

— THE —
DEBT-FREE
Heart

— — — — —
SCARED. SCARRED. SACRED.



MABEL TAN



A JOURNEY FROM BROKENNESS TO FREEDOM,
FROM WOUNDS TO WORSHIP.

PREFACE

This is a true record of a Big Miracle that I experienced that focuses on the power of Forgiveness which has been a very confusing topic for many victims. This miracle led to many insights which I have shared with others verbally over the decade and now in writing

The key insight is to *forgive what we lost* - of a debt that the debtor is unable to replace. Victims do not forgive the crime. With this understanding, victims can be emotionally free of confusing theology and live again more fully. Evil wants victims to be incapacitated or handicapped by the injustice of either culture, incompetent legal & judicial system that does not seem to give victims peace.

I have shared this testimony verbally with others over the years. In 2002, God told me clearly that I am to share my stories with the world even before this miracle happened. Hence on this 10th year anniversary of the Big Miracle, I will launch this as an e-book /pdf. I am thankful to many who helped me in my writings. Shannon R. who helped me write a shortened version of the story a few years ago. Holly M. who helped in editing this with a fresh eye, and Trevor DeMaere who created the music and designed this e-book layout, which is available on the websites: www.DebtFreeHeart.com and www.Tune-2God.com

I am grateful to the Holy Spirit that moved in the church groups & whispered much insight to me as we all sought God, and through spiritual mentors such as Tara L.

This E-book is copyrighted and dedicated to all confused victims who were forced to forgive" for the wrong reason. OPEN your mind to UNDERSTAND why and WHAT you are forgiving and know your rights even though we may never get true justice. *Eventually we will live more fully...*

May **YOU** be patient with God's timing, to witness the unbelievable miracles in your lives.

With a Debt Free heart, live life fully so you can experience God who surprises us with HIS unique LOVE.

Together, let us each stroll with Jesus on Life's spiritual journey to share & edify each other.

Sincerely,

Nabel



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1. INTRODUCTION

My name is Mabel. I came to the USA from Singapore in 2002 in search of special education for our youngest son. I came from a Christian background, but I was only serious about God in the late 1980s. As I grew in both faith and age, I experienced everything from small miracles to big miracles, correlated to both small and big problems through the suffering of life.

With such experiences, I am a **Witness for God**, to speak passionately in **defense of Jesus Christ, my Lord and Savior**. The Bible shares so much wisdom, continually enlightening my understanding, and surprising me in so many ways.

Reading through 1 Samuel, Chapter 13:14 and Acts, Chapter 13:22, we witness David's human sins; permanently recorded for all to read and recognize. Yet God still considered David, "**A man after God's heart**."

With age and more confidence in my writing, I share my testimony. I was never trained how to write properly and hence needed others to check my grammar.

I have no shame or condemnation in what I have to share. The Lord has blessed me with unusual experiences to edify myself and others who have the faith to believe that I am telling the truth.

This is my story...

2. MY STORY

A Prayer

In July of 2016, my youngest sister called me, sounding worried, “You need to come back home (in Singapore) to see mom!” Now, since as early as the year of 2008, we were just not able to visit my elderly parents due to our limited budget. From college expenses to childcare, we just couldn’t financially support our visit to them.

In her aging walk of life, my mother had an incident and fell, causing significant issues to her day-to-day life function. It became more noticeable that she was declining rapidly when, as of December 2015, my mother went from living comfortably at home, to presenting minimal to no-verbal communication. She was weak, rapidly losing her abilities to meet her basic needs, and could not support living on her own. This developed quickly, over a few months moving into February of 2016.

My dad, on the other hand, was in a much better physical and mental condition. However both were eventually placed into a nursing home. Having stabilized our finances by this time, we began our return to Singapore. Knowing the flight itself takes more than 20 hours— we made our plans.

Before leaving Boston, I remember praying with my husband:

“God, please open a window to my mother’s mind.”

Our Visit

My time with Mom was difficult on our first day, because she neither recognized me nor my younger sister. She would be sitting in her wheelchair, laughing and laughing as a child would. And honestly, I preferred mom in this state of mind. This sister, a very capable woman, who has yet to put her total trust & faith in the unseen, unheard God, took the opportunity to chastise me: “Don’t you dare upset Mom! Whenever you return, strange things happen.” she said.

I replied:

“It’s called Prayer.”

I then turned to my mother. Since she seemed to digress to a child-like state, I said, “You are a good girl,” speaking softly. I spoke directly to my mother, repeating the phrase several times. Slowly through my words. I deliberately added : “I forgive you.” Once again, I repeated the words: “You are a good girl.” & “I forgive you.” My sister was upset, and became visibly angry “Why?” she said with frustration. In my heart, I hoped - to maybe reach something inside of my mom, reach her soul.

I then turned to my mother & said: “ You are a good girl.” I said, speaking softly. I spoke directly to my mother, repeating the phrase several times. Slowly through my words. I deliberately added, “ I forgive you.” Once again, I repeated the words, “You are a good girl,” and “I forgive you.” My sister was upset, and became visibly angry “Why?” she said with frustration. In my heart, I hoped - to maybe reach something inside of my mom, reach her soul. My sister appeared to be getting more irritated and confused.

I asked her: “Why not? MOM is incapable of knowing anything. It is important for ME to tell her. “ If ever the remote possibility she could hear and understand.... Mom needs to know!

Prelude: My Weighted Past

A note to the reader: The following chapter deals with subject matter that some may find difficult to read, Please continue with discretion.

Allow me to provide insight to my past, and background into our family. I was the eldest of six children. Now interestingly enough, we came from a middle-class family but tried to present an upper-class appearance. We all had to pretend everything was okay & great, but it didn't reflect upon what we had. In Chinese terms, we “had to save-face no matter what.”

One only speaks of positive things to boast of & never mention failures or missed opportunities. But as the eldest, I also was faced with often defending my younger siblings from being killed by my abusive, and violent mother. Such silence & ignorance allows abuse like this to continue. As a young child, I would always plead :” God, please quiet her, – please stop her screaming and violence toward us.” We had stopped going to Sunday school, because real school was more important, and we had to show exemplary performance on our academic achievements; otherwise it seemed our future would be doomed.

Note that this is a very common belief in Asia that excelling in academics would pave the way to a better life in a meritocratic world. Education became a God in many ways-sometimes suffocating many young 's childhood. This itself can be a huge topic for discussion.

Being the eldest of five sister's and one brother (the only precious male heir of a "large" Chinese family), I often wondered how I could run away and bring my siblings to Disneyland, USA, the 'happiest place on earth' that I had heard since I was young. I was only 12 years old; I had no passport and no money.

This happiness was not found in a long time. And as I grew older, the weight of trauma and abuse weighed heavy on me. By the time I turned 40 years old, It became known to me that was a victim of incest (my father, chloroformed me). Mom would only reconcile with me at the time, if I had admitted I was at fault (that happened to me at 8 years old). I took a stand, and I refused to agree. So, I was disowned by her & cut off from the inheritance. She was furious when I began to reject her horrific rationale and unreasonable conditions. The reconciliation failed. As it came to pass, she realized she could not bully me because she could not control me with money or an inheritance any longer. It also helped that I was physically far across on the other side of the world.

Our Visit (Cont.)

My fifth youngest sister, a Christian, came with me to visit mom after lunch on day four. This time was different though, as my mother lay on her bed, her hands were raised to the ceiling.

"I am sorry!" Mom said repeatedly, "I am sorry!" as if she was looking at someone on the ceiling. We saw nothing up on the ceiling except the ceiling fan that was whirring on that hot humid day. It was as if she was watching a movie and responding to each new scene.

My sister began to cry, asking me "What should we do?" I was surprised at that moment, but I remained at ease, saying to my sister- "nothing to worry." Mom's arms fell to her side, and we both took hold of her very crooked hands. I then calmly said to mom, "I have forgiven you. We have all forgiven you, and I am very sure that God has forgiven you too." She looked at me with desperation, "I am sorry!" saying this phrase many times over. Turning to my youngest sister, she then said twice to her: "I am sorry." She then turned to face me again to say "Sorry." At that moment, several phrases came forth from her mouth: "I am scared of death." "Visit" "Dad" and "Church". From the word "Visit" I knew then that she recognized me.

For eight years , she banned me and my husband from her house. Now, after all this time, I was here to "Visit" her. In unison, my sister and I began to sing Christian songs to calm her. We quoted scripture from Psalm 23:4 "The Lord is my shepherd; I shall not want." Although my sister was crying, I did not. Strangely, I was extremely calm, almost- at peace. We explained clearly to mom that she is protected by angels as she walks through the valley of death. Speaking to her, "Yea, though I walk through the valley of the shadow of death, I will fear no evil: for thou art with me; thy rod and thy staff they comfort me".

Announcing loudly, I told her that "the Devil does not have a hold of her because She is a child of God. She has repented and is now right before God." I recorded the latter parts of our time with her on cell-phone to show my siblings, my sons, and my husband.

On day five, (the third day of my mother's lucidness and speaking) my third sister, my niece, and I, brought mom to the nearest Catholic church we could find in proximity to the nursing home. As our niece carried mom to the car, mom asked her, "Whose car is this?" My third sister was stunned. "Oh, my goodness! Her cognitive mind is back!" And as we entered, mom said: "This is not my church!" Seemingly displeased with the priest, she knew this was not the grand Catholic church she infrequently went to within the family district area. Despite mom's disapproval of the location, I asked the priest to give her Holy Communion.

Midway through, however, I found myself disliking the priest's vague and almost 'watered down' prayer, so I asked to step in. Overtaking his authority, I concluded the prayer for my mom saying in a voice growing with fervor:

"Since you have confessed with your lips that you are sorry, -
you have repented before God. You are now right with God.
AND YOU. WILL. BE. with God in Heaven."

That was the last day she spoke. Note only God forgives sins, I did not forgive her sins. I simply declared that she was forgiven by God due to the incredible miracle of her speaking. My siblings had told me since that day, her face was calm and showed no more agitation or discomfort. She went back to her child-like phase, paralysed, not speaking & lived for another 4 years.

The WORD has POWER. (Letting God decide in our mustard faith) When we confess (vocally) & speak (write) truth, God breaks the chains of the past.

A Passing To Deliverance

During the COVID pandemic in August of 2020, I saw through my sister's phone – that my mother took her last breath as she held my only brother's hand (who rushed back from Hong Kong), drifting off from the sound of the heart monitor. The wake and funeral were streamed online, so in many ways, I felt connected even though we were thousands of miles apart.

This was a True Miracle from God.

"Now unto him that is able to do exceedingly abundantly above all that we ask or think, according to the power that worketh in us." (Ephesians 3:20, KJV). My prayer as a child for close to 50 years was answered by God in an unexpected manner. This miracle showcased God's sovereignty with blessed timing & grace. God granted my prayer to open my mother's mind and God answered my mother's unspoken desperate prayer while being trapped in her body and mind. Through this miracle, my Christian siblings and I received closure and peace.

I also felt so very loved by God. Now I understand why my prayer & accompanied suffering took so long. We had to wait for our mother's willingness to repent.

Strangely I felt it was an honor that the Holy Spirit gave me a profound insight, that Only God forgives sin if only there was repentance. If there is no repentance, then Justice must be enforced, or else Mistaken grace becomes a mockery of justice.

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The current ignorant belief for no necessity of repentance will delay or not allow true spiritual transformation. A parent who gives too much “grace” with no discipline to their kids will end up having feral wild teens & adults. A society that is too kind & lenient on crime will eventually end up in chaos that we are witnessing in some American states. Most people if untrained or undisciplined in moral principles end up making others more miserable.

