

A life fulfilled

A Journal
by
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Whoever sows sparingly will also reap sparingly, and
whoever sows generously will also reap generously.

- 2 Corinthians 9:6

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1. Prologue - why I wrote this book

It was the beginning of Aug 2014. I had this lingering thought about writing a book and pass it on to my children. I was going to write about living a full and fulfilled life. I thought about some of the great men of faith in the bible who had lived full and fulfilled lives. They all had faced trials and challenges during their lifetime. And yet at the end of their life journeys, it was recorded that each of them had led a full life.

Abraham lived 175 years. Then he took his final breath. He died happy at a ripe old age, full of years, and was buried with his family.

Genesis 25:7

Moses was 120 years old when he died. His eyesight was sharp; he still walked with a spring in his step.

Deuteronomy 34:7-8

Job lived a hundred and forty years; he saw his children and their children to the fourth generation. And so Job died, an old man and full of years.

Job 42:16-17

I also happened to read an article written by a Christian author about leaving behind a legacy. What he wrote resonates very much with what I felt

deep in my heart – that the most valuable thing we can bequeath to our children is not gold and silver, precious stones, real estate, or stocks and bonds but the gift of godly character and a good name.

Our church just had a memorial service for a dear couple whose lives ended suddenly in a road accident. Pastor George, who officiated at the memorial service, also shared a message about living a full and fulfilled life.

And so I thought that perhaps this was a sign from the Lord to write a book as a legacy to my children and children's children. It was one of my "To Do" list for some time, but I had put it off as it didn't seem to be as urgent yet. However, since this thought had been on my heart for quite a while, I decided that I should start on it.

My first impulse was to look up resources in the internet as I thought there should be a wealth of resources that I could use for my writing.

I read that a group of Harvard researchers had undertaken a study, known as Harvard Grant Study, and produced a comprehensive picture of some of life's fundamental questions: how we grow and change; what we value as time goes on, and what is likely to make us happy and fulfilled. George Vaillant, the Harvard psychiatrist who directed the study from 1972 to 2004 and wrote a book about it, said that the study's most important finding is that the only thing that matters in life is relationships. A

man could have a successful career, money and good physical health, but without supportive, loving relationships, he wouldn't be happy ("Happiness is only the cart; love is the horse.").

There was a quote from a famous philosopher George Santayana: "Those who cannot remember the past are condemned to repeat it." In other words, when we do not remember lessons of the past, we will repeat its errors.

While contemplating how I should write the book, and what kind of resources I would need, I paused for a day or two to see how the Lord would direct me. The thought that came to me was to be true to myself and write a simple account to record what God has done in my life and through my life. As a Christian for many years, I have come to realize that teaching and persuasion alone does not have as much a lasting impact as the testimony of our lives. True witnessing is not just about teaching principles and knowledge. It should be a demonstration of how we live our life. The greatest influencers in the world are people who live by doing what they say and believe.

Life was not always a bed of roses. There were challenges that I faced. I had made mistakes. I had my share of disappointments with people whom I had trusted. I had been hurt by others. I had also hurt others unknowingly or out of my own immaturity. I had not always lived that perfect life. Yet in spite of all that, I had experienced God's

faithfulness over and over again. I felt it was important that I do what the Psalmist wrote:

*We will tell the next generation
the praiseworthy deeds of the LORD,
his power, and the wonders he has done.
He decreed statutes for Jacob
and established the law in Israel,
which he commanded our ancestors
to teach their children,
so the next generation would know them,
even the children yet to be born,
and they in turn would tell their children.
Then they would put their trust in God
and would not forget his deeds
but would keep his commands.*

Psalm 78:4-7

2. Defining Moments

It was only when I looked back with a keen awareness of God's Living Presence in my life that I understood the thread that connects events and experiences which had shaped my faith, my mindset and purpose in life. There were moments of achievements that I used to think that I did it with my own effort, intellect and ability. There were moments of failures and disappointments that made me regret my decisions or feel guilt and shame even though it was not my fault. It was only when I looked back and pieced it all together that I realized that the hand of God was in control, even if I was the one who messed up sometimes. God is the author and finisher of my faith.

I grew up in Singapore. My family did not have much in the early years. Our family lived in one room in a tenanted house. My father took different jobs before he finally became a dentist. It was only when I was near the age of 7 or 8 years that my father's practice became more established and we moved to the upper floor of the shop house where he had his practice. My parents had always lived humbly even when things got better.

My parents had always felt that there was a special favor in my life. During the official opening of my father's practice at the new shop house, they gave me the keys to open the doors on the official

opening date of my father's new practice. They thought that I would bring them luck. The only reason I mention this is that I truly believe the favor of God in my life. Of course, my parents love all my brothers and sisters equally and we are all still a very closely knit family.

One of the early events that was still quite vivid in my mind was that I fell into a monsoon drain in front of my father's house while playing. I was about 4 years old at that time. I was actually aware that I was drowning. My brother ran to my father who was attending to a patient to tell him. My father had thought it could wait, but somehow my brother did persuade him to come out. I was pulled out from the drain. My life was spared. It had to be God's intervention.

My parents sent me to a Christian school. Though they were not Christians at that time, they had always believed in the good moral education that a Christian school provides. Being in a Christian school for 12 years and exposed to bible studies and weekly chapel services, I never had a doubt on what the bible teaches. I was able to readily accept Christian teachings and I remember being invited to a Christian fellowship in school and receiving Jesus as my Savior. However, nothing changed much in my life.

My school life was quite ordinary. I had my share of being bullied in school. I had average grades for most of my years in school. The Singapore school

system ranks the students in class based on total marks and percentages that they scored in all the subjects. Those with the highest cumulative marks would be ranked first. I was always ranked between 10th and 30th for the first 10 years of my school. But by some divine providence in my life, I seemed to develop a gift in mathematics. I was able to ace all my mathematics and physics courses in the Cambridge High School Exam (the equivalent of Grade 12), and became a top student in my school. I also learned that I was one of the top students in Singapore. In Singapore, the names of the top students were published in the local newspapers and my name was published. Of course, our family relatives and friends read it and were pouring congratulations to my parents. It made them feel proud that they did not have to tell anyone how well their child did in the exams. Because of my good exam results, I was offered scholarships by both the Singapore Government and the Hainanese clan association. My father decided to decline the scholarship from the clan since I already had the Singapore Government scholarship.

I studied Mechanical Engineering in the University of Singapore. As a government scholar, I was privileged to be given the opportunity to stay in the university hostel. My family had also been blessed financially over the years with my father's successful dental practice. We had moved to a larger house near the university as my parents thought it would be nearer for me to commute to campus. But I ended up staying in the university

hostel half a mile away from home.

Living in a university hostel gave me the opportunity to enjoy campus life much more than if I had stayed at home. I developed interest in sports, particularly tennis, and also did some editorial work in the hostel newsletters and magazines. I formed friendships with people that continued even to this day.

After graduating from the university in 1974, I went to serve my military service. I was commissioned as an officer and served the full term of my National Service. Newly commissioned officers were invited to a banquet dinner hosted by the President. My parents were invited along, and of course they felt very pleased to attend a banquet dinner hosted by the President at the Presidential House.

Being a government scholar, I was guaranteed a job in the government. It was termed a government bond at that time, but I saw it as a job guarantee. The economy was in recession at the time I graduated and completed military service, and a number of my school mates struggled to find good jobs.

I worked as an engineer for the Ministry of the Environment during the first year, and was promoted to Manager in the second year. I seemed headed on a fast career track. I was headhunted soon after to work for an Engineering Trading company. From there, I was headhunted to work for

an Engineering company as their Senior Manager.

I had married my wife, Lay See, in December 1977. We had 2 wonderful daughters, Jaslyn and Daphne, quite soon after. I had a great start in my career. We lived in a nice house, had a company car and enjoyed the perks of life. My wife also had a good career as a teacher, and she loved teaching and children. She had been very active as a Christian youth participating very actively in church life. She is often the live wire in our family. She loved redecorating the house. She would often redecorate and shift things around the house, and when all that she could possibly change was no longer possible on a low budget, it would be time for us to move to another house. She would always plan and organize fun things and outings for the family.

When our children were a few years old, she sacrificially gave up her own teaching career, even though she loved teaching so much, in order to stay at home and look after the children. This culture of sacrificial living had been imparted to most of us from our parents' generation. Most people in my parents' generation emigrated from China to Singapore. They worked hard and saved hard. They did not spend much on themselves but would invest in their children's education and future. These values were passed on to my generation.

With growing affluence, the trend these days is less on sacrificial living but more on self-realization. The public media culture makes self-realization as

something to pursue. While self-realization does broaden a person's life experience, there is a danger that it leads one to live selfishly with little consideration for others or for the future. However, I have also seen the negative side of self-sacrifice. While seemingly altruistic, it sometimes leads to regrets and bitterness when the sacrifice that a person makes does not bring the return of satisfaction and joy to the person making the sacrifice. I will not try to debate more on this here as there are many facets to these two different pulls in society. I can only suggest that one needs to live a life of contentment in whatever decisions one make. People have lived self-sacrificially and had no regrets. People have lived a life of realization that eventually led them to a greater understanding of how life should be lived. King Solomon, with all his wisdom and indulgences in the pleasures of life, came to realize, in his later life, that the ultimate purpose was to live for God. This is Christ-realization.

