

a) Corrective Steps

b) Plans for the Future

i) Direction

ii) Organisation

iii) Cash flow

iv) Tracking

v) Overall Evaluation of personal life

vi) Refinement