We cannot forgive sin. We forgive debts as mentioned in The Lord's prayer. Matthew 18:21-35 teaches us of the unforgiving servant parable: Jesus taught that God is willing to let us off a debt we cannot repay, so we should be ready to forgive others of their **DEBT** to us **IF ONLY** they **REPENT** and able to replace that debt.

*Focus what Jesus said in Luke 17, 3-4.
“If another believer sins, rebuke that person;
then if there is repentance, forgive. Even if
that person wrongs you seven times a day and
each time turns again and asks forgiveness,
you must forgive.”*

This last verse to me is not about enforcing reconciliation but by repeatedly forgiving a weak repentant loved one is to indicate you are NOT BURNING the BRIDGE eg the prodigal son would never have returned to his father if his father was an absolute enforcer or tyrant. But of course that can lead to exploitation. So one has to protect oneself wisely.

I forgave my parents the debt that they owed me from that I have lost. I lost innocence, a happy and fruitful childhood. I am considered generous, even knowing that my father can never return my innocence, and my mother can never return the happy childhood that was taken from me. Just as a murderer can never give life back to the victim.

My heart that was scared (of the bullies) and scarred (by the crimes) - is now SACRED, in the hands of Jesus Christ Our Lord. No shame or confusion to scare or incapacitate me.

The SCARS that developed over time to temporarily hide the pain and confusion will be Healed by God's enveloping Love, Courage & Wisdom.

No more trapped but with the freedom and courage to go forward in an adventure in life. Forgiveness does not mean we forget. We only forget the pain & bitterness that comes with it. The unpleasant event eventually becomes a "movie". No more heart churning, stabs in the heart.

Our Hearts: no longer SCARED, yet SCARRED, remain SACRED.

This heart of scars will melt away & change to a new waxed heart - still soft enough to melt, weep, and empathize. Yet tough enough to let insults etc roll away down. God will free us finally to discover and use our true spiritual gifts and bask in His EXPANSIVE LOVE. With a 'Debt - Free Heart,' one can do more spiritually than they ever dreamed possible.

There is spiritual warfare- Satan and his fallen angels would want many Christians to be in this fog, confusing many with selected verses which many religious leaders unknowingly oppress many with "wrong rules of giving out forgiveness" leading to many victims suffering from depression. When I was younger, I cried hours of tears of anger & feeling injustice & conflict with the many twisted principles of forgiveness.

I know WHO I should forgive, as taught by churches, religious people, and psychology.

But "What am I **forgiving**?

The **Crime**?

NO. That is wrong.



If God is a JUST GOD, a loving God... it should never be unclear to us His purpose. Especially when we are unsure of what we are doing, yet still feeling terrible in our heart...

Through prayer and spiritual guidance, it has become clear to me WHAT I am supposed to forgive... to forgive, what I LOST.

This clearly separates the crime. What I Lost makes it easier & more rational to forgive.



3. INTERMISSION

Let us pause after this real story. The sequence of the next few chapters is kind of how I understood certain concepts.

If you are not the reading sort - then skip the chapters of my CONFUSION and the Chapter on MIRACLE & FAITH. Much of it is my opinions on my research. However, I recommend reading the chapters on the two analogies (mortgage & car) that were inspired by the Holy Spirit. They simplify to me some biblical concepts.

Some theologians may disagree but I am just a simple layperson God has kindly allowed me to experience quite a few miracles. If these theologians have a miracle and better analogy great enough for ordinary people to be glad & be enlightened - I am all for it.

The next few chapters reflect on suffering and shame, experienced by people of different cultures and religions and how society reacts to them. Similarly, my writings remain purely my own opinions on this very common topic which has little good reason for anyone to volunteer & experience.

The chapter on Healing is based on my life journey to a sane and foundational balance in life. It is not a medical or clinical or even spiritual formula, and I already am bracing myself for varied opinions by commentators who disagree with my focus; though I hope are fortunate enough not to suffer any setbacks in life.

The chapter on HERITAGE is about how God loves us through the generations, in this case my TAN generation. It started when Hudson Taylor began his missionary work in China in the late 1860s. God has promised spiritual blessings of the forgotten past ancestors to the expectant future descendants.



4. CONFUSION

Revenge, Forgiveness, Reconciliation.

Many abused victims, including I, have been confused for a very long time as to why we feel ashamed, and even at times compelled to “forgive” reluctantly to those offenders who feel no guilt. I would tend to blame such notions on societal norms or culture- which tends to be chauvinistic, or paternalistic; (essentially holding power) over the many suppressed, voiceless victims.

REVENGE

An eye for an eye (lost or damaged) is revenge - it is not compensation but seems “justified”. In the Bible of Exodus 21:24 -That is the law of equal retribution. This probably is equitable for murderers who should face the same penalty since they inflicted death blows to their victims.

However for other crimes, in my opinion, retribution seems to encourage a repeat of the bad action. Someone (the victim or court-appointed hitman) has to inflict the same damage to the offender who hurt the victim. Similar to the Muslim law of Qisas (retaliation in kind), this principle allows equal, proportional punishment for physical injury or murder (Quran 5:45). While literal retaliation is permitted, Islamic law strongly encourages mercy, offering alternatives like Diyya (financial compensation) or complete forgiveness by the victim’s family. If one takes the literal retaliation in a REVENGE mode, then there is no positive result but a likelihood of continuous cycle of revenge and generations may continue demanding the right of retribution. Try watching those Chinese kung fu movies that feature almost senseless killings in the pursuit of “justified” vengeance.

My suggestion would be that the offender should replace the loss of the eye with a bionic eye or be the seeing eye for the rest of the victim’s life. If the victim lost a leg, the offender should provide handicap support for the duration of the victim’s life. Transgressors should help the victims to replace the loss with probably an imperfect solution. But what about an irreplaceable loss of childhood innocence, confidence & life itself? What does the murderer, rapist, predator, bully, betrayer of trust/loyalty, stalker, scammer who steals life savings, those reckless hit & run or drunk drivers do?

Can they restore innocent virtue, the sense of security and normalcy, and resurrect the life of a beloved one and the future? There could not be any fair equitable justice for such victims.

Even God himself did not spare punishment for one of his favorite humans- King David (ex-shepherd boy) for the sins of adultery with Bathsheba & (indirect) murder of her husband Uriah. David suffered long term repercussions for his sins. Interestingly in Jewish law, murderers cannot be forgiven. Only the victims themselves (not relatives, not friends) can forgive a crime. But how can the dead forgive the sinner killer? The dead cannot forgive. So how does a family react?

We got to know this sweet Muslim girl who was doing her post-grad studies in Boston. We invited her to stay in our suburban home for the weekend. She liked to hike so we walked to our town's cemetery.. She then expressed surprise at how beautiful the cemetery was as she had never been to one. She commented that she and her mother were not allowed to witness her brother's funeral and burial. She was sad about the rule that females were barred in her Middle Eastern country. We were astounded. Her brother had died in an accident in a speeding car driven by his friend. Her parents were allowed by law to use the Qisas or Diyya ruling. Her parents were very merciful in extending forgiveness with no demand of financial compensation as the brother's friend also suffered severe physical handicaps.

I thought that was such a great example of forgiveness.

FORGIVENESS

I came to the USA in the summer of 2002 in search of special education for our 3rd youngest son. I felt I was in a great country with so many options in choice (& confusion). I was happy to find many Christian books. I read many, especially on forgiveness. However, many sermons and books were not so clear as to WHAT victims are forgiving. We all know as abiding Christians, we are supposed to forgive the offenders a zillion times. Many authors imply (at least to me) that victims should "excuse" the crimes committed against them and hence forgive the offender. To me, this is a severe and twisted mockery of justice.

They list the usual laundry benefits of letting go ,etc. I was especially very puzzled when some Christian victims were able to publicly forgive the transgressors of murder & vile crimes within a very short time. I felt I must be an odd case & that these living victims must be made of incredibly strong hearts of steel. For me, personally, it was heart wrenching, absolute anger over injustice that stretch

Why does it seem like in today's world,
Forgiveness is relevant only if it's 'fast' and 'fashionable'
as a modern Christian?

You just need to read the news, e.g. when amazingly the widow forgives her husband's killer within a day!! I would have a completely different gut reaction. I wonder if this "trendy" style is more of a publicity stunt to be patted on the back? Forgiving so early seems to normalize that the aggressor's action is not actually that serious. Are people are NOT supposed to get angry over such evil? It ignores the long process of true grief over such deadly and criminal actions.

Then I stumbled upon this article which I agree with.

<https://jweekly.com/1998/09/18/for-jews-forgiveness-was-never-meant-to-be-easy/>

In the Jewish tradition, true forgiveness requires active repentance (teshuvah). It is never meant to be easy or cheap. The demanding rules of Jewish forgiveness outline a specific path:

- The Offender's Burden: The person who caused harm must honestly and directly seek forgiveness. They are expected to approach the victim sincerely, up to three times, acknowledging their mistake.
- The Victim's Right: Only the victim has the authority to grant forgiveness. Unprompted, superficial, or unsolicited forgiveness is discouraged.
- The Process: It is a deliberate, relational practice rather than a swift, easy cleansing ritual. Only when we lived in the USA, did I understand more of the Jewish customs & holidays which I found quite interesting. I grew up in multicultural Singapore where there are 4 main races CMIO (Chinese, Malay, Indian, Others) and so I am quite familiar with the different religions & customs. The concept of the Jewish Yom Kippur is quite similar to the Muslim RAMADAN. I liked the idea of the younger generation verbalizing to the elders in a respectful manner, "Please forgive me if I have wronged you knowingly or unknowingly" after the end of the fasting month of Ramadan. I doubt I can do such a monthly fast because I am prone to fainting if I don't eat small meals frequently. Observant Jews take a 25 hour fast & focus on self reflection, repentance & prayer in the synagogue. On YOM KIPPUR, sincere Jews will seek pardon for sins committed against both God and other people. It concludes with the Ne'lah prayer and the blowing of the shofar followed by a festival breakfast meal. I have never witnessed such events before as they tend to be family oriented.

For Catholics, they fast from meat for 40 days during LENT. Protestants seem to be most lenient & rely on self control to fast from their favorite foods or habits.(which no-one knows). Christians(Protestants & Catholics) do charity, pray a lot then all celebrate Easter. However, there is no tradition of asking other people for forgiveness which I find lacking.

Is FORGIVING COMPULSORY?

Focus on what Jesus said in Luke 17:3: “If another believer sins, rebuke that person; Then if there is repentance, forgive.” Luke 17:4 says “and if he sins against you seven times in the day, and turns to you seven times, saying, ‘I repent,’ you must forgive him”. Some religious writers always quote Luke 17:4 and conveniently forget the previous sentence which clearly states that repentance must be involved. Some even drop the word “repent” and state that if the incorrigible person sins many times, you must forgive him. This is ridiculous to me and no wonder makes young Christians confused & upset (especially if they do not check the BIBLE and take for granted that author’s truncated sentence). When you have a teen or adult child who somehow is an extreme disappointment, the verse to me implies that as apparent, we do not burn bridges with them but to reflect still a loving reflection that they can come back to you to repent. If one acts like an ogre, no one is going to pay you a visit. The story of the prodigal son reminds me more of the possible personality of the father- such that the errant son knew that his dad would take him back because of his consistent character that he even treated his servants better than he was treated elsewhere-that he was willing to be a servant in his father’s farm.

Corrie Ten Boom had a hard time to truly forgive until that Nazi guard repented. Here the transgressor asked for forgiveness, then she forgave as commanded in the Bible.

Please note the sequence:

Transgressor asks for forgiveness, then victim forgives (the loss not the crime).