I, too, had my moments of self-realization in my early years. Given the early success in my careers without having to strive too much for it, I began to dream more about the lifestyle I want for my future. I had been a senior manager of a large corporation in Singapore at the age of 30. I decided to take a career break and bring my family with me to study MBA in Florida, U.S.A. When success comes so early in life, there is no fear or thought of failures. I just thought we could experience more of life and maybe gain even more.

Our one and a half years stay in the U.S. was fabulous. We were well looked after by a group of Chinese Christians who had regular bible fellowships. We had long motoring trips and vacations in between semesters. School was enjoyable as business and management studies seemed much easier for me compared to engineering studies.

After my studies, we returned to Singapore. This time, I worked as an Account Sales Manager in a computer company. I had never done sales nor had worked in the computer industry. Yet, the favor of the Lord was on me. I was the top performer for sales in the company even though I was a novice in sales and the computer industry. The favor of the Lord was on me.

I missed the life we had in the U.S. We thought of emigrating or going back to U.S. for further studies. There were many 'doors' that were opened to us. I was accepted to study a Ph.D program in the States, I was offered a job in the Hong Kong office of the multinational company that I worked for in Singapore (when they learned that I wanted to leave Singapore), I was offered a teaching position by a friend who was a dean at a university in Calgary (I declined the teaching position but did not tell my wife the real reason for it. I had a fear of teaching that had stayed with me for very long. My school principal had asked me to teach Grade 12 immediately after I completed my Grade 12 exams as the Math teacher went on sabbatical leave. I had

not received my external exam results yet, and I knew the class that I would be teaching had some very smart students. It was nerve wrecking for me because in my mind I thought I was just an average student and was not qualified to teach a group of students whom I knew to be very smart. I quit teaching after trying for 3 days). I decided to move to Vancouver even though, in the natural, it made little career sense. We did not know anyone in Vancouver. But I loved Vancouver for its beauty and nature, having visited the city previously. Although it made little sense for me to be here, yet I believed it was God's destiny for us to be here. My family moved to Vancouver in 1986.

I would say that it was in Vancouver that I grew up spiritually. I was able to read the bible from cover to cover within 6 months (while also studying in UBC) - something that I could not achieve while trying to do so in Singapore. It was in the early years in Vancouver that I developed a personal relationship with my God and a love for His Word. I attended a bible fellowship and met a Christian friend, and from there became partners to start a real estate investment business that grew to be quite large. I was new to being a business person as my previous work was more of a corporate person. It was the beginning of what the Lord would bring me through a journey that would lead me through meandering roads, valleys and hills that would prove to be valuable lessons in life. No longer would I have the job security and stability that I had basked in my earlier years. The Lord changed my mindset and

challenged me deeply in my faith. It wasn't easy when I went through some of the trials in life. But when I came out of it, and was able to reflect what I had gone through, I realized that the Lord had always been with me in all the different situations and circumstances. I have learned that His path is a better path, even though it might not be my choice in the first instance.

Having felt blessed in my first few years in Vancouver, and with my deep love for God's Word, it was natural for me to attribute much of my success to God. I attributed much of my varied experiences to God training me in ways that I could never have planned on my own. I had moved from home to home, job to job, from one skill and experience to another, and they were all good. It was very easy for me to give a testimony of what God had done in my life as I knew it was the favor of the Lord that had accomplished it all for me. It reminded me of what Abraham did as God brought him through his varied journeys. At each of these places, Abraham would build an altar as a commemoration of God's presence and favor that He had brought Abraham through. I remember a passage of bible that the Lord put in my heart to share when I was leading a bible study group during the first few years in Vancouver. To this day, the passage still meant a lot to me.

Then King David went in and sat before the LORD, and he said: "Who am I, Sovereign LORD, and what is my family, that you have brought me this far?"

What more can David say to you? For you know your servant, Sovereign Lord. For the sake of your word and according to your will, you have done this great thing and made it known to your servant.”

2 Samuel 7:18, 20

When I looked back now, I realized that there were many defining moments in my life. But I also learned that defining moments do not necessarily happen only in the peaks of life. I would later experience defining moments even in the valleys. Yet God was there also and He helped shape my thinking, my faith and gave re-direction in my life.

3. Into the Valley

The real estate investment company had grown quite large even though we were quite new in Vancouver. We had amassed close to \$100 million in assets. However, the market was not doing well and differences in business philosophy between my partner and I became much more divided. I no longer enjoyed coming to work. I struggled for several weeks with my decision whether to stay on. On the one hand, the company had been like a 'baby' to me since I had co-founded it. I was well-paid in the company. Yet I did not feel it was being led in the right direction. I remember praying to the Lord and seeking His decision whether I should step out. Finally after a few weeks of prayer, I felt a release by the Lord to step out.

I left the business in 1990 without an alternative career or business opportunity. But I was still riding on the crest of past success which made me believe that I could succeed on my own. In my mind, I thought that if I could make money for others, then I should be able to do it for myself. There was this arrogance and pride in me. The Lord would humble me in the next 15 years. He brought me into the valley, yet always providing sufficient for me, but not to the same degree of financial success that I had in the past. He trained me in a walk of faith and to be dependent on His leading that I had never experienced before. The Lord would always provide

small assignments and work that were sufficient to keep me going. It was in the valley that I would experience the depths of the scriptures I read. No longer were scriptures study lessons that were good only for classroom discussions, but they came to life as I experienced what the scriptures taught. The faith that I studied and learned in the classroom was not the same as when I had to walk on it.

I rented an office of my own and tried different business opportunities. It was not easy as I didn't have the capital nor did I have clarity of what product or service I wanted to market. Doing business without colleagues or partners to 'bounce' ideas with had the disadvantage of not seeing things from a different perspective. I would try one thing for a while, hit a 'wall' and gave it up to try something else. In one of my ventures, I took on a marketing opportunity while agreeing to provide an interest free loan to a businessman with a secured mortgage on his home. The business never took off. My attempts to recover back the monies ended up in court and eventually I had to write it off. I was too naive in business and had trusted what business people said without realizing that there was much deception and deceit in the world of business. Not everyone is who they say they are. Not everything that is spoken or written implies that it will be done as spoken and written. Over the years, I have learned not to rely too much on what is spoken or written, but what is in the heart of a person. Of course, whether one is in business or in any kind of relationship, there will always be that risk of

misjudgments. But I also learned not to be fearful of failures. If we can be right 80% of our time and even wrong 20% of our time, we would still do better than not try to do anything at all.

I tried doing different businesses for several years without success. Finally, by some divine providence, I got acquainted with a Christian based business in China. China was just beginning to open up after the Tiananmen incident in 1989. I made several trips to China in 1992 and 1993. I was new in trying to do business in China. The trips were usually packed with meetings with different companies in China. I relied a lot on interpreters to help me get by as I was not sufficiently fluent in Chinese. While the first trip gave me optimism, seeing the opportunities and the hunger of the companies to do business with the outside world, subsequent trips slowly dampened my spirit, as there was nothing concrete that materialized. I remember, after my 2nd or 3rd trip to China, that I felt very discouraged on my flight back to Vancouver. I had thought of giving up trying to do any business in China.

I remember vividly, while reading the bible on the plane, that the Lord put the following scriptures in my heart.

You need to persevere so that when you have done the will of God, you will receive what he has promised. For,

*“In just a little while,
he who is coming will come
and will not delay.
“But my righteous one will live by faith.
And I take no pleasure
in the one who shrinks back.”*

Hebrews 10:36-38

I held on to this promise of God. By the Divine Providence of God, I eventually found success to sell half a million dollars of paper cup manufacturing machinery to a Chinese company in China. It had to be divine because there were so many resources that had to be put together to make the project work. I had to source for a supplier and found one in the East Coast of the United States. It was difficult to find an insurance company that would insure used equipment. Fortunately I met an acquaintance from London at a Christian conference in California who was able to arrange it for me. I had to arrange freight forwarding from Vancouver. A friend of mine, Mark, happened to be available to commission the machinery and stay on the project for 3 months. The Christian business organization in China that helped broker the deal was able to ascertain from their own networks that the buyer had the financial resources to pay for the machinery. It was something beyond my experience and ability to put all this together and I knew that this was clearly divinely appointed by God. The project helped sustain me during some of those lean years.

There was another supernatural situation that

happened around that time. My partner in the real estate investment company, who had been managing the investments on his own after I left him, decided to return back to Singapore. I was asked to come back to look after the investment portfolio. Six months before it happened, my wife had a dream and was very sure that I would be going back to manage the real estate investment company. The Lord also supernaturally arranged for a company to take over the lease of my own office when I decided to return back to manage the real estate investment company. These two events showed me that the Lord will do what He had promised.

The real estate market was in recession during the nineties. Our investors had also grown tired holding on to the properties without a proper return, and they asked to divest their portfolio holdings. The company could no longer afford to pay well, as most of the cash reserves had been depleted and they no longer wish to inject any new money into the project. I was the only person in the company holding the fort. It was a time like this that I learned a valuable lesson on trust. I earned the trust of the investors, and some of them would become my investment partners in later years. I learned that trust is more valuable than the money earned. Money that is lost can always be made back another time. But trust that is lost is hard to restore. I also found that the Lord honors honesty and integrity. I was divesting one of the company's assets with its losses. My investors were going to

pay me a fee for the sale of the business. Later the consultant who brokered the deal told me that he would pay me a commission for it. I thought I should report it to my investors, so that they do not have to pay me the fees since the broker would already be paying me. But they replied that I could keep both sets of commissions. God taught me a lesson that we can be rewarded for honesty and integrity. And there had been many instances when I had been rewarded by some other means when I was willing to act with honesty and integrity.

