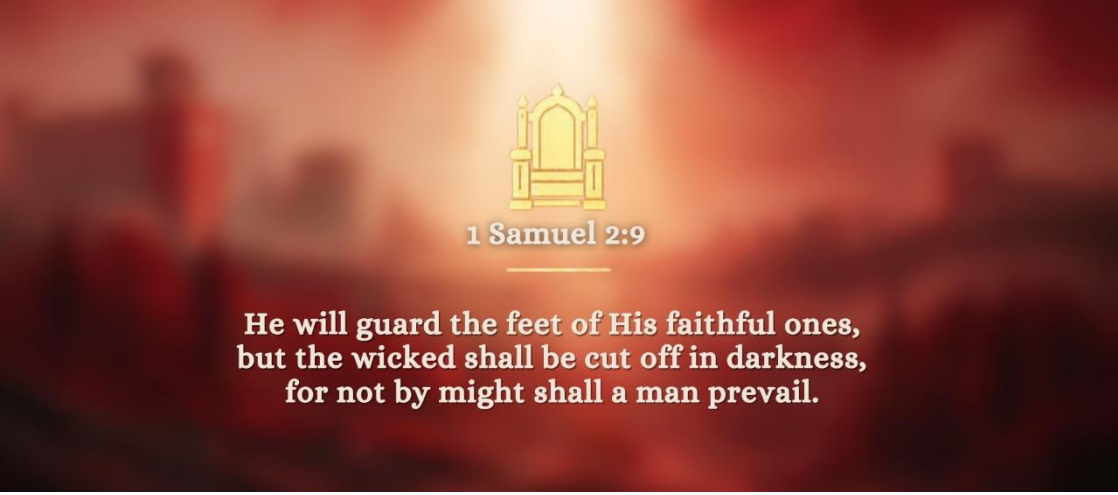


VOL 17 NO 44

ENGLISH SERVICES **1 NOV 2026**

Order of Service

Call to Worship

Gloria Patri

Worship in Songs
AM: In Christ Alone; We Declare; Jesus, I am Resting, Resting
PM: Mighty, Mighty Saviour; There is One Gospel; Here We Stand

Scripture Reading: Romans 1:1-17 (ESV)

Message: Finding Love: Martin Luther and the Reformation

Response Song: A Mighty Fortress

Holy Communion: Rock of Ages (AM); And Can it Be (PM)

Corporate Life & Prayer

Offering

Benediction

Announcements

Welcome

We are pleased to welcome you to worship with us! If you are new to Zion Bishan, do drop us a note on our contact form and our hospitality team will get in touch with you in the coming week:
zionbishan.org.sg/rf

Sunday Services at a glance

8.30am Mandarin Service

9.00am Hokkien Service

9.30am Tamil Service

8.30am/10.30am/4.30pm English Service

10.30am Mandarin-English Service

10.45am Cantonese-Mandarin Service

Domestic Helpers Fellowship (DHF) Bible Study Groups – *to join via Zoom, register at **zionbishan.org.sg/dhf***

8.45am DHF 1A in English/Tagalog, for all nationalities) *In-person in Room 106 & Zoom*

8.45am DHF 2 (in Myanmar language) *In-person in Room 105 & Zoom*

2.30pm DHF 3 (in Bahasa Indonesia) *via Zoom*

8.45pm DHF 1B (in English/Tagalog, for all nationalities) *only upon request, via Zoom*

Children/Youth Discipleship Classes
Register interest: **zionbishan.org.sg/cd-yd**

Join us on Telegram / WhatsApp

Keep up to date with our latest bulletin and church announcements:
zionbishan.org.sg/broadcasts

Serving You Today

Speaker: Rev Dr Marty Foord

Marty is from Sydney Australia. He worked as a computer programmer, before pursuing theological studies and serving as an assistant pastor. In 2000, he moved to Perth, teaching systematic theology at Trinity Theological College for 18½ years, before joining ETCAsia in Singapore in 2019, where he now serves as Principal. He champions the gospel's centrality to ministry and all of life. He and his wife, Jenny, enjoy nature walks and good food with friends.