When Corrie Ten Boom & I forgave our transgressors, we were half-thinking that we were forgiving their sinnable actions. But actually GOD forgave the guard when he CONFESSED to Corrie at the speech in Germany & Corrie can only forgive the guard (not of his actions) & releasing him from the debt of returning her sister’s life as that was impossible for the guard. God forgave my mom & granted her the ability to speak and confess to say “I am sorry” to me as I forgave her for the loss of my childhood etc.

1 JOHN 1:9 KJV

“If we confess our sins, he is faithful and just
to forgive us (our sins) and to cleanse us
from all unrighteousness.”

Both Corrie and I verbalized the statement “I forgive you” and unconsciously forgave what we lost that the transgressors could never replace or resurrect.

We forgive DEBTS (LOSS), as Debts are not sins.

In 1995, when I first verbalized that I forgave my mom, I OBEYED but not truly understanding and partially felt conflicted. Yet I think that Obedience opened the spiritual door of my own spiritual cleansing. After that prayer of forgiveness to all those who hurt me (using Neil Anderson's Freedom in Christ book) I literally felt a heavy burden off my back after crying non-stop for three hours. That time was just a few weeks before my 3rd youngest son was born prematurely. He is now my walking miracle which is another tale for another time.

In Forgiving, Burdens of heavy losses and their dirt are swept away. The heart feels lighter. Now God can fill up that heart space with an expansive love and bestow us with spiritual gifts that we can now sing a new song of sincere praise.

In 2016, I repeated this time directly to my (mute for 6 months) mom that I already forgave her, I strongly believe that she had already repented in her heart before God (when I don't know but she was already in the advanced stage 7 of dementia). I am speculating that the conjunction of forgiveness & repentance blew open the door to the miracle that God blessed us to witness and experience Mom being able to speak the few critical phrases for a few days.

YES, God will FORGIVE the PAST, the PRESENT
and the FUTURE IF YOU REPENT!

I need to add this "REPENT" phrase to the above great sentence from the HyperGrace (Antinomianism) movement that appeals to the masses. This doctrine makes light of sins being repulsive to a Holy God; people gloss over their bad "habits" & repeatedly sin since God is so forgiving.... Forgetting that repentance(verbally & with action) is necessary before one can really turn a new leaf through the grace of God's gift of faithful transformation to a better person. In the Talmud, the Jewish version of forgiveness, says that God will NOT forgive unless or until the sinner regrets / repents, and returns what was stolen or damaged and wins forgiveness from the victim. For murderers, there can be no forgiveness because the victim cannot be made whole or asked for forgiveness.

Interestingly, the humble Thief on the cross who admitted to his peer that he did bad, did not have time to repent but clearly acknowledged, Jesus as KING & Lord. Jesus responded positively to his request as described in Luke 23 NIV:

Then he said, "Jesus, remember me
when you come into your kingdom."^[4]

⁴³ Jesus answered him,
"Truly I tell you, today you will be
with me in paradise."

Hence, those who insist on death bed repentances may be asking too much response from a tired dying body. Only God knows that person's heart. Remember Faith is also a gift from God, it is not of our "sales" -manship. We have NO quotas to meet. We just need to testify how God is real to us, the rest is in His hands and that person's willingness.

JUSTICE

[Personal thoughts on heavenly justice vs earthly justice].

When I had my two older boys, it was interesting to notice that they had a sense of "justice" or "fairness" which I do not remember teaching them. One of them would yell - "this is not fair!" when the situation seemed unbalanced. Is the sense of justice innate in all human beings?

If one craves justice in life, the probability is that one believes there is a heaven and a hell. Rewards to children were "we will go to Disneyland one day - the Happiest place on Earth-perhaps the closest thing to Heaven for children to understand. In Singapore, parents might bring children to the Haw Par Villa (Tiger Balm Gardens) where this park shows quite graphically in dioramas - the 10 Courts of Hell. Quite a visual and unforgettable contrast!

There are other beliefs that deny a final judgment but infinite punishment of reincarnation before attaining Nirvana or Enlightenment as a result of self-human perfection. I know I can never get a perfect score since no clear attributes are stated as to what is considered enough to qualify Nirvana.

I am also curious as to what happens when the earth or galaxies implode or explode to nothingness. Then there are no bodies or entities left to reincarnate. For me, Christianity was more "rational" as one admits one cannot attain perfection on their own strength and I just need to remember Jesus' name as God. I have a bad memory for names so I was floored when I read a Hindu textbook and gave up as I knew there was no way I could remember the thousands of Hindu gods' names and not offend any of them.

My observation after many years of living is that The Law is as good as the author of the law. The law's effectiveness depends on its quick and corruptness administration. Narcissistic shrewd dictators will draw up laws to make citizens suffer to benefit the elite.. Sometimes the law has yet to catch up with technology or situations. The crooked, smart, shrewd bad guys exploit the loopholes and so victims can only get inequitable justice.

The irony of Jesus' gift of salvation is that his Grace or Mercy is actually DELAYED Justice. True Christians will escape the second death of the soul but will still face a different sort of Job evaluation to decide the "rewards" which were never really specified. However somewhere in the Revelations, it does say His true believers together with Jesus will judge others- in what matters I do not know. Revelations is quite a mysterious book in the Bible. I assume heaven's justice is more rational than what I am observing here in the USA and elsewhere in the world.

I have grown up & lived in a strict Asian society of Singapore which really is not too bad. As a woman, I feel safe walking anywhere at any time of the night as we have those friendly policemen on bicycles around the neighborhood. Those Billionaires & millionaires feel safe because kidnappers face a death sentence which is quite swiftly applied. We respect authority and do not do much comedy on them. In Thailand, one can be in jail for merely insulting the royalty.

You can imagine my shock when I see on American TV it is okay to insult leaders (etc) publicly in the name of free speech. I think free speech is necessary when it is about Truth or rational discussion or brainstorming or trying to find solutions. I will definitely make a boring TV host. I was amazed that murderers on death row get to live for 20 years or more - this extended mercy given to such criminals are not really fair to the victims and the ideology of the scale of justice held by the blind Lady of Justice, She truly is blind to realize how ineffective the law has become that it has forgotten the victims (& their families) in the name of “rehabilitation” of criminals (at taxpayers’ cost?). There should be a deadline and limited appeals.

Using “insanity” and other lame excuses for the crime makes a mockery of justice & the impact of the crime on the victim & their families.

Since the pandemic, it is really sad to see how certain beautiful cities have devolved into a horrible mess. The rights of store owners, homeowners are trampled. The offenders can squat without paying rent, almost impossible to evict due to archaic rules; thieves steal goods with no penalties or just get a slap on the wrist. Teen rapists get off with a light sentence because they have a “future” but what about the victims facing lifetime trauma?

DEEPER REVELATIONS

The Skeletons in the Closet

I wondered why I only knew of the incest at 40 years old and why did I even need to know?

Then I realized that if I had not known the buried truth, how can I forgive?? And then how can I have a deep soul cleansing? God wants a Spiritual Body Vessel as a Holy Temple so that we can be filled with the Holy Spirit to be used for HIS work & glory.

The Holy Spirit digs out the past truth for us both transgressors and victims to face, Truth will be revealed to us whether we like it or not. God compels us to know , face the ugly truth & test as to whether we as victims can truly forgive the offenders for causing our loss. For the offender, to confess bravely & reconcile with the victim.

The Devil’s aim is to harm & shame victims to avoid confronting the offender -this delays healing of victims. For the offender hiding the skeleton in the closet delays punishment. This mirrors so much what is happening to the cities becoming like zombie towns but in a spiritual plane. We need to make our souls & bodies as holy and acceptable vessels as a home for the Holy Spirit for ourselves & generations to come.

RECONCILIATION

**Please read this verse carefully and be reminded that Jesus was referring to the OFFENDER to INITIATE Reconciliation. It is NOT the Victim's responsibility.*

***Victims don't need to reconcile to bullies.**

MATTHEW 5:23-24 NKJV

Jesus said:

"Therefore if you bring your gift to the altar, and there remember that your brother has something against you, leave your gift there before the altar, and go your way. First be reconciled to your brother, and then come and offer your gift."

Some Christian counselors and books make it seem that victims need to initiate the reconciliation which I now find preposterous and at times dangerous as some offenders are incorrigible. Advised by more than one well meaning Christian counselors, I tried to reconcile with my mom as a "good" Christian - making it seem as if everything was my fault.

In 2008, the last day before I returned to Boston, my High-school teacher who is a Catholic nun (she also served in the Vatican for a few years) was the arbitrator as my mom would only accept the Catholic authority. My teacher relayed the message that I had to admit that I was at fault and I have to be willing to tolerate my mothers nonsense. I rejected my mom's unreasonable terms based on my principle that I was definitely not in the wrong as I was just an innocent child of 8 years old, when incest was committed by my father against me. That knowledge was revealed to me when I was a more mature Christian at 40 years old and hung in my mind for 10 years to attempt this reconciliation which failed. My mom disowned me & cut me off from the will. She used money (inheritance from my paternal grandfather) to manipulate and bully all others in the family.

In my quiet days of contemplation, I think some of us have to be martyrs of sorts, giving up part of our lives to save the life of seemingly "incorrigible" unloving loved ones. Note that I do not advocate staying in an abusive situation to be consistently bashed up emotionally or physically. I was fortunate I moved overseas so I could recover slowly in time and space (separation) from my abusive mother. My husband also helped me by not accepting overseas phone calls from my mother as he realized she had a knack of making me cry. So for those "advisors" trying to enforce reconciliation- that is a terrible solution enabling and endorsing incorrigible bullies to continue to torture their victims. In many cases of restraining orders - the assumption that offenders obey them is laughable.

*It is a mistaken recommendation that victims initiate reconciliations in imitating God/ Jesus reconciling to us first. Why do we fall to such misconceptions and terrible advice ?

God is not a victim, neither authorities just as our parents who impose strict rules, or government. Good leaders initiate "reconciliation" by providing a solution. (Eg. rehabilitation for drug addicts.) We really need to think deeply.

Yet, it would seem that the law prefers to avoid jailing these offenders, allowing them to carry on thinking they are free to do as they like...

Sadly many victims die- and such ruthless offenders should have been in prison.

***** GET the RIGHT professional
when it is NOT a spiritual problem *****

Reconciliation is not an easy process in the dynamics within a marriage: Especially as it pertains to family and business.

It should be made known: Pastors and Lay volunteers in church are NOT trained counselors in Business or Psychology, Unfortunately many people cannot differentiate objectively between spiritual, family or business problems. People hope to get free advice or solutions from the church as a 'third-party' perspective, which actually makes it worse.

A STORY OF INTERFERENCE:

****** In 2018, there was a very stressful situation where my business decisions were questioned because I apparently did not have "any experience" in that industry. I was helping in one of my son's rapidly expanding business ventures. My "interference" grated my son, his young wife & some "friends". My sometimes chauvinistic husband consulted the pastor (who never worked in corporate business). The latter heard everyone's opinion but mine. I was NOT given a chance even to defend myself. I was then accused of interfering in the business. In fact, the young couple's poor judgment were now interfering in my sound business decisions. I never protested or bothered if they wanted a dinosaur for a pet nor interfered in their creative decisions but I was furious that almost everyone thought I was "too stern" in my business decisions that they needed to stick to proper biz protocol.

The pastor concluded that I, as a responsible mature Christian, should prioritize the family relationship. So the young couple continued their immature habits swayed by the advice of their generation's social media unprofessional advice. I had to restrain myself & suffered emotionally, hurting for the next 5 years. I had to often step in to save them from a few disastrous biz mistakes. Fortunately I was still in charge of the finance else the company would have gone bust through scams etc. My son knew that I was very honest and never stole from him. My sons had never seen me go to work while child raising for 30 years. My hubby never said anything of what i had done before as a computer systems analyst actually earning more than he did as a computer engineer. They all thought that stay-at-home moms were ignorant of trends and stupid. I can confidently bet that my IQ is equal or higher than an average person's IQ.