After divesting the assets of the real estate portfolio, I was asked to work for one of the investor partners who had a trading business in Vancouver. Again it was by divine provision. I did not ask for it, but it was given to me. It provided me a small income. It showed that the Lord will always provide sufficient even during the times we are in the valley. I did feel sad and lonely on occasions, as I felt I had a lot more potential than what I was doing. It did not give me the financial success and satisfaction that I had wished for. Once, in my time of desperation and prayer, the Lord would answer me with the following scriptures.

*Though the fig tree does not bud
and there are no grapes on the vines,
though the olive crop fails
and the fields produce no food,
though there are no sheep in the pen
and no cattle in the stalls,
yet I will rejoice in the LORD,*

*I will be joyful in God my Savior.
The Sovereign LORD is my strength;
he makes my feet like the feet of a deer,
he enables me to tread on the heights.*

Habakkuk 3:17-19

It was a very uplifting Word from the Lord. The sadness I felt paled in comparison with what others had gone through, and yet they had hope in the Lord. I still had my finances, food on the table, a home and my family.

It was in the valley that the Lord trained me to listen to Him. He would put thoughts and scriptures in my heart. His words were often timely and specific to a situation I was going through. I would be encouraged and uplifted by the words of faith that He gave me.

I stopped working for my investor friend after a few years to explore other business opportunities. Somehow I was not cut out to be a settler but to pioneer new work. Looking back, I realized that the Lord was training me and honing my skills in business and in faith. I did not have a natural inclination for business, as I did not come from a family background with business experience. I think I paid more tuition fees on the streets of business than in the university. I have learned to be more discerning, and to be willing to stick my neck out – something that I was not accustomed to in the comfort and security of my past corporate careers. I am an analytical person and not a risk taker by

nature and by training. I could put reason and faith to co-exist side by side, but I would often put reason above faith in almost every decision I make. I had understood the teachings of faith, but only grasp it to the extent that it applies to the great men and women of faith in the bible and not necessarily to me. The Lord would bring a change in me as I learned to walk by faith. Faith requires some measure of risk and hoping for what is unseen. It requires giving up control and relegating it to God. I learned to rely on the promise of God and trust Him fully. There are covenant promises of God that applies to all believers, but there are also specific promises that God has for each of us. And so listening to what God says to me on a daily basis has been part of my daily devotion, which I often wrote in my journals.

4. Set upon a rock

*He lifted me out of the slimy pit,
out of the mud and mire;
he set my feet on a rock
and gave me a firm place to stand.*

Psalm 40:2

Year 2005 was an eventful year. I was thinking of developing a business opportunity in the education sector. My wife and I decided to travel to Shanghai, China, that year. I just had a new passport. My passport had a very significant number 333333. Someone later told me that it is from Jeremiah 33:3 *'Call to me and I will answer you and tell you great and unsearchable things you do not know.'*

The great and unsearchable things spoken in Jeremiah 33:3 have continued to unfold even to this day. God would restore everything that I had previously lost.

While in Shanghai, I felt led to do a prayer walk around the public square, which had the Museum, the City Hall and the Economic Development Building that showcased the future development of Shanghai. It was as if the past (represented by the museum), the present (represented by the City Hall) and the future (represented by the Economic Development Building) intersected at the same place. I suddenly felt an understanding of *kairos*

time (The ancient Greeks had two words for time - *chronos* and *kairos*. *Chronos* refers to clock time – time that can be measured – seconds, minutes, hours, years. *Kairos* refers to moments – a right and opportune moment). I had a sense that *kairos* time implies a moment that had been set in the past, appointed for the present, and to destine events into the future. It has a dimension of eternity in it as it connects the past, present and future into a single dimension. I prayer walked for 7 days, and I believed something happened in the spiritual realm. It was a *kairos* moment.

It was also the year that my friend, Bob, brought an investment opportunity to me. I organized a few investors, whom I had known in my past, to invest and it has turned out very well. It was a gift from God. I did not actively look for it, but God in His perfect timing and providence found this project for me. It had provided all the investors good returns over the last 9 years and a stable job for me in managing the property (and the investor friend would later add another property for me to manage).

Out of this investment, I started a Business Centre offering small offices and services to small businesses. I had wanted to do a business that will allow me to be more engaging with people in business. As I engage with small businesses and contractors, I often see the different struggles that people go through in business and the people that are in need of work. While much of the training I received in the school of business teaches that the

sole purpose of business is to maximize profit and shareholders' wealth, I realize that the greater call of business people is to balance economic health with the well-being of people and society. The Lord had done a work in changing the way I looked at business. While my early career and business aspirations were to serve my own ambition and interest as well as my investors, I now see myself as God's 'gatekeeper', 'watchman' and 'representative' in the territories that God has placed me. Our perspectives toward work and people will change when we are aligned with God's perspective. Of course, I had the benefit of also working with investors who are well known philanthropists and community leaders. Their generosity and service to the community had also been a positive influence on me.

The Lord was instrumental in helping me make this a successful investment. He often supernaturally brings in tenants to fill up offices whenever tenants leave. Good investment opportunities had been brought to us without having to actively look for it.

My wife had always been active serving and helping the church in events and special functions. She had a gift of decoration. She used her gifts well and was always ready to help whenever the church needed a room or hall to be decorated for an organized event. Out of this ministry, she was able to connect and form friendships with large sections of members in the church. She felt very much at home in the church community.

I remember the church organized a Christmas banquet for about 500 people in 2005. She did a wonderful job planning the decoration and setting up the event in the church gym. It was one of the most successful Christmas banquets she had helped.

My wife had a longing to go back to teach. She was a school teacher in Singapore and had a love for teaching and children. She had given up her career quite early to look after our children when they were young. Having left a teaching career after so many years, she had always wondered if she could ever get back to work again. After coming back from our trip in China in 2005, she was scouring some job postings on the internet. I was helping her to look as well and came across a teaching position to teach a program on “Teaching English to young children” to international students at a local college. I suggested for her to apply, but she just rolled and laughed at the thought of it. Anyway, she decided that there was no harm in sending her application. She was called up for interview and hired for the job. We both knew this was something supernatural and of God. Part of the course required her to send her students to intern in the preschools. From there she made contacts with a school that later hired her after her teaching at the college ended. She continued working as an early childhood educator in several schools for the next 8 years and enjoyed every bit of it. She has always been an outstanding teacher with great commendations from parents and principals. It was her time to flourish.

*For the LORD God is a sun and shield;
the LORD bestows favor and honor;
no good thing does he withhold
from those whose walk is blameless.*

Psalm 84:11

5. Life Lessons

There had been many lessons that I learned over the years. There were lessons I learned in school that were useful. There were lessons in life experiences that taught me well. But my greatest lessons were those taught by the Lord Himself. Very often, I find that the lessons were not about getting correct answers. The Lord often used situations to correct my attitude, my heart and character. Sometimes the Lord allowed unexpected circumstances to re-direct my paths. So we must be open to allow the Lord to teach us or re-direct us even if the answers turned out different from the way we asked of the Lord.

When I was in the U.S. doing my studies, my mom was diagnosed with colon cancer. She was in her fifties at that time. By the time it was diagnosed, doctors realized it had spread quite far and they ordered an operation immediately. It was the first time that we were confronted with a dreaded illness in a family member. Everyone pitched in to ensure that my mother would have all the comfort and support when she goes through the operation. I was in the U.S. and could only pray for the miracle of healing in the operation. The operation turned out successful. Not only that, both my parents became Christians, as they were ministered during that time by relatives and friends who were also Christians. She is now in her eighties and still very healthy in

mind, body and spirit.

My father had been a healthy and energetic person and loved his work as a dentist. He worked past the age of 70 and would love continuing as long as he could. However, when he was in his seventies, he suffered from an illness that caused him to slowly lose control of his nerves. He retired and gave up his practice. He later also suffered from dementia. I had prayed for my father to be healed. It was difficult for me to see him suffer in this way, but my faith was strong in healing and prayer. When one prays perseveringly for a long time and holds on to that belief that God can somehow do a miracle, one can become emotionally bound. I began to question God why He did not heal or answer my prayer. Once, during that time of emotional distress over prayer, the Lord put the following scriptures that described a similar situation that Paul the apostle experienced:

Three times I pleaded with the Lord to take it away from me. But he said to me, "My grace is sufficient for you, for my power is made perfect in weakness."

2 Cor 12:8-9

I felt strengthened by the scriptures and was able to release the situation to the Lord. I learned that when we pray, it is not necessarily to get endorsements or answers in the way we wished. Sometimes it is encouragement and strength that we need more than anything else. There are many things that can

happen to us that we get disappointed or don't really understand why it happens to us. But the Lord is our support whatever the outcome. My father went home to be with the Lord in 2007. I had the peace knowing the following scripture is true

My Father's house has many rooms; if that were not so, would I have told you that I am going there to prepare a place for you? And if I go and prepare a place for you, I will come back and take you to be with me that you also may be where I am.