8.30am
Service Coordinator: Dn John Chua
Worship Leader: Dn Lim Nan
Vocalist & Musicians: AM Adhoc Music Team

10.30am
Service Coordinator: Dns Ng Li Hwee
Worship Leader: Eld Foo Say Chiang
Vocalist & Musicians: AM Adhoc Music Team

4.30pm
Service Coordinator: Annette Low
Worship Leader: Dn Judah Koh
Vocalist & Musicians: PM Adhoc Music Team

Pastors and Ministry Staff

Rev Dr Alby Yip, *Senior Pastor (1030)*	9844 9536
Rev Dr Dev Menon, *Pastor (430)*	9829 6051
Rev Lim Jit Thye, *Pastor (Cant-Mand)*	9182 6957
Rev Daniel Nge, *Pastor (Mand-Eng)*	*8428 0525*
Rev Vernon Quek, *Pastor (1030)*	9796 0196
Rev Ng Zhiwen, *Pastor (830)*	9092 6095
Rev Paul Yeo, *Pastor (Mandarin)*	9751 1897
Rev Chris Rajendran, *Pastor (Tamil)*	9446 7416
Rev Danny Chua, *Pastor (430)*	9239 4160
Preacher Choo Han Boo, *(Hokkien)*	9450 2789
Mrs Emily Quek, *Special Projects*	9001 2926
Mrs Sha.ron Quek, *Overseas Ministries*	9788 0195
Dr Quek Tze-Ming, *Ministry Staff*	9060 8340
Mrs Jacqueline Ong, *Youth Ministry*	9322 7629
Mrs Vanessa Khoo, *Women's Ministry*	9880 4507
Mr Joel Khoo, *YAs/Discipleship*	9368 9221
Mr Timothy Ong, *Missions Education*	9271 5785
Ms Elizabeth Hira, *Children's Min/DHF*	9239 0680
Mrs Debbie Wong, *Children's Ministry*	8833 1994
Rev Dr David Wong, *Advisory Pastor*	
Rev Dr Quek Swee Hwa, *Pastor Emeritus*	

Confidential Care & Counselling:
care@zionbishan.org.sg

Sermon Notes

Finding Love: Martin Luther and the Reformation

Romans 1:1-17 *by Rev Dr Marty Foord*

1. How God Saves

- Early Life
- School
- Erfurt
- The Thunderstorm
- Life in the Monastery
    - Doubts
    - His Mentor
    - Professor of the Bible
- The Righteousness of God

> [17] For in the gospel the righteousness of God is revealed—a righteousness that is by faith from first to last, just as it is written: "The righteous will live by faith." (Romans 1:17, NIV)

2. Where God Speaks

- Indulgences
- The Debate Begins:
    - Sylvester Prierias

> [20] Do not treat prophecies with contempt [21] but **test them all**; hold on to what is good, [22] reject every kind of evil. (1 Thess. 5:20-22, NIV)

    - Cardinal Cajetan
    - John Eck
- 1520: Reformation Beliefs
- The Diet of Worms
- The Wartburg Castle

Conclusions

Questions for Reflection

1. How does justification by faith alone change the way we live, especially in areas like:
    a. Career?
    b. Church life?
    c. How we view others?
    d. How we view non-Christians?
2. How does justification by faith alone affect the way I view myself? Why is this important? How does it help me relate to others?
3. What are common dangers that erode belief in justification by faith alone?
4. If the Bible is our supreme authority, how does this affect:
    a. Career?
    b. Family life?
    c. Church life?
    d. How we use social media?
5. What are common dangers that erode belief that Scripture alone is the final authority in Christian living?

Prayer Points

Our Church

Catechism Class Retreat – Thank God for the space and time away at the half-day retreat yesterday, where our 45 participants reflected over the gift of community and the kind of gospel culture we desire in Zion Bishan (1 John). Please pray for them as they near their December reception of members - may our Father grow in each heart a sure confidence of Christ's work for them, and help them integrate well into the family of God to keep journeying in the Christian life ahead!

Reformation Sunday – On this Reformation Sunday, let us pray for Zion Bishan that we may be a people continually shaped by God's Spirit and the Gospel that reveals God's righteousness (Rom. 1:17). Pray that our Lord will graciously uncover our hearts, exposing our fleshly tendencies to earn His favour outside of Christ alone. May the power and place of Scripture mould our lives in all ways - in our homes, workplaces, church life, so that we test everything and hold fast to what is good (1 Thess. 5:21).

Our Denomination

Emmanuel BP – We thank God for the church's biannual retreat yesterday, where Rev Tan Eng Boo (Grace BP) was speaking on the Jubilee. Do pray for the church as they enter their 50th year in 2027! Pray also for more families from ZB to #getsent there!