Fortunately in 2023, we hired a new General Manager (GM), who realized the tensions in the business. He decided that a consultant who specialized in Family Business conflicts should be able to analyze the situation. After 3 months of the consultant listening to all key employees & family , he finally gave everyone a mantra: "EVERYONE STAY IN THEIR LANE & DO NOT INTERFERE".

The maturing couple finally apologized - so now the situation emotionally has improved. My hubby, who is a very good engineer, had to step back & not boss me around as if he was the smart one and take my credit as if it was his("Man/Leader of the home" ideological misinterpretation of dumbing down intelligent female contributions). Of course I had to apologize for my emotional outbursts of anger & frustration of which most mothers face since most male guys do not stay home the whole day to face childlike people for almost 24 hours a day for 7 days a week for many years.

Actually Stay at home Mothers and dual job career mothers should be awarded the peace prize because if males were to do the nurturing , many kids would be dead.(seriously not joking). Many men, especially from the older generation- think that as head of the family, they must be the genius behind everything. I have three boys and no girls- thus making me the lone female invisible super multi-tasker. For years, as most women would agree, mothers have been the invisible schedulers, free housemaid & childcare, I did the taxes and “strategic planning” projects etc. moving countries twice- I had to sell the house, the car AND traveled ALONE with the kids criss-crossing the world multiple times.

I did complain to God that I should have been the main breadwinner as I was actually making a higher income than my husband before I married him and even after (until my 2nd son was born). He was a great father playing with the boys. I did not know any “boy-games”. I finally realized that I was a better nurturer of children as my extremely forgetful hubby would have burnt the house down(he almost did) or leave the kids in the car (during our honey moon, he almost drove off without me at the gas station) or be too strict & impatient with kids whose attention span is very short. Some days, I felt I was managing four kids, not my three sons. Eventually over these past years, the guys had to admit that I had solved key business problems in stunning ways. My son commented that I should have been a lawyer. Now, I finally am beginning to distress and try to pass the baton in a progressive succession plan to do other projects. This year, May 2026, the retired pastor tried to reconnect with my son and I told him of the past repercussions. The pastor apologized and I forgave him. Another chapter closed.

Reconciliation (Cont.) - Marriage

When two imperfect people marry, you will get an imperfect marriage,

That’s where the true journey of understanding, “compromising” on the minor matters and focusing on the shared important values. Someone told me that an old man was keen to accept Christ, but held back. He asked the pastor: “If my wife is in heaven, I do not want to be still married to her and suffer for eternity!” The old man finally became a Christian and was very relieved when reflecting on Matthew 22, v.30; No marriage in heaven- we all will be angels. It was really funny when I heard this- as in Heaven we will be worshiping God.

There are many books on marriage, Understanding the principles of forgiving makes it easier to continue with life, Being civil between each other helps a lot. Please get a professional counselor when needed. To the fortunate others, please be compassionate to victims & divorcees - some are suffering from cultures or very orthodox religions that demand females to always give in to the (not so smart) male hierarchy. It is unfortunate that in most cultures & religions , somehow the females have to apologize for any minor inconveniences just to massage the male ego of their headship when it is obvious the latter are so wrong. But the younger generation males seem to be more aware and better.

God Reconciling With Humanity

2 Corinthians 5:19: "God was in Christ reconciling the world to himself, not counting their trespasses against them & in Colossians 1:19-20 declares that all the fullness of God was pleased to dwell in Jesus Christ. Through Him, God chose to reconcile all things in heaven and on earth to Himself, establishing peace through the blood of His cross.

Yet in God's attempt to reconcile, He did draw a line when humans rejected His authority & refuse to repent. Similarly, **God does not expect victims to be continuously bashed up either physically, emotionally, financially-** sometimes we need to walk or run away to be safe and recover.

In my case, migrating to the USA in search of special education for the youngest boy also physically separated me from my emotionally spiritually abusive mom until I was spiritually strong again to face her.(more like the inner devil that had taken hold of her.)



5. MIRACLES & FAITH

When I asked a megachurch pastor if I could share with the congregation the dramatic miracle of my mother, the request was declined. I also asked the opinion of a Singapore missionary leader if he could read & comment and assist me to share my story - it was the same denial. I was really sad, maybe because the miracle seemed too “charismatic” - too extreme? Then if Jesus’s disciples teleported themselves to this time of space & plane, how would especially mainstream Christian leaders react? Ban them from sharing in church? The many testimonies allowed to be shared in churches were usually I got better (after some medical intervention or group church prayer). They were not the “I found the cure for cancer: type of excitement to shout over rooftops.

I have a friend who had an NDE twice. The first one was in the news. She also ended up not being able to share her testimony because they “ran out of time”, nor did they ask her again to share her story at another time. I really don’t know what the criteria that the mainstream churches have for a person to be allowed to share one’s miracle story or testimony. So I finally decided that I’m going to just put this out on the web- and whoever stumbles and reads it - I hope it brings hope in one’s search for God. Plus. I need to do this as a promise as God did tell me I have to share my stories with the world before I leave Singapore for Boston in 2002.

God knew what miracle was to come for me to experience.

*** When You are NOT a Threat to Satan, he will NOT bother you; neither will you face real spiritual Battles, nor witness incredible Miracles because there is NO Faith. ***

Hence why God himself said he would spit out ‘luke-warm believers.’ (Revelations 3:16). Luke 17:6 Tiny Mustard Seed faith but fruit as a BIG Mulberry tree

“If you have faith the size of a mustard seed,” the Lord said, “you can say to this mulberry tree, ‘Be uprooted and planted in the sea,’ and it will obey you.

A mustard seed usually grows to a bush in about three months. In fact, it is considered an invasive plant that can spread and grow up to a ten feet tall wooded bush. The mulberry tree has a very deep rooted system and can grow up to 50 feet tall. Interesting Jesus uses contrasting plants.

If the mainstream churches can accept testimonies of semi-miracles of faith, science/ medical technology, why do they spit out Full-blown miracles of the mustard faith of mine which happened to be a one-line prayer - tired after 50 years of praying for mom?

I also wonder how my mute mother, whose mind was trapped by dementia, must have felt when God answered her desperate prayer to tell us that she was sorry (hence repented).

Did these Christian leaders reject this story due to envy? Hence I am bypassing Church authority and simply let this story & e-book flow out into the internet universe. My way of spreading God's word through personal true stories. I am too old and tiny to travel in harsh conditions. I am so glad I am living in this generation of technology of freedom to bypass traditional methods.

Jesus said to the two blind men who sought healing in Matthew 9:29: Then he touched their eyes and said, "According to your faith let it be done to you" and they were healed. So was my mom's desperate prayer answered by God to speak to her daughters that she was sorry.

To the faithful- miracles are the window in the world of spiritual warfare. To the skeptics, such miraculous faith is seen as incredulous and such people simple-minded. I suppose that must be true for Preachers influenced by the Princeton theologian Warfield, whose doctrine of the SECESSIONIST theory that there are no more miracles after the apostles died. I believe he was very affected by the unanswered prayers for his dying wife to be healed. He must have forgotten about Apostle Peter's sermon on the day of Pentecost (re-quoting Joel 2:28) in Acts 2:17 (NIV) which states:

"In the last days, God says, I will pour out my Spirit on all people. Your sons and daughters will prophesy, your young men will see visions, your old men will dream dreams."

Just because one has not experienced "big" miracles nor believe that there is spiritual territorial warfare does not mean such events or situations do not exist. It probably meant that God has decided that your heart & mind is not ready for it. It can be quite scary, especially the spiritual warfare aspect which to me is very real. It does not happen often.

*** On a funny note, in 2018, I once got a nasty email from Satan@Hell.com whose sender was unhappy with my son winning a major competition. ***

I managed to find some links to "IT" who quickly blocked me access to hell.com when "it" knew I was about to catch "IT". Anyway, I read on Wikipedia that the site now is acquired by mybible.com. God will have his foot on Satan & Hell.

It is rather sad that some intellectual seemingly spiritual prideful leaders look down on such spiritual warfare experiences and sit at their ivory towers staring at the Bible with nothing to show and tell except mouthing difficult theological concepts.

True miracles glorify God, not about the people's prayers. Of course, in the old testament, we read about the amazing miracles that God used the brave prophets to do. And the prophets always GLORIFY GOD that the miracles are made by GOD and not themselves.

Be forewarned in Revelations 13 and 19 of two creatures - the Dragon Beast (Satan) & the False prophet who can do bombastic miracles such as fire from the sky and even the raising of the dead. The difference is that their deception draws people to worship them instead of Christ.

As mentioned in James 5:16:

“Therefore confess your sins to each other and pray for each other so that you may be healed.”

The prayer of a righteous person is powerful and effective. Righteousness is defined by God. When we pray together in small groups the Holy Spirit will be with us. May we be protected from the deception of the world and other forces.



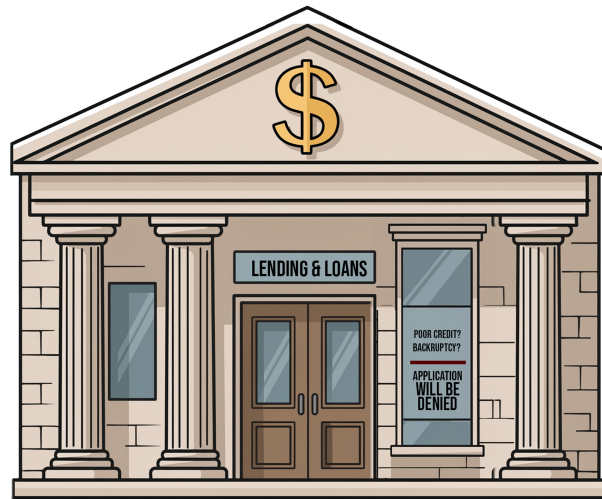
6. MORTGAGE ANALOGY

Bankrupt with a Record

Parables are short narrative stories designed to teach a moral or spiritual lesson using human characters. Analogies are broader comparisons used to explain a concept by highlighting similarities between two different things. While all types of parables are types of analogies, they specifically use relatable, real life scenarios to illustrate complex, often “heavenly” truths.

I will use an analogy to explain to those who like to have a more scientific or logical explanation in the modern context.

I am using the Mortgage Bank analogy so that we can differentiate between forgiveness of debt and God’s forgiveness. When we borrow a mortgage and cannot pay the monthly loans anymore due to lost jobs, bad economy and so forth, there are a few ways this problem may be “resolved”.



In the old days, the British banks would send the debtors to jail in the Mid Victorian prisons. Some countries could hang you. In modern times, you can simply declare bankruptcy & need not have to pay back the debt to the bank but you end up with serious consequences to your “profile”.

The Bank, technically Forgave your loan/debt BUT you will have a BAD CREDIT RATING with the National agencies. The Bank forgives the DEBT (in kindness) knowing that YOU the DEBTOR CANNOT RESTORE the bank’s original position of finance. Your Credit rating is affected & cannot be wiped off the record. You are restricted from certain jobs, extra borrowing, opening new businesses, etc. Some impose international travel. It can only be wiped off by the Authorities after many years e.g. you either paid back in installments.

****Now let me reframe this in a spiritual way... ****

Imagine you are the BANK (THE VICTIM). I can FORGIVE the DEBT (the LOSS) committed against me by the OFFENDER (who owes you a lot). You, as a victim, realize that the OFFENDER can never ever restore, refund, resurrect your original status of childhood happiness, virginity, marriage, trust, Savings, Money, etc or the extreme case of a loved one’s life. What do you do?