John 14:2-3

Looking back, one of the things I wished I could have in my early years of business was a mentor and coach. It would have helped spare me from the many mistakes and bad decisions I made. I did not really try hard to look for a mentor as I didn't think anyone would have time to give me help for free. There was no one near me whom I was inspired to follow or model after. But then it was also my fault because I always thought I knew it all and did not need a mentor to coach or guide me. It was only in later years (and became wiser after learning from mistakes that I could have otherwise avoided) that I realized that older people have more life experiences that they can share and impart to others and I should have sought one out. I have learned not to act impulsively in decision making. Sometimes it is good to let an idea brood for a while before making a decision or acting upon it. It is also good, whenever possible, to 'bounce' the idea with someone whom you trust and has the maturity and

character of being a good counsellor. It cannot just be anyone who will tell you what you want to hear. Our tendency is to approach peers or people who are most likely to affirm what we already want to do. In this day and age, there is so much knowledge out there that we tend to skim knowledge superficially. There is little exercise in deep thinking. The media that we engage in, whether television, internet or social media platforms, does little to help with deep thinking. There is a real risk of making mistakes without deep thinking or seeking after wise counsel. I would encourage young people to find good coaches and mentors that could help them when they are faced with making critical decisions. I have a business friend who meets with his business mentor on a regular basis and it seems to help him. Good mentors are those who demonstrate humility, integrity and good character. A good mentor will be one that expresses what Paul said in *1 Cor 11:1* “*Follow my example, as I follow the example of Christ.*”

I have learned the importance of being healthy physically, intellectually, emotionally and spiritually. Most of us take efforts to develop physical and intellectual health – exercise, nutrition, studies, social interactions and career work. But little is done in emotional health unless one is diagnosed with depression or emotional trauma and we have to see a counsellor or psychiatrist. Many of us grow up with some degree of hurts from the past. Those who are fortunate to grow up in a healthy home environment, or are not scarred in schools or by

friends, are more likely to be healthy emotionally. Others may have some degree of scarring while growing up. Words spoken can hurt deep and are often carried by a person much longer than its actual occurrence. Hurts from relationships cause deeper wounds than actually realized. There is a longing in every person to love and be loved. Yet this is probably the greatest trauma produced when relationships fail. When hurts are not healed, they manifest in many forms – anger, insecurity, distrust, fears, worries and anxieties and many other emotional symptoms. We are not whole if we are not emotionally healthy, even if other aspects of our body are healthy. We will never feel free because the past continues to have a hold on us. Without that freedom, we can never rise to the full potential that God intends for us. Most books on inner healing teach that we need to forgive to be healed of our past hurts. I know it is not always easy to forgive even if we want to. But if we can learn to love ourselves again, instead of feeling shame and guilt, it will help to bring healing to ourselves. The process of time does help. And the deep peace and fellowship with God can bring closures to old hurts and wounds. I am only writing this so that one is aware of this neglected area of emotional development in most people. I am not an expert on relationships, forgiveness and healing, but there is a wealth of information and good books on this topic out there that it would be beneficial to read them.

The weight of problems that we carry can become a heavy burden on us. Some issues and problems

should be addressed and nipped early before they grow out of control. Like garden weeds that could eventually spread and fill the garden if not attended to early, real issues and problems should similarly be dealt early before they cause serious damage. Some issues and problems are trivial but seem more real and large in the virtual mind than they really are. Like the 3-D electronic virtual games that are played by gaming players, issues and problems can be larger than life even though they are only in our minds. When that happens, issues and problems can cause unnecessary worries and anxieties in us. They seem to occupy much more memory space and time in our minds than they deserve. This is another aspect of unhealthy emotions that one should be guarded against. It would be good to replay the wonderful memories and experiences whenever you feel sad about anything. A thankful heart and an attitude of praise to God will also help bring peace and calm to a troubled and anxious heart.

Do not be anxious about anything, but in every situation, by prayer and petition, with thanksgiving, present your requests to God. And the peace of God, which transcends all understanding, will guard your hearts and your minds in Christ Jesus.

Finally, brothers and sisters, whatever is true, whatever is noble, whatever is right, whatever is pure, whatever is lovely, whatever is admirable—if anything is excellent or praiseworthy—think about such things. Whatever you have learned or

received or heard from me, or seen in me—put it into practice. And the God of peace will be with you.

Philippians 4:4-9

Having been in business for a fair number of years, I have met people with all kinds of character and motivations. When I first started in business, I was very trusting of everything that people tells me. It made me gullible and vulnerable. It took me a longer time to know the real character and motivations of people. I have come across people who have deceived and taken advantage of me. I have also seen people whose character changed for the better over time. I have met and worked with people whom I developed trust in their character and integrity. I think the world of business and money exposes a person's character that would otherwise be hidden. It exposes pride, selfish ambition and greed, which I think most of us have to some degree. But we have a choice to decide if this is the character that we justify as being normal in mankind, or if this is an ugly side of our character that we wish to have corrected when the Lord exposes them to ourselves.

My years in business and life have shown to me a deep contrast in the way people deals with money and wealth. I have seen some who are rich and successful and are generous in life. I have also seen the rich who never feel they have enough and always want more. I have seen some who have less in life and yet seemed so much more contented and generous than those who have more. The culture of

the media and our tendency to compare ourselves with others tempt us to want more for ourselves. If left unchecked, it can lead a person to have a poverty mindset - discontentment with what one has and unhealthy ambition and greed. Even the rich and well-off can have a poverty mindset. On the other extreme, there are those who live with a careless disregard of their own financial means. They live without thinking about the future. They spend most of what they earn and borrow beyond their ability to pay. Some live a life of vanity to impress others. And when they run out of money, they scheme to make quick money dishonestly or borrow unscrupulously. This is a spiral trap that will only lead a person downwards. We must always be prepared for the different seasons in life. There will be 'lean' years and there will be 'fat' years. There will be seasons when we are able to save more than we spend. There will be seasons when we will spend more than we save, especially when your children are growing up. Be wise in managing monies. Having a good philosophy in the stewardship of money is important. Be content with what God has given to you as your lot. If you feel you have been blessed by the Lord, then be generous to others in life, and especially help the poor in society.

But godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that. Those who want to get rich fall into temptation and a trap and into many

foolish and harmful desires that plunge people into ruin and destruction. For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.

1 Timothy 6:6-10

My mom is a very wise woman. She only studied in school for a few years, but she self-taught herself to read and write Chinese. Even at her present age of 85, she still continues to read the newspapers every day to keep her abreast of current news. She is also very wise to manage the family's finances, which my father entrusted to her early in their marriage. My father was always a very trusting and generous person. His friends often came to borrow monies from him, and he would find it hard to say no. Perhaps I also had a bit of my father's personality. My mom has a way of teaching life lessons to me in a very indirect way. She will say that when she touches my ear, they are soft. It means that I have a tendency to be too trusting and gullible. I think it was an indirect way of her teaching me not to be too trusting and gullible.

She often reminded her children of this Chinese proverbial saying:

富 不过三代

Fu bu guo san dai

"Wealth does not pass three generations"

This is her way of teaching us and our future

generations to work hard on our own and not take family wealth for granted. There is always a danger that those who inherit family wealth lose a purposeful pursuit to cultivate hard work and motivation. An entitlement of easy money often causes people to lose the ability to delay gratification and the impatience to toil and reap on their own. It is said that people who earn wealth by their own efforts and ability are better at managing their finances than those who gain wealth without having to put any effort into it. My mom would often tell us stories of the early years of our family to remind us of our humble beginnings and to never lose our motivation for honest and hard work. These are lessons I received from my mom that I would also like to pass to you.

I have learned that my views and opinions on many matters have changed over time. I no longer stubbornly defend my viewpoints and opinions. This is not to suggest that I am embracing relativism in truths. Truth is absolute and words spoken by God are absolute. Words of men are perspectives from their own vantage point. We only know in part. We see but a part of the big picture. It is like seeing a piece of object from a different angle or time. When we are at a different stage of life, or come from a different experience and training, our viewpoints and opinions could be different from others. So often, differences in viewpoints and opinions have brought divisions and conflicts in people. This is not to suggest that we should not express our viewpoints and opinions, or that we should conform

for the sake of harmony. It would do well for each person to communicate their own viewpoints and opinions and to listen to each other. It is true that in some cases, the viewpoints and opinions of one are better than another. But even if we disagree, we must have grace to leave it and allow God and time to reveal the outcome of which viewpoint or opinion is better or to bring a change to one or both person's position. We all have much to learn in the art of communication - speaking, listening and the grace to agree to disagree.

For we know in part and we prophesy in part, but when completeness comes, what is in part disappears. When I was a child, I talked like a child, I thought like a child, I reasoned like a child. When I became a man, I put the ways of childhood behind me. For now we see only a reflection as in a mirror; then we shall see face to face. Now I know in part; then I shall know fully, even as I am fully known.

And now these three remain: faith, hope and love. But the greatest of these is love.