Our World

Philippines – Pray for 3 of our ZB members who left week to visit SA and J in the Philippines for a time of fellowship and encouragement. It has been 2 years or so since SA moved to be with her husband J in this part of the country for the purpose of exploring the gospel need among the unreached in this part of the Philippines. May they have a good time together to encourage each other to greater faith, hope and love in our Lord.

Nepal (Track B) – Starting from last week, 4 of our ZB members and 2 others will be making their way to Nepal to run training for youth and key leaders of our West and East Nepal partners. They will be (1) spending time with the juniors and seniors in this community with youth programmes (2) equip centre leaders to prepare scripture devotions and (3) run another equipping programme for youth leaders from a frontier people group in Nepal. Pray for safe journeys, good health for everyone, effective and inspired learning for all involved, and discernment and wisdom for the team.

Nepal (Track D) – Last week, 2 brothers from ZB also left for Nepal to travel to a remote place in West Nepal, where our ministry partner serves out of a teahouse and guesthouse with brother R and his family to reach their own community. This village has very few Christians. They will also need to trek there, so pray for safety and health. Our previous 2 teams had issues with their luggage when they transited in Bangkok so pray for smoother transits. May the time they have with brother R and his family, encourage them in their faith.

Last Week

Sunday Service	**Attendance**	**Offering**
English Service Livestream*	22	
English Service 8.30am	245	$1,117.90
English Service 10.30am	577	
English Service 4.30pm	251	
Chinese Service livestream*	9	
Chinese Service 8.30am	88	$1,796.00
Cant/Mand Service 10.45am	89	$1,513.00
Mand/English Service 10.30am	63	$895.00
Hokkien Service	57	$727.00
Tamil Service	12	$880.00
DHF	20	
TOTAL	**1433**	**$6,928.90**

#Livestreaming peak concurrent viewers

Electronic Transfer	$46,276.06
Weekly Total	**$53,204.96**

Weekly offering to meet budget for 2026/27: $91,095

GENERAL PROJECTS FUND

Electronic Transfer	$4,571.50
Weekly Total	**$4,571.50**
Total expenses as of To-date	**-$2,310,978.89**
Total General Projects Fund	**$4,019,301.38**

Church Family News

1. Congratulations to Joshua & Shiya on the birth of their 3rd child Shiphrah Sim Kng Sien on 23 Oct 2026!
2. Congratulations to Benjamin and Deborah Tan on their Holy Matrimony on 31 October 2026!
3. Ps Dev is preaching at Emmanuel BP this morning.
4. Ps Zhiwen is preaching at Hebron BP this morning.
5. Ps Alby is preaching at Mt Horeb BPC's 38th Anniversary Service this afternoon.

Info for Giving

For tithes and offering:

General & Missions Fund

DBS Current A/C: **070-901056-3**
PayNow: **T10SS0029GGMF**
ZION BISHAN BP CHURCH

To give towards the

General Projects Fund

DBS Current A/C: **070-901055-5**
PayNow: **T10SS0029GGPF**
ZION BISHAN BP CHURCH – GPF

Please provide your CONTACT NUMBER on each cheque

Info for Giving

For tithes and offering:

General & Missions Fund

DBS Current A/C: **070-901056-3**
PayNow: **T10SS0029GGMF**
ZION BISHAN BP CHURCH

To give towards the

General Projects Fund

DBS Current A/C: **070-901055-5**
PayNow: **T10SS0029GGPF**
ZION BISHAN BP CHURCH – GPF

Please provide your CONTACT NUMBER on each cheque

Looking Ahead

Fri, 6 Nov
Prayer Meeting: 8.00pm
Register at zionbishan.org.sg/fpm

Sat, 7 Nov
Youth Fellowship: 4.00pm
Register at zionbishan.org.sg/yf

Sun, 8 Nov
Worship Services:
8.30am, 10.30am & 4.30pm

1-2 Samuel

8 Nov -- House David vs. House Saul
Dr Quek Tze-Ming -- 8.30 & 10.30am
Ps Danny Chua -- 4.30pm

15 Nov -- King David & The Ark
Ps Vernon Quek -- 8.30 & 10.30am
Ps Dev Menon -- 4.30pm

22 Nov -- After a Year in Samuel...
Ps Danny Chua

Connect With Us

Thank you for joining us today!

Should you be interested to find out more about Jesus, indicate your response at **bit.ly/ZBinterest** and we will put someone in touch with you as soon as possible!

Ps Alby Yip

Hope in Uncertainty

Recent events, which have affected Singapore both directly and indirectly, remind us that the world we live in is far less predictable than we would like it to be: the West's trade tariffs, the conflicts in the Middle East, the super El Niño, the haze and, most recently, the sudden cut in natural gas supplies.