Like the Bank, assuming the offender admits that he is a bankrupt in matters of life, you forgive the offender for that irrecoverable loss (NOT the action of losing it through reckless actions). However, the offender's past actions are registered with God's book. Only God himself (like the credit-rating agency) can forgive the actual sins committed by offenders if the latter repent.

If you realize the Bank will refuse to do business or lend any more money to the bankrupt.

Similarly, victims should do the same. You do not apologize for your actions since You are NOT at fault. The offender is at fault (though these people are very good at twisting your mind to make you feel that). Victims should preserve their emotional, physical and spiritual health by NOT continuing any more relationships with offenders.

When we are financially Debt free, we become free in time & money to sponsor easily worthy projects - impacting others positively. Similarly, when we have a debt-free heart, freed of emotional burdens, released to God for his revenge on your behalf, you can be free to positively impact the spiritual kingdom (which is at war with the real evil that exists). As Victims, we release & free ourselves from holding the weight of emotional baggage of sins & shame, real or imagined.

As Victims, we release & free ourselves from holding the weight of emotional baggage of sins & shame, real or imagined.

Mercy (to me is "delayed" judgment) ironically is an unfair grace given to us sinners by God via His Son Jesus if we believe in Jesus authority & divine-ship, else we would have NO MORE MERCY at the FINAL JUDGMENT during the second coming of Christ. Do note that Only God can bestow absolute pardon. (Psalm 130:4; Isa 43: 25; Dan 9:9; Micah 7:18; Acts 8:22) The Lord does not grant that right to the apostles or anyone else. However, some pastoral leaders merely declare to affirm that the offender is forgiven if the offender truly repents.

As Victims, we release & free ourselves from holding the weight of emotional baggage of sins & shame, real or imagined.



7. CAR ANALOGY

Body + Soul + Spirit

I never quite understood the examples given by many authors on the difference between Body, Soul & Spirit,. That Throne idea never quite sat with me because very few people ever imagine themselves as royalty except real narcissistic people who are so self-absorbed to have an audience around them all the time; either physically in-person or with virtual admirers. I thought I would take the fun way of explaining this in modern terms. Assuming most who are reading this know what a car that can be manually driven and controlled by a human being is. I am excluding those 'self-driving' cars.

Body = Human Body...

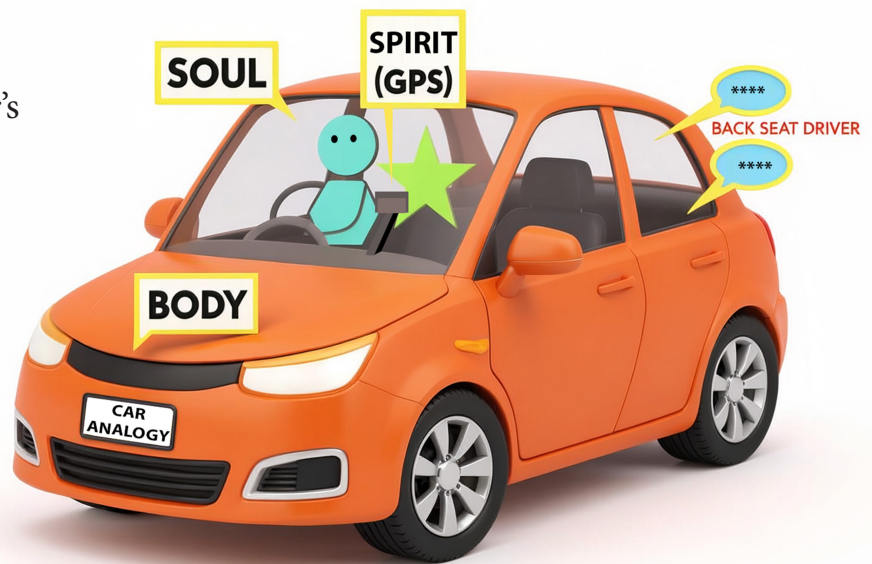
which will rot, rust- eventually. It is NOT eternal as death is guaranteed for the first death of the physical body.

Soul = The person's personality...

"Plugged" into the Body's Brain / Car's computer or mechanical system that powers it, The Soul can be eternal.

Spirit = External Angelic or Evil...

That can be "plugged" into the Soul such that the Spirit can influence the Soul's behavior either positively or Negatively.



Jesus knocks at our heart to ask permission, to abide with us so we can live a full spiritual life. However, Satan / Devil sneaks in UNINVITED, WITHOUT PERMISSION (like those squatters) through the CRACKS of SIN such as Bitterness and Extreme Anger.

Evil comes to steal happiness and slowly destroy us through confusion, deception & depression. They are just like bullies who cause fear in victims, typical reactions from victims are either to fight back, take a flight (run away) or freeze.

Gangsters whose consciences are seared or null, usually love company. A house needs to have a good security system. Similarly, the spiritual body needs to be filled with emotional goodness & the physical body needs to be fed with healthy food for the brain and body. If the physical body and soul are not protected well, more of these bugs will come in. Just imagine as you are driving trying to concentrate to get to your destination, you are being drowned out by the noisy, boisterous conflicting directions given by Satan's pals. That is why I think some humans who commit the most terrible crimes - they have split/multiple personalities, which encourage such evil actions and may cause some unexplainable mental illness.

However, if we welcome Jesus into our hearts & minds, we will learn to hear the soft voice of the Holy Spirit who prompts us like the GPS to go in the right direction. The Holy Spirit also inspires us and gives wisdom not confusion.

Our human body represented by the car is the most obvious visible expression of ourselves to others.

Cars come in different models & designs-the reliable workhorse truck, the van, the family sedan, the other loud sleek sports car and luxury car covered in costly metal & furnishings.

Similarly in the human realm, most of us are average & unnoticed plain "Janes & Toms". Few are beautiful enough for others to take a second look.

How we represent ourselves through our personality is seen as the SOUL,

**** The Soul or our personality drives and controls usually the direction of where we want to go the road or journey of life. ****

Some souls are quite independent - they do not need the GPS. I 'd like to say that the GPS' auto directional app has reduced a lot of quarrels between couples. Everyone can blame the 3rd party app if they land in the ditch. Some very confident souls think they do not need help of any sort. They must be fortunate to have the strength & wisdom to overcome sufferings.

For Christians, we INVITE the HOLY SPIRIT into our lives as our guide. It is like the co-driver/co-pilot who sometimes may take over the drive in an emergency. To guide us to the right destination of decisions. Some days, especially during sudden scary weather(pouring rain, snow blizzard) or unknown roads, I whisper a prayer & imagine the Holy Spirit as a nice angel sitting next to me so that I do not panic.

These are the verses that re-iterate my concepts.

REV 3:20
NIV

Here I am! I stand at the door and knock. If anyone hears my voice and opens the door, I will come in and eat with that person, and they with me.

JOHN 10:10

The thief (SATAN) comes only to steal and kill and destroy; I have come that they may have *life*, and have it to the full.

I also read or heard of many cases of death bed confessions or accepting Jesus. I am speculating that the EVIL spirit decides to leave a useless body it cannot use to inflict physical and emotional abuse on others. Hence why my mom was really behaving nice as she had no more voice to insult any of us. I had a childhood friend whose father was a Buddhist priest in charge of some temples. On his deathbed, he told her that he actually believed in Jesus and told her that NOT to change the burial ceremony as it would be very chaotic and confusing for his disciple. My friend who was a practicing dentist obliged her father's wishes. She is also a part-time exorcist. I am sure she has more spiritual insights than I do of that world.

My "theory" is that our original bodies and personalities can be corrupted by unsavory characters whose aim is to confuse, deceive even through doing "good works" from the truth of which DIVINITY is the ultimate one.

However, there is hope. Our human body may not be the perfect temple of God to reside but the HOLY Spirit will deeply cleanse our soul. It lives within our soul and partners with us in Life. The soul is more important than the physical shell of your body, which can be messed up by bad people, accidents & natural disasters.

This concept is relevant as I will lead to this wrong ideology of virginity being so hyped up as the most important value of a young person. For many young girls and even young good-looking boys - the terrible debasement of their essence that leads them to feel shame through no fault of theirs due to selfish, usually older males(some of them cultural "norms").



8. SUFFERING & SHAME

used to “scream” at God why He did not protect us from our violent mother. As a 10 year old, I clearly remembered fighting her off from smashing the chair on my younger sister because she did not perfect her multiplication tables, or removed the knife from my mother’s hands before she could have murdered one of us or during her monthly screaming bouts when she would throw crockery at everyone in the home. I was so ashamed of her behavior and did not share, nor confide with my friends or any adults I knew until my later years.

*** My first time sharing was when I talked to my high school teacher-nun as I could not concentrate on my studies with my mother yelling like a total maniac almost everyday. ***

I laughed silently at some pastors who were very awed that Jesus died & suffered for 3 days on the cross. I ask God & Jesus why He only suffered for 3 days as He had never suffered for years as many abused victims, slaves or prisoners of war have experienced. Jesus never felt terrified since He was divine but many of us who are not divine, were terrified of the ongoing awful experiences. It seems like we were thrown to the wolves just to be attacked and torn apart for a terrible time of “TRIAL of TESTING OF LIFE”?

For me, as a child, I was in terror of a woman who knew how to switch her behavior in front of outsiders -so who can charge my mother for child abuse? Then the case of my father drugging me -with no memory except the pain in my groin area periodically when I was 8 years old. I only discovered the truth in an amazing manner. In early 2001 after a month of intense prayer, my hubby who sat at the table with mom & me - simply talked to her & mother revealed things I had never known. It was so surreal that I was speechless and brain-numb. My hubby was angry and said that he would have reacted badly if my father was physically there at the table in my parents’ house. I was also angry with God why He had NOT protected me from my earthly father.

*I am sure many of us have been **secretly angry with a seemingly uncaring God.***

After my mother’s miracle, a few years later, my father, without much prompting, interestingly later said :”What has been done, cannot be undone”. I am not sure if his soul said it or the other entity which sometimes reveals itself in my father’s eyes. The fact is my father indirectly acknowledged his crime. Asians do not speak directly so you have to half guess. Since my dad did not apologize, I left that to God to deal with my dad when he faces judgment. The hope is that before he died alone in the hospital room during the COVID days, my father had made peace with HIS HEAVENLY FATHER.

Most of us have questions about those senseless deaths during war, a pandemic; accidental deaths from reckless drunk or speeding drivers, sunken boats, plane crashes ,etc; the odd one to die from an infectious insect, animal bite or unlucky to fall into a sinkhole & other bizarre fatal incidents that one reads in the news. We are not talking about those people who do reckless stunts and try to test statistics. Nor those who were not careful enough to overdose on illegal drugs or even prescription drugs- ignorance & lack of knowledge is sometimes deadly.

My take on suffering that is allowed to happen is that there is an unseen spiritual battle for our souls since the Earth is under Satan's control for this moment of ?? years as "contracted" eons ago which the Heavenly entities must have agreed upon.

1 JOHN 5:19

NIV

We know that we are children of God,
and that the whole world is under
the control of the evil one.

This is an interesting link in considering about 'Forgiving God': [CLICK HERE](#)

When I first arrived in Boston in the summer of 2002, I was shocked at how open & brave the Boston news investigator was about the abuse in the Catholic Church. It triggered PTSD in me & I am sure to many victims. The #MeToo movement makes victims no more alone and less ashamed. I exclude those fake victims who want to extort \$. Real victims are so traumatized & oppressed by society, that it will take many years just to come out of the invisible prison. For those uncompassionate trolls, I only hope that God will be merciful to you.

My research has found that such abuse extended across many religious institutions.