1 Cor 13:9-13

I don't think one can ever write enough about life's lessons. Neither can one ever learn enough of life's lessons. There are no fixed formulas on what one should do or should not do. The lessons that seem appropriate or relevant to us at one stage of life may not be appropriate or relevant at another stage. The lesson that is taught to a young child not to go near

the deep end of the pool is no longer applicable and relevant when he is much older. Perhaps I can conclude this chapter by sharing what I have recently come to learn at this stage of my life. It came from a recent bible study that I was asked to lead. The passage from the bible gave a teaching on spousal relationships, parent and children relationships and master and slave relationships. The teaching was very simple – to love and treat one another with respect. This is a teaching that everyone will embrace, regardless of whether one is religious or non-religious. And yet, it seemed so difficult to put into practice, judging from the fragmented relationships that we see in society – broken relationships between husbands and wives, generational discords, divisiveness between employers/management and employees/workers, abuse of powers and injustices by those who govern against those who are ruled. My conclusion is that much of the problems that prevent us from following after this universal principle of love and respect for one another stem from insecurity – insecurity about oneself (that we are not good enough), insecurity in relationships (that we are not loved), insecurity about money (that we don't have enough), insecurity of our rights (when our opinions and views are not being listened to), insecurity of our freedom (the fear that others will try and control us), insecurity of safety (that we cannot trust others). We seek to fortify ourselves in all ways making security as our main goal in life or to find ways to hide from others our insecurity and vulnerability. The more we try, the more it exposes

our insecurity which only makes us feel needy. Only when we recognize and deal with the insecurities in us can there be positive change in our outlook in life. But most people may not know that they have insecurities in their life, or if they know it, will not want to admit it. The story of the prodigal son in the parable that Jesus taught is a good lesson on insecurity. The younger son had asked for a share of his inheritance from the father. The father divided the inheritance to both sons. The younger son took the monies and left the family home to live a lavish life. The older son continued to stay at home and worked on the father's farm. By all accounts, one would think that the older son, who stayed home and was obedient and worked hard, would know that he is loved by the father. When the younger son had squandered all his monies, and was repentant, he decided to return home, hoping that he could be a servant to work in his father's house. Instead, the father was so elated to see the return of his younger son that he threw a party to welcome him home. The older son was unhappy, and could not understand why the father seemed to love the younger son more. The following conversation between the older son and the father illustrates the insecurity felt by the son and the father's reassurance to him.

“The older brother became angry and refused to go in. So his father went out and pleaded with him. But he answered his father, ‘Look! All these years I’ve been slaving for you and never disobeyed your orders. Yet you never gave me even a young goat

so I could celebrate with my friends. But when this son of yours who has squandered your property with prostitutes comes home, you kill the fattened calf for him!’

“My son,’ the father said, ‘you are always with me, and everything I have is yours. But we had to celebrate and be glad, because this brother of yours was dead and is alive again; he was lost and is found.’”

Luke 15:28-32

Everything about us may seem so normal on the outside, even if we have issues with insecurity on the inside. It is usually an external event or situation that would trigger and expose our insecurity. Of course, I am not suggesting that everything can be blamed on insecurity. But if negative thoughts continue to linger in our mind and we don't seem to want to act on it, it could be some form of insecurity. It would be useful to examine ourselves whenever we have negative feelings and see if it is indeed an issue of insecurity.

The one security that overrides all insecurities in life is our security and relationship with God. When we feel secure in God's love and His promises, all other insecurities will slowly fade away. The very words that the father spoke to the older son are also the very words that God would speak to each of us and should give us the security we need.

“My son, you are always with me, and everything I

have is yours.”

This is the heart of God.

6. How should I respond?

I often asked myself this question: How should I respond, having experienced so much grace and favor from God. Before anyone reads further, I want to first say that my own response isn't necessarily the same that others should follow. Each person responds according to his own circumstances and the stage of life he is at, and the way God prepares his heart.

There are a number of factors that influence the way we respond. The first is to find purpose and meaning in life. It is not difficult to find purpose and meaning in what we do. For example, as a businessman, I find purpose and meaning in creating work and job opportunities for others to be gainfully employed, and to demonstrate Christian life and character in business. As a parent and grandparent, I find purpose in developing my children and grandchildren to their full potential and to teach them to live godly lives, as they have been entrusted to my care by God. As a person of prayer, I see myself as a "watchman" and "gatekeeper" in my home, my workplace and my city. If we believe in answered prayers, then we must also believe that there are things that happen in the spiritual realm when we pray at the spiritual 'gates'.

Even people who have gone through dire conditions in life can find purpose and meaning. Psychiatrist

Viktor Frankl was a prisoner of war in four different Nazi concentration camps, including Auschwitz. Based on his own experience and the experiences of others he treated later in his practice, Frankl argued that we cannot avoid suffering but we can choose how to cope with it, find meaning in it, and move forward with renewed purpose. In his book, “Man’s Search for Meaning”, Frankl argued that our primary drive in life is not pleasure, as Freud maintained, but the discovery and pursuit of what we personally find meaningful.

Of course, sometimes there are specific assignments or calling from God that we can respond to. I remember, once, when one of my larger office units had been vacant for a few months and I was spending time in prayer, I felt the Lord gave me the vision to start a Business Centre. From there I started The Enterprise Centre, offering small offices to small businesses and entrepreneurs. Even though I never had any experience in it, the Lord helped me to put it all together.

We sometimes get used to the norm of life. The norm that we live in is shaped very much by our own life experiences, our learning, our immediate relationships, the culture and the environment that we engage with. But this norm may not necessarily be the norm that God wants us to live. If we think our life is drudgery or mundane, we need to re-examine our thinking and see if there is a different perspective that we can look at or if there is a different norm that God wants us to live. We should

not be stuck in the norm of life that we have no desire to live in.

Finally, we should be aware that even events that are far and distant can impact our lives. The political, the economic, the environment and even the food that is sold in the grocery stores will impact us. I always have interest in reading and listening to political and economic news. At the time of writing this book, there are many bad news and reports – terrorist groups becoming more barbaric, the crisis in Ukraine, the conflicts between Israel and Hamas, uncertainty in the economy in spite of the stock markets reaching new highs, the political impasse in many governments. Many are aware that current political and economic events will impact the world we live in. Some will try and read books and news on what expert political and economic commentators say. Some will read spiritual books to interpret the times we live in. The truth is that no one has the crystal ball to predict what is going to happen. We all have a foreboding sense that things don't look good. The question we should ask is "How should we respond?" Should we live in our own 'bubble' and ignore or shield ourselves from what goes on outside? Should we continue to be obsessive with wealth and investment returns because we believe the returns from investments that have benefited so many others in the last 50-70 years will continue to do the same forever? The rise and fall of civilizations in history tells a story that nothing rises and nothing lasts forever. The changing skyline of some of the grandest buildings

in the cities over the course of history – from castles and cathedrals to financial and global headquarters - tells a story of the changing dominant powers that exert influence in our society.

It is good to learn how some of the men and women in the bible responded in the times they lived in:

- (i) Moses was a prince in Egypt early in life. Out of an incident when he tried to mediate and stop a fight between his own people, he was forced to give up his princely living and ran away. He became a shepherd and led a simple, peaceful life for 40 years until God called him to go back and lead his people out of Egypt. He responded and went back to lead his people out of slavery in Egypt.
- (ii) Nehemiah was a government official in the king's court. He heard of the plight of the Jewish refugees who had returned to Jerusalem. The walls of Jerusalem were broken, and the Jews were not well settled. He asked permission from the king to go back to organize the rebuilding of Jerusalem.
- (iii) Esther was a Jewish lady who became queen to the Persian king. A person by the name of Haman, devised a plan to annihilate the Jews. Mordecai, her uncle,

went secretly to ask Esther to intervene before the king. She initially declined as it was not the order of the palace protocol for her to intervene on such matters. She finally agreed. Here is their conversation that should inspire us from the way she responded:

Mordecai said, "Do not think that because you are in the king's house you alone of all the Jews will escape. For if you remain silent at this time, relief and deliverance for the Jews will arise from another place, but you and your father's family will perish. And who knows but that you have come to your royal position for such a time as this?"

Then Esther sent this reply to Mordecai: "Go, gather together all the Jews who are in Susa, and fast for me. Do not eat or drink for three days, night or day. I and my attendants will fast as you do. When this is done, I will go to the king, even though it is against the law. And if I perish, I perish."

Esther 4: 13-16

We sometimes like to think that our response necessitates some form of action. Of course, it should at some point in time lead towards that. But it starts with preparation of the heart. Moses was in the wilderness for 40 years before God called him back and gave him his new assignment; Jacob lived more than 14 years under the roof of his scheming and manipulative uncle before God called him to

become the father of the 12 tribes that eventually led to the formation of the nation of Israel; Joseph was sold by his own brothers to be a slave and then subsequently imprisoned for a total span of 13 years before rising to be the second-in-command in Egypt. He would be instrumental to provide food relief for the surrounding countries, including Israel. God prepares our hearts. It sometimes takes longer than what we had hoped. So our first response should always be to yield and allow God to prepare our hearts. One of the immediate fruits that we will experience is peace. We all know what it is like when we are aggravated by things that don't work right or being stressed out in life. If we learn how to step aside momentarily, and spend quiet moments with our Lord, we will experience His peace. I have often experienced that by going for prayer walks in between hours at work. My favorite place is to go to the roof deck of my office building and enjoy the gardens and the views of the city. During one of my visits, I met a tenant who was walking to his office. I asked him why he was taking such a long detour to his office. He said that he worked hard and decided to reward himself every day to enjoy the gardens and views before getting to work. So I know I am not alone in my thinking. When we enjoy the beauty of God's creations, we will also appreciate the Creator.

The Lord also taught me to see through the eyes of grace. Grace is one of the most taught subjects in the Christian faith. Simply put, grace is God's unmerited favor. It is kindness from God we don't

deserve. There is nothing we have done, nor can ever do, to earn this favor. It is a gift from God.

Every Christian understands that grace is from God. But there is a gap between knowing it as a doctrine, a principle and a Christian conception and appropriating a proper response to God's grace. If our response is that no contrition of the heart is necessary nor is there any desire to turn away from our wrongdoings, then we will continue to live the way we have always lived, and grace will not elicit any response from us. However, my view is that God's grace does prompt us to respond. One example I can quote is John Newton, a slave trader, who had no regard for all that is right and holy. He almost lost his life when the boat he was in was caught in a violent storm. He survived, and out of this experience, he turned his life around. He would later compose the song, "Amazing Grace", which became one of the most popular hymns of all time.

