

# Prime Minister's National Day Rally Speech

## Social Stratification and Commitment

This is my 20th year in politics. When I stood for elections in 1976, I was only 35 years old. I had no experience of politics and did not appreciate fully its rigorous demands. I accepted the PAP's invitation to stand out of a sense of responsibility and obligation. I had benefited from the system, and felt a duty to contribute to my country. It was a call I could not refuse.

Many in my political generation felt the same sense of duty — Tony Tan, Dhanabalan, Sidek Saniff, Yeo Ning Hong, Jayakumar, Lee Yock Suan.

We belong to the second generation, the generation that bridges the pre-independence and post-independence period. We were too young to be in the thick of the struggle for Singapore's independence. But we were old enough to understand what was going on around us, and that experience permanently shaped our outlook on life.

I remember the numerous strikes, the Hock Lee Bus riots, the Chinese Middle School students' examination boycott, the bomb that went off at MacDonald House during Sukarno's campaign of Confrontation, killing two innocent office workers, the 1964 racial riots, the tension, the curfews, the announcement of Separation from Malaysia on 9 August 1965.



▲ *The Hock Lee Bus riots in April 1955, instigated by pro-communists, resulted in 4 deaths and 31 injured.*

- ▲ *The July 1964 racial riots, sparked off by a scuffle during a procession to celebrate Prophet Muhammad's birthday on 21 July, saw vehicles being burned, houses torched and innocent people attacked. An islandwide curfew was imposed till 2 August, by which time 23 lives were lost and 454 people injured.*

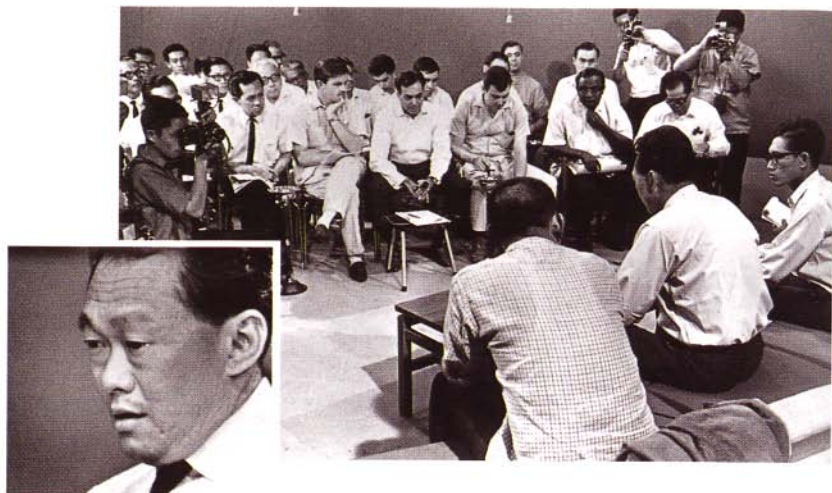
*Chinese middle school student activists barricading an examination centre to prevent fellow students from sitting for examinations in November 1961.*



*On 10 March 1965, during Confrontation of former Indonesian leader Sukarno, a bomb exploded in MacDonald House, killing 3 people and injuring 33 others.*



*Birth of a nation: On 9 August 1965, a visibly moved Lee Kuan Yew announcing Singapore's separation from Malaysia at a press conference on television.*





In the July 1964 riots, I walked part of the way home from City Hall to Queenstown. I had just started work in the Prime Minister's Office. Luckily nothing happened to me. Ahmad Mattar was not so lucky. He too had just started work at the Singapore Polytechnic. A Chinese mob stopped him on his way to work. He was then driving his new car. When he heard the word 'pha', he abandoned his car and ran for his life. His car was set on fire.

My generation also enjoyed the fruits of growth under a good government. We appreciated them all the more after the dangers and uncertainties we had gone through. When my mother bought a 3-room HDB flat in Queenstown in 1963, my family was extremely grateful to the Government. Before that, we had lived in a house without electricity and modern sanitation.

## **Message to Post-Independence Generation**

The post-independence generation of Singaporeans, born after 1965, have known only peace and growing prosperity. It has been one exhilarating ride along an expressway for them.

Those born after 1965 now form 47% of the population. The oldest are now 31 years old. Some have already started their own families. Soon they will be the majority. In the next 10-15 years, they will be more in charge, holding key positions in government, public sector, companies, making decisions in their jobs and for their families.