It is ironic that Religious institutions had no shame when their POWER protected their own power structure, yet failed to protect powerless victims - who endured & internalized shame.

The Powerful use deflection, secrecy, suppression of truth. They even attacked the whistle blowers to suicide. You can do your own research too.

Catholic Bishops prioritized minimizing the scandals as they maintained a secret archive of concealed victims. By reassigning the offenders overseas, it was more difficult to prosecute. For instance, prosecuting foreign crimes linked to the Predator Jeffrey Epstein network is uniquely challenging due to jurisdictional hurdles, complex mutual legal assistance treaties (MLATs), and differing local statutes. When operations span multiple countries such as the Catholic Church, obtaining admissible evidence and extraditing suspects requires navigating varying foreign legal systems, often resulting in prolonged investigations.

Interestingly I found that the Jewish also used their “law” to make victims feel even more ashamed because “If you have nothing good to say about someone, say nothing at all” similar to those NDA's (non-disclosure agreements) which unfortunately when twisted protects the evil top guys who have money & power to bankrupt whistle blowers and even change the truth to false accusations. Google the well respected masked evil characters of CHAIM WALDER (Jewish Dr Seuss) and Israel National hero MESHI ZAHAV. Many powerful Rabbis supported & eulogized WALDER who committed suicide & condemned the victims. Suicide was his last stab at his victims and trying to gain the pity for himself and placing the blame on his victims, The judicial system cannot charge or punish a dead guy who cannot defend himself even though there were hundreds of victims. A few days later, Shifra Yocheved Horovitz, committed suicide at 24 years old. She was ostracized, suffered profound humiliation & confused knowing that she would never get justice. Reporters who try to defend her get trolled and the trolls defend the criminal because HIS name is shamed. They consider it SLANDER (lashon hara) tantamount to Murder of Walder's character & his fantastic achievements!

These trolls or the Haredi media obviously have their sense of justice warped, downplay the sexual assault allegations. Sad that this Haredi media posthumously lionized a serial sexual abuser and contempt towards Walder's victims.

The foundational verse prohibiting lashon hara (evil/harmful speech) is Leviticus 19:16 (Vayikra 19:16): “You shall not go about as a talebearer among your people; neither shall you stand idly by the blood of your neighbor (or don't stand by when someone is in danger): I am the LORD.” (JPS translation).

This verse has 2 separate sentences of which usually people tend to focus on the 1st sentence (do not be a gossip or whistle blower) & forget about the latter half (i.e. be the nice Samaritan) as a counterpoint (seems used today in the context of preventing genocide). The selective truncated advice happens a lot (ex.) forgetting to emphasize on repentance before forgiveness can be given.

In the Old Testament, the prophet Nathan was used to reprimand & curse King David for the indirect murder of Uriah to steal his beautiful wife Bathsheba. King David's one big sin of adultery and murder outweighed his many accomplishments. This is the weight of God's justice. I am now bracing attacks on my analysis by traditionalists especially when I am not a Jewish Rabbi and worse a female who dares speak her mind.

Being more aged now, I have less of a trust in the legal system since it is run by humans.

Some law-makers are corrupted or paid by whoever is richer. When a community prefers to bask on the honorable past of an evil person than to face the Present Truth & consider the “unworthy” victims plight - is there hope ? The new generation has a choice to make the legal systems more robust, the religious system more compassionate & rational.

In spite of what disappointments may be happening around me, I cling to Apostle Paul conviction written in ROMANS 8:

38. For I am convinced that neither death nor life, neither angels
nor demons,[a] neither the present nor the future, nor any powers,
39 neither height nor depth, nor anything else in all creation,
will be able to separate us from the love of God that is in
Christ Jesus our Lord



9. HEALING STEPS

Note that this chapter describes what helped me over the years to reach the “equilibrium” that I am in. I am thankful to the many spiritual mentors that walked with me or listened to my sorrows.

In particular, Rita Pallatt who helped me through the Freedom in Christ materials that was the first breakthrough of releasing my painful past & dealing with hard to honor parents.

I had a few Bible Study leaders who listened and directed me to useful books such as Joyce Meyer Books and even some Charismatic magazines. I do not really care much about the different doctrines unless they are too “wild”. Of course what is the definition of wild is another matter. There will always be critics of the Freedom in Christ Materials (FICM) methods or whatever. As one person said, chew the fish and spit out the bones. To me , it really helped but you do need a mature Christian to help you. Just like some ethnic groups or body types need different types of formula medications - I think this applies too. Everything takes time , for me over a decade.

When one becomes an active parent & not farming out the responsibilities of parenting lively children, you understand the need sometimes for discipline with some kids. I think I understood God’s heart & ways better why He did certain things as a parent would. I was afraid of how I could expand my love for my increasing number of children but love is like a big sponge.

Get the books I mention, especially the workbook of 'Freedom in Christ- the 7 steps to Freedom' which is quite rigorous.

In summary:

- List your complaints to God - like I did, especially the part I had a lot of trouble trying to honor my parents - so I had to focus on the good parts they did for the “honor” part.
- List the people who offended you & the “crime” they did.
- Checklist your bad habits, sins - & confess to God (& the mentor/advisor if need be)
- Note that you can forgive God, forgive yourself;
- Forgive bad person for what you LOST - not the criminal sin as that the bad person has to deal with God himself/herself.
- Sometimes people try to give reasons as an excuse for their behavior eg being brought up in an abusive environment- hence abusive to animals, humans etc. Those actions are still wrong.
- If one is addicted to drugs, drinks, etc - there is no excuse for reckless manslaughter in car or boat deaths & being abusive to loved ones.

**** There should be NO excuse that Hurting people Hurt Other people. Who is more valuable? The victims or the offenders in God's eyes? ****

Bitterness usually are the consequences of refusal to forgive the loss..

For victims, they have to avoid being too angry or too bitter as this opens the cracks in the door for spiritual attacks. Just re-read the Car analogy to refresh the mind. Some books say that Totally forgiving God means setting God free ? and affirming HIM His authority & Divinity even though He lets some horrible things happen to you. We need to be aware there is an invisible spiritual battle going on a different plane.

DEEP SOUL SPIRITUAL CLEANSING

When we clean our own house, things are neater & more livable for ourselves & guests. The same analogy applies for Spiritual cleanliness to become a holy vessel -acceptable and pleasing to the guest Holy Spirit to reside easily in us.

PRAY to God for spiritual protection while doing this:

- State/Describe crime event : He/she/They did —whatever---
- Acknowledge the PAIN, ANGER etc
- I FORGIVE NAME OF PERSON for LOSS OF XXXXX (eg financial loss of \$XXX,) TRUST, INNOCENCE; Beloved one(& future) , Innocence, Happy Childhood, Marriage,
- CONFESS list of bad habits/sins & asking GOD for forgiveness
- For the VICTIM: I am now FREE of the DEBTS these people owe me, I have released them from fulfilling the debt they find it impossible to replace. I will leave all these to God to resolve with my offenders.
- Now if by any chance such offenders actually feel remorse & resentful, they should go confess, apologize, seek forgiveness from the victim & GOD.

Note* that I am no professional counselor, nor even wish to volunteer as a counselor. I had quite bad experiences with some who were such needy people that they sucked the energy out of me which I do not have the time or energy to give out. I need to prioritize my health, sanity to do my hobbies and important projects. I can now claim I am a senior citizen in any country. Hence do not disturb and exploit me. Please go buy the books for DIY if you cannot afford. Go to YOUR nearby church & be nice to the volunteers. Some entitled people always expect “free stuff” & demand quick responses to their problems. Yet they expect to be paid for their time or get \$ for some sob story. We had this lady who went to every church & religious organization she could find in the neighborhood to get free computers etc. She then blasted the poor volunteer who came “late” to fix her computer... My hubby scolded her that the volunteer also had other computers to fix & sometimes they take longer than expected. I scolded her for yelling at her son for his poor Math grades. She claimed it was an easy test. I told her to do the test herself in front of me. She even sent a resume exaggerating her academics. It made our church team look foolish when they tried to find jobs for her. *Sigh.* Later, she was blacklisted by all the non-profit organizations.

10. HERITAGE

The chapter on HERITAGE is about how God loves us through the generations-in this case on my paternal side- the TAN generation.

The pandemic came suddenly in March 2020 and all of us were quite confused. We could not meet our sons physically nor go for holidays or meet relatives in Asia. Then I came across this trend of corporate events where they virtually united all their employees in the USA or some around the world through zoom. Each home had some snacks and crafts to do with famous celebrities. It was a fascinating ingenious concept.

So I discussed the idea with my siblings. We wanted to honor our Grandfather TAN KHAI-SAI on his 45th anniversary of remembrance. It took us over 6 months to plan. We heard rumors that one of our ancestors in China was a pastor but not many knew the details. It was only during the pandemic when everyone had time to research. We were quite astounded to realize that the rumor was true. With this discovery, I find God's promises to hold true.

In Genesis 17:7 "I will establish my covenant as an everlasting covenant between me and you and your descendants after you for the generations to come, to be your God and the God of your descendants after you. "

In Psalm 78:4 "We will not hide them from their descendants; we will tell the next generation the praiseworthy deeds of the LORD, his power, and the wonders he has done."

In Ephesians 3:21 "to him be glory in the church and in Christ Jesus throughout all generations, forever and ever! Amen."

God has promised spiritual blessings of the forgotten past ancestors to the expectant future descendants.

We did the TAN CLAN zoom in July 2021. One of my sons did a magical musical piece. My sisters and cousins did the power point history & photos collage. We set the optimal time zone for all. It was a successful virtual home event that united the generations from Singapore, America (Boston, California), United Kingdom (Oxford, London) and a cousin who was walking in the streets of Europe. Each family had the family surname in Chinese strokes piped onto the cookies.

Unfortunately, they could not send the cookies out west to the USA, UK, and Europe.

Below is the chronological history from China to South East Asia (Singapore) and to the World.



We are so fortunate to have an ancient book printed in 1901 by Gibson C. that featured the ancestor who was the [first Christian convert](#) by Williams Burns, a Scottish Evangelist & missionary who traveled widely with the famous James Hudson Taylor who began his missionary work in China during the late 1860s.

ANCESTOR: Tan Khai-Lin (1838–1893) 55 years old.

Son of a Military Mandarin at Chao Chou Fu. Baptised with his BLIND Mother on 25th September 1859. He learned to be bilingual.

- Ordination: In 1882, after passing rigorous examinations, he became the first indigenous pastor in the region. He also became a tutor at the Swatow Theological College in 1882
- Leadership: He served as the superintendent pastor of the Iam Tsau church (founded by the German missionary Rudolph Lechler) and three other neighboring churches.
- Generational Impact: He is the maternal great-grandfather of the late Reverend Dr. Timothy Tow, who went on to found the Bible-Presbyterian Church movement and the Far Eastern Bible College in Singapore. [Select this link](#). See Page 27 - History The Western Roots Book title: [Mission problems and mission methods in South China](#)

This is the ancient book we found in the library & now available on the internet. Since its copyright has expired, the contents are free for all. Anyway it is about my ancestors. Extracting only the relevant pages and photos as a matter of fair use for religious & historical purposes. Photos on next page show Ancestor TAN KHAI-LIN & his Blind Mother.



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BLIND LADY, MOTHER OF TAN KHAI-LIN

ORIGINAL PHOTO



IMAGE RESTORATION



Rev Tan Khai-lin
(Su-Chuan)



Rev Tan Khai-lin
(Su-Chuan)

and entitled to claim their allegiance and worship. In preaching to the heathen we meet with no such general preparation of heart. But experience shows that on the mission field, as in New Testament times, individual cases are not infrequently to be met with where there is perhaps some sense of sin, or at least some awakening of mind and inquiry after truth.