King David of the bible, after being forgiven by God for his sin of adultery and murder, would respond to God's grace as expressed in this Psalm that he wrote:

*Create in me a pure heart, O God,
and renew a steadfast spirit within me.
Do not cast me from your presence
or take your Holy Spirit from me.
Restore to me the joy of your salvation
and grant me a willing spirit, to sustain me.*

*My sacrifice, O God, is a broken spirit;
a broken and contrite heart
you, God, will not despise.*

Psalm 51:10-12, 17

Grace that is experienced does a deeper work in us than being taught. I like to share the lessons that I learned from experiencing God's grace.

I learn that grace is an attitude – an attitude to love others in spite of people's failure to meet our expectations of acceptable conduct and performance. Grace will put relationships first before everything. When I was young, I was adamant on being right on principles and expect the same of others. I was always performance driven and put the same expectations on others. I have now learned to put aside my own expectations in people, which are very often my own standards. This does not imply that we compromise on the goals and responsibilities that we have been entrusted by other people or organizations. We must remember that we are also stewards and have a fiduciary duty – whether to persons, to organizations or to God.

I learn to see that God's grace is for everyone, regardless of whether they have done wrong or that their behavior and conduct are selfish and unacceptable. I learn to see beyond the selfish acts. I saw that the root issues in people's behavior and conduct stem mainly from their past experiences. People may have experienced failures or lack. Not everyone is fortunate to have a good start in life and

so they might be tempted to strive and manipulate to their own advantage. We should still maintain an opinion or conviction of what is right and what is wrong. But there is a fine line between having an opinion and conviction of what is right and wrong (holding to the truth) and being judgmental. If we keep harboring a negative attitude towards people because of their unacceptable conduct and performance, then it could border on being judgmental.

We may be taken advantage by others when we try to show grace. Grace does not imply that we become doormats for others to scheme and manipulate us for their own selfish ends. We need to have grace, but we also need discernment. If we have a strong and secured relationship with God and have gained wisdom, we will be less vulnerable. It is part of the maturing process that the Lord brings to each of us. My simple advice is this: be gracious towards others, but be aware of others using it to manipulate you. Even Jesus taught, *“Do not give dogs what is sacred; do not throw your pearls to pigs. If you do, they may trample them under their feet, and turn and tear you to pieces”* (Matthew 7:6)

I have learned to see that grace is from God and not from us. It is God’s grace that empowers us to live a life of grace. If we have experienced grace and know that we are messengers of this message of God’s grace, then we are less likely to be affected when people reject the grace we bring. We no

longer have to try and change others, but give room for God to change them. This is not always easy especially if one has to live with a person who is self-centered and wants to continue to self-realize his own dreams.

Grace is a much more complex subject than what I have been able to write. My point in writing this subject is to suggest that God's grace should elicit a response from us. But our intellect, our emotions and our motivations so often interfere with our response to grace. I will bring two teachings by Jesus to illustrate two opposite spectrum on how one can respond to grace.

Jesus taught, "Two people owed money to a certain moneylender. One owed him five hundred denarii, and the other fifty. Neither of them had the money to pay him back, so he forgave the debts of both. Now which of them will love him more?"

Simon replied, "I suppose the one who had the bigger debt forgiven."

"You have judged correctly," Jesus said.

".....whoever has been forgiven little loves little."

Luke 7:41-43, 47

"Therefore, the kingdom of heaven is like a king who wanted to settle accounts with his servants. As he began the settlement, a man who owed him ten thousand bags of gold was brought to him. Since he

was not able to pay, the master ordered that he and his wife and his children and all that he had be sold to repay the debt.

“At this the servant fell on his knees before him. ‘Be patient with me,’ he begged, ‘and I will pay back everything.’²⁷ The servant’s master took pity on him, canceled the debt and let him go.

“But when that servant went out, he found one of his fellow servants who owed him a hundred silver coins. He grabbed him and began to choke him. ‘Pay back what you owe me!’ he demanded.

“His fellow servant fell to his knees and begged him, ‘Be patient with me, and I will pay it back.’

“But he refused. Instead, he went off and had the man thrown into prison until he could pay the debt. When the other servants saw what had happened, they were outraged and went and told their master everything that had happened.

“Then the master called the servant in. ‘You wicked servant,’ he said, ‘I canceled all that debt of yours because you begged me to. Shouldn’t you have had mercy on your fellow servant just as I had on you?’ In anger his master handed him over to the jailers to be tortured, until he should pay back all he owed.

“This is how my heavenly Father will treat each of you unless you forgive your brother or sister from your heart.”

Matthew 18:23-35

Another area that the Lord has taught me to respond is compassion and generosity. The Lord has enlarged my heart to see things beyond myself,

my family and the close community that I already have. I see the struggles that people have regardless of their social standings – pain, sorrows, hurts, poverty, loneliness, sickness. If we care to look beyond the comforts of our own life, we cannot help but feel for those who are dislocated by wars, famines and brokenness. This is how God sees the world and He did something about it. He sent His Son, Jesus, to fulfill what He promised.

*The Spirit of the Sovereign LORD is on me,
because the LORD has anointed me
to proclaim good news to the poor.
He has sent me to bind up the brokenhearted,
to proclaim freedom for the captives
and release from darkness for the prisoner,
to proclaim the year of the LORD's favor
and the day of vengeance of our God,
to comfort all who mourn,
and provide for those who grieve in Zion—
to bestow on them a crown of beauty
instead of ashes,
the oil of joy
instead of mourning,
and a garment of praise
instead of a spirit of despair.*

Isaiah 61:1-3

The Lord has given me a heart of compassion to be generous to the poor and hurting ones in society. I am reminded of 2 passages of scriptures that have made strong impressions on me from time to time.

*if you spend yourselves in behalf of the hungry
and satisfy the needs of the oppressed,
then your light will rise in the darkness,
and your night will become like the noonday.
The LORD will guide you always;
he will satisfy your needs in a sun-scorched land
and will strengthen your frame.
You will be like a well-watered garden,
like a spring whose waters never fail.
Your people will rebuild the ancient ruins
and will raise up the age-old foundations;
you will be called Repairer of Broken Walls,
Restorer of Streets with Dwellings.*
Isaiah 58: 10-12

*They will rebuild the ancient ruins
and restore the places long devastated;
they will renew the ruined cities
that have been devastated for generations.*
Isaiah 61:4

God's spirit of grace in us will stir our hearts to want to do more for the hurting in society. Statistics have shown the increasing gap between the rich and the poor. Recently, the pastor gave a message titled "Blessed to be a blessing". If we have been blessed with the generous favor of God, then we should also be generous to bless others. I have been blessed to work with investors who are also philanthropists and community leaders and who have given both their time and money generously back to society. I believe there are many people, regardless of whether they are religious or not, who are

compassionate and generous. Whether individually or collectively, we can all do more to give, repair and restore lives of people and communities that have been broken.

This is the heart of God.

7. A life fulfilled

My primary purpose in writing this book was to share with my children and children's children of what the Lord had done in my life and to encourage them in their own walk of faith. I often prayed this promise of God for my wife and my children

“As for me, this is my covenant with them,” says the LORD. “My Spirit, who is on you, will not depart from you, and my words that I have put in your mouth will always be on your lips, on the lips of your children and on the lips of their descendants—from this time on and forever,” says the LORD.

Isaiah 59:21

I was blessed very much from early on in life. I did not attribute it to God at the very early part of my Christian life because I did not know God personally nor did I know scriptures well, even though I considered myself a Christian. In my early years of success, I was surrounded by peers who were high achievers and successful. We used to goad each other to believe that if we set our mind on something, we could make it work. I was reminded very much of the life story of Jacob in the bible. He strived and schemed his way to be blessed. He thought that was the only way to get ahead of others. But it cost him dearly and he had to leave his home and family. He would in turn find himself taken advantage of by the striving and scheming

ways of his own uncle, Laban, for the next 14 years. He later decided to return back home. On his way back, it was recorded that he 'wrestled' and held on to God and would not let go of God until the Lord blessed him. He probably came to the realization that all the striving and scheming just pits one against another. Ultimately, it was the Lord's blessings that he needed.

In a similar way, the Lord also humbled me through my journey. When what I had previously believed - that I can make things work and be successful by my own intellect, experience and connections - failed, I had no choice but become more and more dependent on the Lord. There is a complete turn-around in my thinking. I now believe that all that I am, all that I accomplished and all that I have is of the Lord.

Each person's walk will be different. God made each of us uniquely different. The paths that He leads us are also different. There are no set formulas or patterns of mine that you need to follow. Some of the paths that I have taken may not necessarily be from the Lord but of my own detour. We cannot always live in fear that we might take the wrong path. For then we would be stuck at the crossroads. What is important is to always pray and seek godly counsel whenever possible. But we must be bold and courageous. We must never allow the mistakes of the past to hold us in captivity. We can never have a perfect score in all the decisions we make. If we are 80% correct in the decisions we

make, and even 20% wrong, we can pat ourselves on the back. Even if we take a wrong turn, the Lord has the means to bring us back to the right path again.

I am not sure if this might be read by others even though I have written it intentionally for my children. Others are welcomed to read it and I hope it encourages them as well.