What will Singapore be in the 21st Century? Whether it will grow or stagnate, glow or fade, will depend on the cohesiveness of these younger Singaporeans, their commitment to each other as fellow citizens, and their determination

and stamina — qualities which the founding generation had in abundance and which my generation inherited and emulated.

I feel a special responsibility for this generation. Senior Minister led the pre-independence generation and built today's Singapore. My task is to lead the post-independence generation into the 21st Century. I need you to work together with me so that we will build the best home for yourself and your family.

You have benefited from the fortitude and vision of the founding generation. Unlike us, you have not experienced the trials and tribulations of pre-independence and early nationhood. You did not have to plant the seed or nurture the tree. Many of you are absorbed by personal aspirations — promotions, houses, holidays. Too few know or care how we got here, or what lessons our past holds for us.

You have grown up now. Soon you should no longer depend on your parents for food, clothing, or shelter. You will set up your own homes, raise your own families, and care for your ageing parents. You will increasingly take over responsibility for Singapore. It is your turn to nurture the tree, feed it, make it grow taller and stronger.

To today's young, I say: I understand your preoccupation with careers and families. You can fulfil your aspirations, your Singapore Dream, but only if you keep Singapore strong and socially cohesive. Our basic constraints and vulnerabilities have not changed. We are not a natural country like Japan with a homogeneous population, one race, one language, and one culture. We are of different races, with different languages and cultures. We have to put in that

extra effort to stay together to build on our common experiences in life together in schools, polytechnics, universities, National Service, at work and at play, and in our HDB new towns. Gradually, we will create common reference points which can rally us to protect and uphold our national interests.

## **Maintaining Social Cohesion**

We are now much more cohesive than in 1965, but I see incipient dangers. While there are no tensions as in the 1960s, our society is showing signs of becoming more stratified by education and income groups. Many Singaporeans aspire to drive bigger cars, live in private properties, send their children to top schools. This desire to succeed and upgrade is natural and to be encouraged. But for some, it goes beyond that. They have become snobbish and status conscious. They want to “move along”, to show their peers that they have arrived. The Feedback Unit has shown me letters from successful young couples who questioned why they should be “condemned” to live in HDB flats!

86% of Singaporeans live in HDB estates. The majority will always do so. HDB offers outstanding living environments, not hovels or slums. The Government is committed to improving the quality of HDB housing to keep up with private properties. The Government has plans to spend billions each year to upgrade HDB precincts and rebuild entire towns. These programmes will raise the quality and value of HDB properties.





*"HDB offers outstanding living environments, not hovels or slums. ... We will not have slums or ghettos in Singapore. Few other countries can say that."*

I understand why people want to upgrade to private property when they can afford it. But a desire to distance oneself from the majority, to disdain HDB housing, will weaken our social fabric. A class-conscious Singapore will be a weaker society, unable to stay cohesive and give of its best. Unless we correct this trend among the more successful, it will divide us and weaken our society.

## **Commitment of Younger Generation**

Singapore's continued existence and prosperity depend on the people's commitment to the nation, to one another as fellow citizens. If democracy means "you go your way, I go mine", we are done for. My kind of democracy means commitment to one another, building consensus, to go the same way. How else does Singapore survive?

Some Singaporeans now talk openly and casually about emigrating. Cost of living high — emigrate. Price of properties high — emigrate. Son under pressure in school — emigrate. Government fails to accept their feedback — emigrate.

Is this the way to build Singapore? Can you really emigrate and do as well? Perhaps the very able and enterprising can. What about the bulk of the population? What about your parents, brothers and sisters? What will happen to them, if the more able, especially those in charge of government, the professions or business, have no sense of responsibility for or obligation to the well-being of their own families and of their fellow citizens?

Successful Singaporeans must remember that they have succeeded in life only because society has invested heavily in them. They are the ones on whom society has spent the most for their education, training and scholarships. With these extra costs, goes a special obligation to serve their society. They have an obligation to provide leadership, raise standards, and to make a difference to the lives of Singaporeans. To opt out and emigrate is a cop out.

It is not just the people at the top who must be committed to society. Every Singaporean must be committed to make Singapore work. Giving Singaporeans a material stake in Singapore, like an HDB flat and Singapore Telecom shares, will strengthen this commitment. But material incentives are not enough. People are committed to a country because of their emotional ties with the families, relatives and friends, their sense of pride in themselves and their fellow citizens and of the country they have together built.



We have to heighten the sense of being a Singaporean. The reaction to Senior Minister's comments on the possibility of re-merger with Malaysia showed that a Singaporean identity is emerging.