Accordingly, on looking back upon the evangelistic work of my own mission, and I believe the experience of others is not materially different, one notices that there are a number of well-marked individual cases where the hearing of evangelistic preaching was the beginning of the Christian life. These cases are not numerous relatively to the whole number of converts, but they are usually cases of persons with a well-marked individuality, and whose after career as members of the Christian Church has given evidence of more than usual earnestness and fitness for Christian service.

Take, for instance, the first convert of the English Presbyterian Mission in Tie-chiu. His name was Tan Khai-lin. At the age of twelve he was left to the care of his mother on the death of his father, who had been a military officer of no great rank. An uncle with whom he lived became involved in difficulties on account of a lawsuit brought against him by the relatives of a man who was accidentally shot during archery practice. To escape from his difficulties Khai-lin's uncle came to Swatow, and brought his nephew along with him. While there they heard that a foreigner was, as the Chinese say, "telling old stories" in a street chapel. They went to hear and see. Khai-lin continued his attendance for some time and attracted the attention of the missionary who was in charge. He was by this time sixteen years of age, and having received a good education, he was asked by the missionary to assist him by doing some Chinese writing. When the work was finished he pro-

posed to return home, but on conversation with the missionary it appeared that the truth which he had been hearing now for some months had found a lodgment in his mind. He was told that if he was indeed a believer in Christ it was his duty to confess him in baptism. He said he would return home and consult his mother, but after some conversation he made up his mind that he would seek baptism before he left. In later days he remarked: "At that time, though I said I was a sinner and believed in Jesus, both my sense of sin and my faith were very shallow, and I have since found out more fully how great my sin is, and also how great the grace of Christ is." He was baptised, and shortly after returned home. On telling his mother the new truths which he had learned, he was greatly surprised and delighted to find that instead of showing displeasure as he had expected, she bowed her head in token of assent and approval as he put forward point after point of Christian teaching. She too afterwards visited Swatow, accepted the Gospel, and received baptism.

The point that interested Khai-lin when he first heard Christian preaching was the preaching of one living God who created and governs all, and whom all men might worship. He saw the error and folly of his former prayers and offerings to the idols, and said to himself, "Clearly I am in the wrong road altogether." When he heard of Jesus Christ as the Saviour for sinners he was at first stimulated to try to do right and refrain from evil, and before long was led to trust for success in Christ alone.

In after years, when Khai-lin had become himself a preacher of the Gospel, he accompanied a missionary to a market town to preach to the people. A farmer in the neighbourhood, who came amongst others to hear, has given a graphic account of his own experiences as a hearer. When the preaching began the people were saying "What are they talking about?" "Oh," said one, "they tell us that we should renounce our father and



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THREE MINISTERS AND FOUR ELDERS
(LOC-JI ON LEFT AT BACK)

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mother." But others exclaimed, "Let us hear what they have got to say." On that occasion Khai-lin began by saying: "Everything has a lord and master; every house, field, ship. The District Magistrate is master of the District; the Viceroy of the Province; the Emperor of the Empire. Surely, then, heaven and earth have a great Lord who has universal control and authority over them. This is the God whom we preach to you." The farmer, whose name was Lou-ji, says that he felt at once that this was the truth, and stood listening very earnestly to what was said by both preachers. Some disputed with them, and said, "Then we must not worship idols?" "No," said the preachers, "they are only departed men. Worship belongs to God alone." "Formerly," says Lou-ji, "I had been very angry on hearing that the foreigners condemned idol worship, but standing there that day I felt in my heart that they were right. A remark made by Khai-lin made a special impression upon my mind. An old woman in the crowd asked him, 'But now, teacher, tell us, how is this God of yours to be worshipped?' To which he replied, 'You must understand, madam, that this God whom we preach is not the God of Western nations only. He is the God of heaven and earth, and all nations and men alike have a part in Him, and ought to worship and serve Him; and as He is everywhere present and knows all things, we can always pray to Him wherever we are, women in their own houses, and men when they are on a journey or engaged in work.' I was more and more interested as the preaching went on. Several persons asked questions, but I did not ask any, though I eagerly attended to every word that was said. So fully was I convinced of the truth of what was being said, that I had often drawn the conclusion in my own mind before the preacher had expressed it.

"When the preachers had left, their words remained in my heart. So fully were my thoughts occupied, that all

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native Church ought to be self-governing, self-supporting and self-propagating; therefore in the future, when the Church becomes stronger, and its members more numerous, all matters must revert to the native office-bearers as their own charge, that they may lead the people of our native country to turn to the way of salvation."

These resolutions were agreed to by all present, and immediately thereafter the various sessions met separately and appointed representative elders. In this way the presbytery was formed which has continued until now to bear the responsibility of carrying on the united work of the Christian Church throughout the region. Committees were appointed to consider various matters of immediate urgency, and the desire of the congregations in the north-east for the ordination of their own minister was gratified not long afterwards. They chose from amongst our preachers Tan Khai-lin, the first convert of our mission in Tie-chiu, and he was ordained as their minister on the 20th of September 1882.

Tan Khai-lin, or, to use his "literary name," by which more correctly he should be remembered, Tan Su-tshuan, exercised his ministry in these four congregations till his death, when Iam-tsau, the oldest of them, felt itself able singly to support a minister. He was then called to the charge of that congregation separately, while the other three formerly associated with it called another minister to the joint pastorate of that group. On the death of Tan Su-tshuan in 1892, the Iam-tsau congregation, besides undertaking the support of his successor, generously charged itself also with making some provision annually for the family of their late minister, who had earned the affection and esteem of all.

Other congregations followed from time to time in the same path of independence and self-support, with the best results. When arrangements now on foot are completed, there will be ten independent native pastorates,



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TAN KHAU-LIN, FIRST CONVERT AND FIRST ORDAINED MINISTER,
WITH HIS FAMILY

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The TOW CLAN

The other religious shoot of the TAN CLAN

To understand the structure of Chinese names - there are 3 components. Usually one's name is formally addressed as in this sequence : the family surname, the generation name and the person's name.

In the North- American world, I was so confused between first name & last name. For us Asians, The family surname came first - so to me that is the first name and then the last name was the calling name. The generation name "KHAI" is applied to the same generation- that is all the cousins would have the same "middle" generation name which usually comes from a unique generational poem to that family. So in proper Chinese style , my ancestor would be called TAN KHAI-LIN. In American style it would be KHAI-LIN TAN.

Due to the similar surname and generation name and of the same Christian denomination (Presbyterian) and of the same town known as SWATOW (romanized version of) / SHANTOU.

GENERATION #1 : TAN KHAI-SAI (1895 - 1976)

We strongly believe that TAN KHAI-LIN was the SENIOR cousin of my grandfather TAN KHAI-SAI. However, there is a huge gap of 56 years between their births. Polygamy existed during that time and it is highly possible that the cousins had multiple wives. I myself have a cousin who is my father's age ! It is obvious that TAN's Christian influence has passed through many branches of the TAN Clan e.g. to the TOW Clan.



Civil unrest and harsh living conditions in Chaoshan since the year 1501 (16th century) saw migration of the Teochews (our dialect group) to countries such as Thailand , Cambodia, Vietnam, Malaysia and Singapore.

Paternal grandfather TAN KHAI-SAI was born on 23rd May 1895 (after TAN KHAI-LIN died in 1893) during the Qing Dynasty in Teochew county. Specifically he was born in the 20th year reign(光緒二十年) of the GuangXu Emperor (光緒帝)of the Qing Dynasty (清朝).1644-1912 was the last dynasty in the imperial history of China.

With the founding of modern Singapore by the British in 1819, opportunities pulled my paternal grandfather KHAI-SAI (born in 1895) to leave China. Around 1920, TAN with his young wife TEH MENG-HUI and his mother KOH Cheng-Hong migrated to Penang before finally moving south to Singapore. A brother KHAI-Liang also moved to Singapore. There was another name Khai-Yin which we do not know if he was left in China or somewhere else.

His sister TAN Sok-Chan (who married into the KHAW/KHOW) family stayed in Penang for some time & had 4 children(Ursula, Teresa, Anthony & Lucy). Grandpa Khai-Sai did not spend much time in Penang, Malaysia. He moved permanently to Singapore.

GENERATION #2; The KHAW family

During the British colonization of Singapore, Malaysia and surrounding areas- the romanization of asian surnames sometimes resulted in variations of spellings depending on who the clerk was doing. KHAW could be spelt KHOR. Depending on phonetic sounds or spelling, the last name could look very different that a KHAW could become a HSU. (though Chinese characters are the same).

The Khaw family left no descendents but I am honoring them in this book as 3 of the siblings have done a lot of (publicised) good works in their lifetime.



ORIGINAL PHOTO

- **Grandaunt TAN SOK-Chan** died in 1981 (age 88 ?)
- **Ursula Khow** 1914/15 -1973
- **Teresa Hsu** 1916/17 - 2013
- **Anthony Khaw** 1918 - 1970
- **Lucy Khow** unknown (UK)
- **Grand Uncle Khaw** - unknown (from Penang died in Singapore?)

IMAGE RESTORATION



I had fond memories of the KHAW family. I was sent to live with them when my mother had TB. She was sick for many months. All my siblings were “shipped” to different relatives. As I was just starting elementary school, I was sent to live with Grand-Aunt & Aunt Ursula who happened to be the principal of the CHIJ Bukit Timah in 1955. It was a convent school for girls. Being the niece was great as I was pampered. But my grand-aunt was really strict with me. I had to wake up very early in the morning for mass at the famous Novena church which was a short walk from their apartment. I did not understand what was being said at mass but loved to climb up to the majestic organ with an older girl whom they fostered (unfortunately that teen was too wild, did not make use of the privilege to study in the UK, got pregnant ,etc to ruin her life). We would play & admire the stained glass windows or anything new. However, I had a tremendous fear of heights and would literally crawl down the 2 steep flights of stairs down for recess and sports in school. It took me some time to overcome that fear. Aunt Ursula passed away when I was a young teen, nobody told me because they feared it would upset me. We inherited her piano and her library of books and music records. My 2nd sister then began piano lessons at a late age which later included 2 other siblings. I was too busy with school work but I read voraciously the inherited books. I was in Grade 7 based on her year of death.

Ursula donated the S\$150K land on 27 Jalan Payoh Lai in the early 1960s for the Welfare RestHome which was renamed as the Society for the Aged Sick. The vision was to help the poor and needy seniors in Singapore. Aunt Ursula entrusted the home & the finances to the bank as trustees. In the early years, my father helped to administer part-time, whilst Aunt Teresa was running the home full-time as the First Matron (Head Nurse) of the home due to her nursing background. It has grown from a home that once served only 16 residents, to the current SAS with a total of 404 beds. I remembered playing in the great acreage and trying to pluck the fruits from the trees. However I got really afraid of the very old people who looked like ghosts to me and my siblings..

The foundation stone was laid by First Lady Noor Aishah on 30 August 1969. The Home was declared open by First Lady Sheares (Yeo Seh Geok) on 6 November 1971. A two-storey extension was added in 1979, and it was declared open by Dr. Ahmad Mattar, Acting Minister for Social Affairs, in July 1980.

Newspaper Article - Welfare school to be set up, The Straits Times, 29 July 1973, Page 15
Enchik Otham paid special tribute to the late Miss Ursula Khow, 59 who donated....Othman visited her on July 14th she was very sick, she died the next day

[https://eresources.nlb.gov.sg/newspapers/Digitised/Issue/straitstimes19730718-1?](https://eresources.nlb.gov.sg/newspapers/Digitised/Issue/straitstimes19730718-1?ST=1&AT=search&k=ursula%20khow)
ST=1&AT=search&k=ursula%20khow The Straits Times 18 July 1973 Microfilm Reel NL07553 21

Acknowledgments - THE FAMILY OF the late Miss Ursula Khow....