I am not sure why the Lord would enable me to write the book at this time. I had thought it could be delayed for another time. But when this sudden urge came for me to write, the Lord helped me to put most of it together over this first long weekend of August 2014. If God has other plans or reasons for me to write this book, He will reveal it in His time. It is not because I think that my life may be coming near the end that I am writing this book. The Lord often gives more clarity to me when I write down my thoughts. Whether this will give me a clearer vision of what I should do next, I leave this to the Lord. I have learned not to think too far ahead, but to take small steps as the Lord leads.

I have lived a full and fulfilled life. There are still things that we can accomplish if we continue to find purpose and meaning in life. It is said that Warren Buffet made most of his wealth after he was 60. But it is also a known fact that he is a great philanthropist and has given away more of his wealth in his later years than ever before. It is good to look at our life like a cup that is still half-full.

There is so much potential that God intends for each of us regardless of how long we may live or what stage of life we are in. And whenever we pour out some of what we have so that the lives of others could be blessed, God is able to replenish and fill even more.

I do not want anyone to finish reading this book thinking this has been a difficult journey for me. Quite the contrary, it has been a life of adventure and many pleasant moments for me. If I have illustrated some difficult journeys in my life, it is because the lessons from life's trials teach and challenge us more. I am grateful that the Lord brought me through a journey that allowed me more quality time to spend with my wife and children, which was what I wished for early on in life - my decisions to give up my busy careers in Singapore - first, to bring my family with me to the U.S. for my studies, and later to come to Vancouver, Canada. And so the title of this book, which the Lord had impressed upon me to write, was as if God was reminding me that He had fulfilled the desires of my heart. I had forgotten what I had wished for early in life and it is only at this point of my writing that He reminded me. Looking back now, I can recall many pleasant memories of my 'sail' through life waters compared to the occasional light storms that I experienced. I remember the tennis games and skiing with my children; the many camping trips we had as a family, the places that we have travelled, our children's gift in music that brought music into the house, the accomplishments and successes

that my wife and children have each accomplished in schools and careers, and the many joyous moments and laughter in the family.

I hope this book gives you encouragement, strength and hope – to always look up and forward and to enjoy the journey with the Lord, no matter what challenges you face in life. The Lord had brought me through a journey of discovery. What I had at first thought to be a journey of self-discovery quickly led to a discovery of who my God is. I was led to a deeper personal relationship with the Lord. He is no longer a God whom I read in books or that is taught by others. He is a personal God, who hears me, speaks to me and teaches me. He revealed His promises to me and fulfilled the desires of my heart. And that is why I am able to say I have lived a life fulfilled.

Be strong and courageous. Do not be afraid; do not be discouraged, for the LORD your God will be with you wherever you go

Joshua 1:9

And surely I am with you always, to the very end of the age.

Matthew 28:20

*“Never will I leave you;
never will I forsake you.”*

Hebrews 13:5

8. Epilogue

*You have looked deep
into my heart, LORD,
and you know all about me.
You know when I am resting
or when I am working,
and from heaven
you discover my thoughts.*

*You notice everything I do
and everywhere I go.
Before I even speak a word,
you know what I will say,
and with your powerful arm
you protect me
from every side.
I can't understand all of this!
Such wonderful knowledge
is far above me.*

*Where could I go to escape
from your Spirit
or from your sight?
If I were to climb up
to the highest heavens,
you would be there.
If I were to dig down
to the world of the dead
you would also be there.*

*Suppose I had wings
like the dawning day
and flew across the ocean.
Even then your powerful arm
would guide and protect me.
Or suppose I said, "I'll hide
in the dark
until night comes
to cover me over."
But you see in the dark
because daylight and dark
are all the same to you.*

*You are the one
who put me together
inside my mother's body,
and I praise you
because of
the wonderful way
you created me.
Everything you do is marvelous!
Of this I have no doubt.*

*Nothing about me
is hidden from you!
I was secretly woven together
deep in the earth below,
but with your own eyes
you saw
my body being formed.
Even before I was born,
you had written in your book
everything I would do.*

*Your thoughts are far beyond
my understanding,
much more than I
could ever imagine.
I try to count your thoughts,
but they outnumber the grains
of sand on the beach.
And when I awake,
I will find you nearby.*

Psalm 139:1-18

Appendices

1. The choice we make

The bible records that in the very beginning, God had told Adam and Eve that he could eat from any tree in the Garden, but not from the tree of knowledge. But Adam and Eve took it and their eyes were opened and received the power of knowledge. With this power of knowledge comes the responsibility to do what is good and hate what is evil. There is a consequence of sin if a person does not do good, but does evil (since he now knows good and evil). The punishment of sin is an eternal separation from God.

Since then, mankind has been born out of the same “root” system from the tree of knowledge. Nothing can change unless the ‘root’ and the ‘tree’ system in us dies and a new ‘root’ and ‘tree’ system grows in its place. Man’s knowledge has grown and has often been used for evil and destruction. Every creative invention, which could have been used for good, has often been misused for evil. Knowledge has bred pride, greed and ambition in man.

After the sin of Adam and Eve, God did not allow them to eat from the tree of life. I believe the reason is that sin has to be dealt with before man can be allowed to take from the tree of life, lest man lived forever in their sinful state. (*Genesis 3: 22 And the LORD God said, “The man has now become like one of us, knowing good and evil. He must not be*

allowed to reach out his hand and take also from the tree of life and eat, and live forever.”). Adam and Eve were driven out from the Garden of God and man’s relationship with God has been broken ever since.

In the fullness of time and grace, God sent His one and only begotten Son, Jesus, to restore man’s relationship to Himself. Jesus came to reveal Himself as the Son of God, to reveal the Father in Heaven, and to teach us His commandments: to love God and to love one another. His crucifixion and death fulfilled the promise that God Himself will provide the sacrifice to atone for the sins of man. Because sin has now been dealt with by God, it is now possible to have a restored relationship with God.

The tree of life is a symbol of Christ’s death and resurrection. He died and rose again. His resurrected life lives with those who receive Jesus as Savior and Lord. To those who believe, they are restored to a secured relationship with God. God sent His Spirit to dwell in us to seal our adoption as God’s children. The Spirit of God has seeded in us the divine attributes of God, the mind of Christ, and wisdom from God.

His divine power has given us everything we need for a godly life through our knowledge of him who called us by his own glory and goodness. Through these he has given us his very great and precious promises, so that through them you may participate

in the divine nature, having escaped the corruption in the world caused by evil desires.

2 Peter 1:3-4

When you believed, you were marked in him with a seal, the promised Holy Spirit, who is a deposit guaranteeing our inheritance until the redemption of those who are God's possession—to the praise of his glory.

Ephesians 1:13-14

Christ's death on the cross achieved two things: the sins of all mankind have been forgiven and mankind can now have a restored relationship with God. Sin is more than just a breach of some moral code or laws of society (although much of the moral code and laws came from the laws taught and given by God, and which have been written into Judeo-Christian teachings). The deeper root issue of sin is when we continue to turn away from God, our Creator. When we return back to God, we receive the gift of a restored relationship with Him – eternal salvation. His Spirit, who now lives in us, will guide us to do what is right.

We still have, within our body, the 'fruit' from the tree of knowledge in us, which causes us to sin. But we now also have the 'fruit' from the tree of life if we have received Jesus as Savior and Lord. We have to decide where and to whom we turn to when making choices and decisions - the tree of knowledge or the tree of life. If we remain in Jesus, abide in Him, and live by what He has taught us, we

would have made the choice to live by the fruit of the tree of life – Jesus Christ. We would have a secured relationship with God. Our heart will be inclined to apply knowledge for good – out of a character of love, joy, peace, patience, gentleness, goodness, faithfulness, kindness and self-control.

Remain in me, as I also remain in you. No branch can bear fruit by itself; it must remain in the vine. Neither can you bear fruit unless you remain in me. I am the vine; you are the branches. If you remain in me and I in you, you will bear much fruit; apart from me you can do nothing.

John 15:4-5

11. Seeking wise counsel

Seeking wise counsel is very important. Wise counsel of parents, mentors and friends benefit us greatly. Foolish counsel or no counsel makes us regret some of the decisions we make. We should learn not to make rash decisions without first seeking counsel, especially if they are important decisions. It is also important to give complete information to the person that we are seeking counsel from, as otherwise the counsel we receive will be prejudiced by the facts that we provide. We must keep an open mind when seeking counsel, and not try to seek affirmation for decisions that we have already made up in our minds. As we grow older, we should become wiser - if we have learnt life lessons well from past experiences or have benefited from the wise counsel of good mentors over the years.

It is important to seek counsel from those who are wise. It is not necessary that people who seemed successful or popular or smart on the outside are wise. Wisdom is judged by a person's character and the way he lives his life. Here is a good teaching on the qualifications of a wise person.

Who is wise and understanding among you? Let them show it by their good life, by deeds done in the humility that comes from wisdom. But if you harbor bitter envy and selfish ambition in your hearts, do

not boast about it or deny the truth. Such “wisdom” does not come down from heaven but is earthly, unspiritual, demonic. For where you have envy and selfish ambition, there you find disorder and every evil practice.

But the wisdom that comes from heaven is first of all pure; then peace-loving, considerate, submissive, full of mercy and good fruit, impartial and sincere. Peacemakers who sow in peace reap a harvest of righteousness.