I was away when Senior Minister made his comment on re-merger. Later he explained to me his reasons: Dr Mahathir has done well for Malaysia. His bold policies, like building state of the art infrastructure, and improving technological levels by restoring the teaching of sciences and engineering in English, have made Malaysia very competitive. SM believed that Dr Mahathir will go further in his drive to increase productivity and make Malaysia more competitive. Singaporeans will have no choice but to work smarter and harder. If we fall behind and cannot make a living, we may have to ask to rejoin Malaysia. SM wanted younger Singaporeans to remember that our survival and prosperity cannot be taken for granted. Singapore is not an ordinary country. It requires extraordinary efforts to make Singapore competitive and be a little ahead of its better endowed neighbours. If Singapore falters, we will have no choice but ask Malaysia to take us back. Such a re-merger will be on Malaysia's terms.

I have decided to highlight this question of commitment because of the generational change. There is a danger that after 31 years of peace, stability and growth, we sometimes forget that Singapore is totally man-made, the result of human organisation and human ingenuity, and that it requires special effort to maintain its position and its regional and global role. We have to make sure that all Singaporeans, especially those born after 1965, are conscious of our limitations and will make that extra effort.

## Community Bonding

I consider emotional bonding between Singaporeans to be one of our key tasks. It is the glue which holds a people together. It determines whether Singapore will continue to flourish as an independent country in the next century.

Western countries have weakened their social cohesion by their governments taking over responsibilities of parents, of families and of the successful and altruistic in the community to look after the aged, the poor, and those who need help. Government officials who have no personal ties with the local community have replaced local leaders. The community leaders lose their roles. They stop caring for the welfare of those around them, because they do not feel it is their responsibility anymore. The recipients of state welfare feel no gratitude or obligation to the officials who pay out the benefits or to the state. On the contrary, they consider any assistance to be their right, their entitlement.

In Singapore's history, community leaders have played important roles in looking after their communities. Under the British colonial government, the communities had to fend for themselves, to provide schools for children, dispense alms to the poor, maintain voluntary hospitals to help the poor and homes for the aged without families. There was bonding between clan leaders and members of the clan. Even now, seventh moon groups and shopkeepers in HDB estates sponsor scholarships and bursaries, and contribute to CCC (Citizens' Consultative Committee) welfare funds. There are Malay mutual-help groups in every constituency, who collect small donations and *fitrah* (a compulsory contribution required by Islam at the end of fasting month) regularly to help the poor and the needy.

We must go the opposite way from that of Western societies. We must reinforce these traditional and natural community ties, and strengthen our social glue. We have already gone some way by setting up Town Councils, devolving HDB's responsibilities to MPs and grassroots leaders. And last year when we introduced Edusave Merit Bursaries, we also launched a matching grant scheme for the government to help CCCs which give their own scholarships and bursaries to able and needy children.

I now propose to delegate more functions to the community. We will divide Singapore into 10 to 15 communities, on a geographical basis. Each can be one whole town like Ang Mo Kio or a combination of several GRCs (Group Representation Constituencies) and single member constituencies. Each community will look after the welfare of its residents. The more able will have to lead, and help the less able, the old and the aged sick.

We will form a new grassroots organisation above the existing ones. In each of the 10 to 15 communities, there will be a Community Development Council (CDC). The CDC's main mission is to care for the community and cement community bonding. It will coordinate and lead the CCCs, CCMCs (Community Centre/Club Management Committees) and RCs (Residents' Committees), whose roles will remain unchanged. It will also induct leaders of other community and social service organisations to serve in the CDC.

The Community Development Council will manage Medifund cases, Public Assistance cases, Edusave scholarships and bursaries, university and polytechnic bursaries, study loans, child care centres, kindergartens, community libraries, recreational facilities for the young and old and other social service infrastructure.



The Government will provide the Community Development Council with funds to undertake those activities which it has previously been doing. But for the spirit of mutual help to inspire, the Council will also have to raise funds from the community, which the Government will match three to one, for it to undertake more community development projects.

Residents who receive their Medifund assistance or their Edusave Merit Bursary from their own community leaders will deepen the emotional bonding in the community. When the same benefit comes from a faceless bureaucrat, there is no bonding at all, and the citizen feels he owes his community nothing. The more the successful in a community helps its less successful members, the more cohesive that community will become.

The Chairman of the Community Development Council can be a Member of Parliament, but not necessarily so. The CDC will comprise both non-HDB and HDB residents, to bring people living in private and public housing closer together.