Welfare school to be set up The Straits Times, 29 July 1973, Page 15 <https://eresources.nlb.gov.sg/newspapers/digitised/article/straitstimes19730729-1.2.82>

Unfortunately the images are not so clear but you can check on the Links from the Microfilms

Tribute

He paid special tribute to the late Miss Ursula Khaw, 59, who donated a piece of land to the Society for the Aged Sick.

Believed to be the founder of the Home and a former principal of Convent of the Holy Infant Jesus in Chestnut Drive, Miss Khaw made the donation when Encik Othman paid her a visit at the home on July 14. She died the next day after a long illness.

Said Encik Othman: "This is indeed a magnanimous gesture on her part and a very good example of the public spiritedness of our citizens."

21 Acknowledgements

THE FAMILY OF the Late Anthony James (Tony) Fernandez thank all friends, relatives for their assistance, condolences, wreaths and attendance of their recent bereavement. A Requiem high mass will be conducted on Friday 20th July 1973 at 6 p.m. at The Church of Our Lady of Perpetual Succour.

THE FAMILY OF the late Miss Ursula Khaw thanks all friends and relatives for their assistance during her last illness and attendance, wreaths, donations at the funeral.

All four candidates from the Penang Convent were successful in the last Matriculation Examination, as reported in a telegram of congratulation from Raffles Institution.

It is understood that this is the first occasion that the Convent has presented pupils for the Matriculation.

The four girls who passed are all Chinese—Miss Lim Phaik Gan, Miss Keong Kooi Kin, Miss Ursula Khaw and Miss Teresa Khaw.

Miss Lim is the eldest daughter of Mr. Lim Cheng Ean, the well-known Penang lawyer, and Mrs. Cheng Ean. She is a fine pianist.

Asked if she intended to proceed to a University in England to further her studies, Miss Lim smilingly replied that she had not made any plans for her future. Rumour has it that this accomplished young lady will in due course enter a University and there follow the footsteps of her illustrious father.

Miss Keong, who like Miss Lim is still in her 'teens, is the daughter of Mr. and Mrs. Keong Yeok Kee, of 74A, Siam Road.

Theresa KHOW / HSU 許 (1916/17 - 2011)

The most famous of her siblings in Singapore - Teresa was also known as the Mother Teresa of Singapore & even has her face featured on the back of the commemorative Singapore Bicentennial \$20 note in 2019. She is noted as a Social worker and super-centenarian. However, I need to correct some biological data that may disappoint the Library archives and her many admirers such as

<https://remembersingapore.org/2011/12/14/tribute-to-singapores-mother-teresa/>

Aunt Teresa embellished personal family history to the extreme. Her stories of her being born in 1897 makes her almost as old as her mother. All the stories about Shanghai and everything else are quite incredulous. She is younger than Ursula who was born in 1914 or 1915 who died at 59 years old in 1973. Teresa was older than her only brother Anthony which means Teresa was born between 1916 & 1917

Another proof

Newspaper Article - Penang., Malaya Tribune, 28 April 1934, Page 3

...showed that sisters Ursula & Theresa KHOW studied in Penang Convent & graduated together. The newspaper never mentioned their parents because the parents were separated. At that time, being divorced or separated is an embarrassment. (Previous article) Those 4 Chinese girls came from the upper strata of society to afford University in the UK. Due to the much respect Teresa has garnered from her extensive volunteer work (you can google

Mother Teresa (of Singapore), the media and admirers believed every word she said. No-one can check her data since she changed her surname from KHOR to HSU which was “acceptable” as Singapore wanted to romanize surnames to Mandarin phonics. KHOW, KHAW, KOH and HSU has the same chinese character 許

Some corrections needed for Teresa Hsu's profile She portrayed their family as very poor and her mother as illiterate. This is not possible. They were very well educated in both English and either Malay or a Chinese Dialect. My grandparents could read English which was very unusual especially for women of that time. My grandma, who was a midwife, also knew how to play the piano. Grand-aunt definitely knows how to read (she read the Bible) and is not illiterate as claimed by Teresa.

I remember my grand-aunt as always very elegant as you can see from the portrait. Aunt Ursula played classical music vinyl records(which we inherited) on that vintage record player with that brand RCA 's mascot dog looking into the gramophone. In their younger days, they possibly could have been financially strapped when the father abandoned them and the Catholic church helped them out? But it does not explain how they could afford an overseas university education, etc.

My father did comment that he was relieved Ursula was wise to have the Bank be the trustee. We saw this Indian Yogi visiting Aunt Teresa often. I bet he was hoping to get money from her - but she has no control over the finances. His influence was strong enough that she turned from Catholicism to some form of Buddhism. She claimed she could float across the corridor of the old house. We just took her to be eccentric but nice.

Both Ursula and Teresa graduated in their A levels at the same time from the Penang Convent school. Teresa possibly skipped grades. They went to the UK to study- else she could never be a senior nurse as there were no such university courses during that time in Malaya(the name for Singapore & Malaysia before the countries split). I remember waving to Aunt Ursula who was on a cruise ship to London. At that time, One British pound was equal to Singapore\$12. School principals do not make much money. The Khow siblings must have had a trust fund as they lived very comfortably and had a car etc. The 3 siblings focused on helping the poor & destitute. Perhaps one of them struck the Lottery, or Aunt Ursula was a shrewd investor? Neither made sense as they were very religious and not seen hobnobbing with business people. They would never play the lottery. My speculation is that their father may have come from a rich family (in Penang there is a very wealthy KHAW Clan) & may have not been very responsible. When he passed, I have no idea. It was known that grand-aunt separated but never divorced because of her Catholic beliefs. Interestingly, none of the siblings ever married - so there are no descendants.

There is no data I could find for the youngest sibling Lucy. Rumors were she went to the UK and never came back. It was said, according to my memory, that she was a “secretary” who never married. Teresa said Lucy was a principal - no proof. Lucy could have changed her last name to be unfindable.

Grand-Aunt Tan Sok Chan (1893- 1981) died at 88 years old - 5 years after her younger brother who was my grandfather (1895- 1976). Teresa claimed that her mother or my GrandAunt was 104 years old when she died. Authors who admire Teresa & the National Library Archives need to correct their blogs etc much of the biodata. I think she wanted to seem to be the underdog who survived, but really the family was given an exceptional inheritance(which is NOT wrong) in unknown ways, to be used wisely which they did to help the more unfortunate.

Nobody in the TAN clan died past 97 years old (that was great-grandma KOH Cheng-Hong). My father died at 95 years old. No-one has broken past the 97 years old mark yet. Taking the assumption she was born in 1916/17 & died in 2011, that means she lived to 94 or 95 years which is more reasonable. With all the city-stress in Singapore, it is amazing to live past 100 years old.

ANTHONY KHAW (1918 -1970)



FATHER ANTHONY KHAW (1918-1970)

Father Khaw was instrumental in establishing the Kampong Simee Old Folks' Home in 1952. Together with the German Brothers of Mercy he occupied the premise and operated polyclinic services and a mobile clinic to help the sick in the New Villages. Father Khaw focused on the Home, becoming very involved in corporate works of mercy for the poor and aged, providing education for the young and presiding over events including baptisms and weddings. He also successfully applied for the status of Catholic Welfare Services alongside the Home. He became director of the Old Folks' Home/Catholic Welfare Services from 1952-70. He is best remembered “as a humble man of selfless devotion and care for the poor and marginalised, indeed a champion in the field”.

The only Khaw brother (and the uncle I never saw) was a well respected Catholic priest who set up that CATHOLIC welfare services organization + old folks home first set up in 1952 ...in MALAYSIA particularly in IPOH. I believe he influenced his sisters to do the same in Singapore in the 1960s who later set up the Home for the Aged Sick funded by Ursula & the elderly treated by Teresa with her team of many volunteers & nurses.



Father Khaw had networks to bring food from the USA, Germany to the poor in over 170 villages scattered over the peninsular of Malaya. Unfortunately, he died quite young at 53 years old in 1970 from cancer of the Jaw in a Singapore Hospital.

Newspaper Article - Father Khaw dies at 53, The Straits Times, 14 March 1970, Page 6

Research of all news on Father Anthony Khaw's charitable work. Some are in the Singapore National Library microfilm archives.

| OVERVIEW |

homefortheagedcws. IPOH Newspaper Article - A big responsibility is on his shoulders, The Straits Times, 13 June 1954, Page 9

FREE U.S. RICE US\$300K FOR POOR [ARTICLE] Pg 4 The Straits Times 11 August 1956
Microfilm Reel NL01819

Catholics help poor of Malaya [ARTICLE] Pg 2 The Straits Times 29 September 1955 Microfilm Reel NL01794 Drive for funds for the needy [ARTICLE] Pg 5 The Straits Times 22 February 1964 Microfilm Reel NL12154 West German gift to new villagers [ARTICLE] Pg 2 The Straits Times 14 July 1956 Microfilm Reel NL01819

In Ipoh... Wonderful Gifts Of The Year For 400 Children [ARTICLE+ILLUSTRATION] Pg 9 Singapore Standard 4 January 1959 Microfilm Reel NL2305

The NEXT GENERATION #3

Rev. Hong TAN of UFMCC in London UK.(1954-2023)

Hong Tan was an AIDS activist, MCC pastor in North London, and MCC's first Asian ordained clergyperson and the first (and only) Asian person to be an MCC elder. For many who knew Hong better than we did in Singapore, they considered my dear cousin a saint of gentle strength and guardian angel. Some of his accomplishments Rev. Tan founded Metropolitan Community Church of North London and was its Senior Pastor for seven years. He was also the first Asian District Coordinator and ordained clergyperson in UFMCC. He did nine years postgraduate research in liver cancer at University College Medical School and published numerous papers. He has founded HIV/ AIDS and People of Colors organizations and has cared for people with HIV/AIDS. His full-time job was at the UK's NHS (National Health System)

TAN Kia-Hong (his full Chinese Name) was my cousin - the 2nd son of my father's 2nd brother who went to Liverpool to study and decided to stay in the UK & raise a family. I first met Hong as a teen when I went to Europe with the University Science group summer tour. He was a handsome young soft-spoken adult. Years later, I met him again in 2010. I had to go to Cambridge University to accept a film prize on behalf of my busy son who was in a competition. I joined Hong as his guest for a glamorous event held somewhere in one of the palaces in London. For the first time I saw how relaxed he was with his group of friends. The last time we met Hong was during the 2012 London Olympics at his townhouse. At that time, he was the Director for Sexual Health for the 2012 London Olympics and briefed our family what he was doing. He was a great cook & one of his hobbies was doing Chinese Opera! His home was filled with so many artsy curiosities. I know that he missed his beautiful mother, who was a fantastic seamstress. He passed away after a fall in his bathroom during the pandemic.

Ref:

<https://lgbtqreligiousarchives.org/profiles/hong-tan#:~:text=Rev.%20Tan%20founded%20Metropolitan%20Community,and%20ordained%20clergyperson%20in%20UFMCC.>

The MCC church formally ceased to be involved and the name was changed to 'The Food Chain' that started as providing Christmas meals to people living with HIV. Now it provides a range of nutrition services & support to anyone living with HIV in London.

<https://www.foodchain.org.uk/about/our-history/>

My sister FTKM married pastor Richard N. in Singapore who passed away early of cancer. A decade later, she remarried. Her husband was a Canadian Forces Chaplin. Now they have retired to serve the First Nations Indigenous group in Thunderbird, Ontario.



— THE —
DEBT-FREE
Heart

— —
SCARED. SCARRED. SACRED.



The End