James 3:13-18

There is another way to get wise counsel if we are not able to find the right person to help us. We can rely on the bible and our inner spirit. The bible is full of examples and teachings on life lessons for everyone. If anyone thinks that his situation or circumstances are unique and no one will understand what he is going through, he should listen to what the wisest person who ever lived on this earth said. King Solomon wrote:

*Everything that happens
has happened before;
nothing is new,
nothing under the sun.
Someone might say,
“Here is something new!”
But it happened before,
long before we were born.*

Ecclesiastes 1:9-10

The bible has been a strong foundation in my life. It started, like all studies, as a good teaching and study guide that gave me a good understanding of who is our God, the stories that weaved into a history of mankind, and principles on how we should live and conduct our lives. But as the Lord brought me through different experiences in life, I was able to relate much of what I read in the bible with what happened in real life. The inner spirit in me would identify my own feelings and experiences with the characters, situations and teachings that were taught in the bible.

One of the early lessons I was able to relate when going through the valleys in life was the story of the miracle Jesus performed at the wedding banquet. Jesus, his mother, and the disciples were invited to a wedding banquet. Halfway through the banquet, they ran out of wine. Jesus asked the servants to fill the water jars with water. When they drew out the water for the master and the guests, it tasted better than the old wine. The old wine had to run out before God can turn water to new wine. I, too, would run out of my former dependence on my ability, my experience and my effort to make things succeed. It was God who then filled me and allowed me to experience a new dependence on Him. There were many more lessons that the Lord would give counsel to me in my journey which encouraged me, strengthened me and gave me hope and direction.

But it was not easy for me to experience the deep things of God. Being an analytical person both by

nature and by training (my training was in Engineering and Finance), I often relied on reason and analytical skills to solve problems and evaluate decisions. It was in the valleys that the Lord would give me a different kind of training. Very often, when I came to a 'dead end', and not knowing where to turn to, I would spend long hours in prayer and meditation on God's Word. I would learn to receive thoughts and scriptures that the Lord would give to me. It would become a source of my comfort and strength in those times. Sometimes the thought would come first, followed by scriptures. Sometimes He would give me a scripture and build a teaching around it. He had already prepared me to know scriptures quite well over the years as I had developed a love for the Word of God and had read the bible from cover to cover several times. The Word He gave to me was often timely, uplifting and specific to the situation I was going through. But more often, it would just be a teaching that helped to shape my character, thinking and faith.

I am keenly aware of God's Living Presence and have a longing to hear from Him. The Holy Spirit, who lives in us, longs to connect us with God. True relationship with God must imply that when we speak, God hears, and when God speaks, we should also hear.

I have much more to say to you, but right now it would be more than you could understand. The Spirit shows what is true and will come and guide you into the full truth. The Spirit doesn't speak on

his own. He will tell you only what he has heard from me, and he will let you know what is going to happen. The Spirit will bring glory to me by taking my message and telling it to you. Everything that the Father has is mine. That is why I have said that the Spirit takes my message and tells it to you.

John 16:12-15

Then I will ask the Father to send you the Holy Spirit who will help you and always be with you. The Spirit will show you what is true. The people of this world cannot accept the Spirit, because they don't see or know him. But you know the Spirit, who is with you and will keep on living in you.

But the Holy Spirit will come and help you, because the Father will send the Spirit to take my place. The Spirit will teach you everything and will remind you of what I said while I was with you.

John 14:16-17, 26

... God has revealed to us by his Spirit.

The Spirit searches all things, even the deep things of God. For who knows a person's thoughts except their own spirit within them? In the same way no one knows the thoughts of God except the Spirit of God. What we have received is not the spirit of the world, but the Spirit who is from God, so that we may understand what God has freely given us. This is what we speak, not in words taught us by human wisdom but in words taught by the Spirit, explaining spiritual realities with Spirit-taught words.

I know it is not always easy in our busy lives to hear from the Lord. But just because we do not hear does not mean that God does not speak. It is also not always that we get it right when He speaks, because our own emotions and intellect tend to interfere. We must allow God to unfold the fullness of His thoughts and see from His perspective. Faith is learning to see from the perspective of God and not of man. Our interpretation will often be wrong when we see things from man's perspective.

If we would be willing to spend long and quiet time alone with the Lord, and if we would be willing to be still and quiet to listen when we pray, it will help us to receive His counsel. Prayer does not need to be a monologue.

God also can give counsel to us in other ways. He can reveal His heart to us through circumstances. But we need to ask the Lord to speak to us each time we think God is revealing through a circumstance, and not treat it as an 'open' door or 'close' door to a request. Some words that we pick up from a teaching sermon or a conversation with someone could also be a timely thought that the Lord might want to impress on us. Again, we must not be quick in jumping into conclusion or interpretation. What is important is to be sensitive and be aware of God's leading, and allow God to unfold His plans and promises to us. I am consciously aware that not every thought is of the

Lord. I will usually let the thought 'sit' in me for a while and see if it is consistent with scriptures and the nature and character of God.

Here is the most important lesson I learned about seeking God's counsel. It is not about getting answers and solutions that we want. God's intention, when He counsels us, is to develop and mature our character, renew our mind and transform our lives, deepen our faith and relationship with Him and know His heart.

III. Forgiveness and Healing

I have included this topic because many people carry hurts and have allowed unresolved issues of the past to continue holding them captive without realizing it. Past hurts can trigger anger, fears, worries, anxieties and insecurity in us. We often justify these feelings in us without realizing the root issues of past hurts that we have been carrying.

There is a very good blog on this subject. The author is Ms Carolyn Hughes and her blog is <http://carolynhughesthehurthealer.com/>. She has given me permission to use part of her writings from the blog. You can read more by visiting her blog.

(Excerpts from The Hurt Healer (Inspiration to live life as the person you were meant to be). ©Carolyn Hughes The Hurt Healer. All rights reserved. May not be reproduced in any form without written permission.)

How to heal a broken heart

We will all experience the end of a special relationship at some point in our lives, whether it's by death, divorce or other break-up. But you can also have your heart broken by someone whom you are currently connected to or want to be with. Whatever the circumstances, the fact that the love you need is missing from your life can keep you

trapped in anguish. No matter how you try to hide your hurt from the outside world, you carry your broken heart within you, where ever you go.

Whether it's emotional or physical injury, time can be a great healer. However when it comes to a broken heart, the passing of days can dull the ache a little, but time itself cannot restore you to happiness.

In fact no-one and nothing can mend the wound for you. It is something you have to do for yourself. Good friends can listen and comfort, family can empathize and nurture you. But no-one can heal your heart. How could they? How can they ever reach the depths of your frustration, your fears, your loneliness, your despair?

It's only when you believe you can heal and you want to move on that the true recovery can begin. Initially you may try to manage the damage with things that gratify you. Food, alcohol, drugs, sex, work all can help fill the void, numb the pain, and distract you. Yet temporary respite fades and the reality of your raw and vulnerable soul reappears.

When you reach those dark depths of despair that a broken heart brings, it can feel safer to barricade yourself against the world and hide your true feelings, rather than allow yourself to heal. But heal you must because the alternative is to spend the rest of your life trapped in a mental cocoon of distrust and anger, loneliness and grief.

Emotional restoration takes time and courage. And it demands that you use the very entity that wounded you to heal you – love. It starts with giving yourself permission to love yourself unconditionally and in doing so finding forgiveness for yourself and others.

You have to be able to release yourself from whoever caused you so much suffering. Letting go doesn't mean forgetting the love you had or dishonouring the memory of a special individual. It does mean accepting that the past is over and can't be changed.

Courage to heal

The damage of a life changing event or situation can create a victim mentality that unless challenged will keep you trapped in the past. The longer you remain attached to the pain the harder it is to break free. Your emotional state, whatever it is – anger, bitterness, jealousy, grief becomes your normality. Eventually it can become your refuge, because familiarity is safe.

Yet you don't have to live as a victim. The transition to survivor and living your life as the person you were meant to be is possible. But you do need to have the willingness to heal. And you need courage.

...Courage to take responsibility for your life again.

...Courage to take the risk of letting go. ...Courage

to explore your inner-self.

...courage wasn't an action, but an attitude. It meant accepting my circumstances and asking for help. It was having a willingness to change and be changed.

The Freedom of Forgiveness

Forgiveness is the key to freedom. It will release you to live the life as the person you were meant to be. Not the person held captive by the actions and words of someone else.

Have you ever replayed an event over and over in your mind? Have you driven yourself half-crazy doing it? Has thinking it left you feeling depressed, frustrated and emotionally exhausted? You need to let it go.

Remember that forgiveness is not to be confused with being a doormat or allowing the offender to 'get away with it'. Neither does it mean you should not express your grief and upset. It means that you are willing to move beyond your rawness and vulnerability. And you are willing to let go of the negativity and animosity that hold you emotionally hostage.

Reclaiming your spirit of compassion will release your body, mind and soul. That's the freedom of forgiveness.

You're worth it

Too often the deceptions of the past are still allowed to shape who you are today and will continue to mould your future. But only if you let them. You do have a choice to reject the lies.

Accept you can't change what has gone before. Let it go. Resolve to make new goals and new dreams. Accept you can't change what others have said. Let it go. Resolve to speak new declarations and embrace everything that is good about you.

Whatever is stopping you from loving yourself, caring for yourself, being yourself, let it go. Life is too short to hold onto those things or those people who are robbing you of your worth.

Believe in yourself. You're worth it.

Blessed are those who do His commandments, that they may have the right to the tree of life, and may enter through the gates into the city.

- Revelation 22:14

And the Spirit and the bride say, "Come!" And let him who hears say, "Come!" And let him who thirsts come. Whoever desires, let him take the water of life freely.

- Revelation 22:17