It is a stark reminder that even in a well-managed, carefully planned and relatively secure nation like Singapore, we cannot control everything that happens around us. Our Lord Jesus Himself, in Matthew 24, clearly reminds us that we should not be surprised by increasing troubles, moral decline and global instability.

In fact, He says, "See that you are not alarmed…" (v. 6). But the Lord was not just telling His disciples about the end times, cosmic events or current socio-economic affairs. He was reminding them, and us, of our responsibility, especially when the world gets worse and its needs grow greater.

"Who then is the faithful and wise servant, whom his master has set over his household, to give them their food at the proper time? Blessed is that servant whom his master will find so doing when he comes" (vv. 45–46). It is easy to be patient when life goes according to plan, generous when we have plenty, and kind when others treat us well.

But what happens when rising costs strain our finances, uncertainty threatens our livelihood, or someone disappoints or mistreats us? That is when our faith is tested.

Our hands, and especially our hearts, need not be weighed down or tied down. We can pray instead of panicking, speak graciously instead of spreading fear, help a neighbour who is struggling, encourage someone who is discouraged, and continue serving faithfully in our homes, workplaces and churches.

When the world grows darker, the Church and Christians should shine all the more brightly. One of the greatest dangers in uncertain times is not simply the fear of losing what we have, but becoming so attached to what we have that the thought of losing it overwhelms us. Christians should plan wisely, work diligently, care for their families and exercise good stewardship.

But we must never mistake temporary blessings for eternal security. When our security rests entirely on our health, a medical report can rob us of peace. When our identity depends on our career, retirement or retrenchment can leave us feeling worthless. When our happiness depends on financial stability, every market fluctuation can become a source of anxiety.

But when our hope is anchored in Christ, we can face uncertainty without being consumed by it. We can enjoy God's blessings without being enslaved by them, endure losses without losing our ultimate hope, and face even death with confidence in the resurrection.

Announcements

Church Camp 2027: Praying with Our King

Grief and Hope. Despair or Joy. King David's Psalms give us honest songs to sing along before our God. Let us draw near to Him in truth - whether in the desert or by fresh streams - through the "prayer book of the Church".

Dates: **11-14 June 2027**
Venue: **Four Points by Sheraton Desaru**
Speaker: **Rev. Dr. Ben Thompson (ETCAsia)**

Early bird registration until 31 Dec - sign up now! **https://bit.ly/ZBCamp2027**

Zion Bishan Youth Camp

14–18 Dec 2026

Calling all youths! This year's 5D4N Youth Camp is now open for registration! View details and REGISTER at **tinyurl.com/ZBYC26**

If you have friends between 12 and 21 years old, do encourage them to join us!

Sponsorship for camp is also appreciated. Contact **Jacqueline** (**93227629**) for more info.

Adult Discipleship Class

UNBroken: A Reflective Kintsugi Workshop Led by Phoon Ling Zi

Come on a journey of healing, reflection, and restoration through storytelling, scripture verses, journaling, and the art of Kintsugi. Explore how God meets us in our brokenness and transforms our wounds into testimonies of His redeeming grace. Participants will leave with a completed Kintsugi piece as a tangible reminder that our brokenness does not define us; instead, through Christ, we are restored, renewed, and deeply loved.

14 Nov (Sat) 9-11.30 am
Auditorium 1 and 2 (L4)
$20 per pax (includes workshop materials)

Sign-up at **bit.ly/4Be5T2i**

Questions? Contact **tzeming@zionbishan.org.sg**

Ministry Behind the Money

A forum for ZB members to dialogue and pray on the church's budget for 2027 / 2028 will be held on **Sun, 22 Nov, 1 - 3pm** at the **Chapel**. Registration not required.

To learn more about specific ministries and their draft budgets, visit **www.zionbishan.org.sg/mbtm2026** (Password will be shared separately).

Do You Know the Christmas Story?
A Ladies' Christmas Gathering by WOZ

Christmas is around the corner! Beyond the lights, presents, and festive music, how much do we really know about the true purpose of Christmas? Invite a friend along to hear the Gospel story.

Join us for a cozy evening of warm fellowship, Christmas carols, a short dramatic reading and homily, and a delicious festive feast as we unpack the true heart of the season together.

🗓️ **Date:** Saturday, 12 Dec 2026
⏰ **Time:** 5 - 8pm
📍 **Location:** 18 Barker Road

Sign up with **Lydia @83383982**