To reflect the responsibility, authority and status of the chairmen of CDCs and town councils, we will create a new position called "Mayor". A Mayor will be appointed only if he chairs both a CDC and a town council of a certain minimum size, say, 150,000 voters. A Mayor will have to be an elected MP, but his appointment is by the Prime Minister. After the General Elections, I shall appoint a few Mayors.

The Community Development Council is a return to the old community spirit of mutual help, this time with Government increasing the resources available to community

leaders. The more able and successful should help the less able and the less well off, as they used to do and were respected for doing. The community, especially those who receive help, will naturally respect the successful who look after them instead of resenting their success. The community will find themselves better off. This will help our citizens to build a civic society.

## **Cost of Living**

Now let me deal with a perennial subject which gets hotter in an election year — cost of living.

I agree that people are spending more than before. They are doing that all over Asia. A recent *FEER (Far Eastern Economic Review)* survey found that the only country in Asia where people were not spending more was Japan. People cannot spend more unless they are earning more. So because of the collapse of Japan's bubble economy, the Japanese have no extra money to spend.

Spending more does not necessarily mean that things are getting more expensive. In Singapore, where growth rates have been high but inflation rates low, it means that standards of living are going up. The question we must ask is how much of our extra spending is because prices have gone up, and how much because people are buying more items, and better items.

The Chief Statistician has told the Cost Review Committee that household spending went up by 76% between 1988 and 1993. Of this only 14 percentage points was because prices had gone up. The remaining 62% was due to people buying

more items, and better items. In other words, the increase in spending in fact reflects the dramatic change in our standards of living and lifestyles.

NTUC Fairprice and the Emporium Group have just testified before the Cost Review Committee. They gave some vivid illustrations of this. Take rice, for example. Housewives do not now buy just fragrant rice. They go for premium grade fragrant rice, sold in plastic bags with brand names like Royal Umbrella and Golden Royal, unlike the old days when you bought rice out of a large gunny sack from the provision shop. Fairprice sales of premium grade rice have gone up from 26% its total rice sales in 1988 to 56% today, while sales of medium grade rice have gone down from 49% in 1988 to 33% today.

I too like fragrant rice. But my wife buys unbranded, unpolished rice. She says that it is more nutritious, and also cheaper.

Our tastes have changed with more money in the pocket. At Fairprice, more and more workers are buying tuna instead of sardines, strawberries, cherries, persimmons, instead of pineapples, papayas and bananas. Fairprice is even selling Japanese sushi, which I am told is very popular. Naturally, these exotic items cost more, and naturally, your expenditure goes up.

Fairprice also reports that more workers now buy liquid detergent instead of powder detergent, shower cream instead of soap. I use soap, not shower cream. Even then, my bath costs more. I now use soft, mild soap, and shampoo and conditioner, instead of Lam Soon soap.





*“Fairprice also reports that more workers now buy liquid detergent soap instead of powder detergent.”*

At the Marine Parade kindergarten, I was amazed by the shoes the children wore. I saw Reebok, Nike, some Bata, but no Chinese brand names. Some shoes even had lights that flickered at the heel, like the brake lights of a motor-car. In fact, they don't call them “shoes” anymore. They call them “sneakers”, “hi-tops” and “cross-trainers”. Even our vocabulary has gone up-market.

So you know why it is difficult to use statistics to convince Singaporeans that their cost of living has not gone up a lot. The statistician measures price changes on the same items of

the same quality. He does not measure taste or quality changes, such as someone switching from Bata shoes to sneakers or Kopi-O to Kopi-C. The Consumer Price Index (CPI) compares Bata with Bata, and Kopi-O with Kopi-O. Statisticians the world over measure inflation in this way.

Our statisticians are correct, not wrong. If you switch from Kopi-O to Kopi-C, you will pay 20 cents more, just for a few drops of Carnation evaporated milk. But it will not be because the price of Kopi-O has gone up. Nor can it mean that you are worse off than before, because you can still drink Kopi-O at 60 cents, or Kopi-O at home for less.

People are also spending more because of changes in their household status. When children go to school or university, a household's expenditure goes up. Because of the success of our education policies, far more households have children in polytechnics or universities today than 10 years ago. Instead of earning money and contributing to their families, these children need to be supported by their families. These households are at their peak spending years in their life cycle, and therefore, find their budgets stretched.

More people also live in larger flats than before. Larger flats pay higher service and conservancy (S&C) charge, and cost more to maintain. In 1985, owned 3-room HDB flats outnumbered owned 4-room HDB flats, 220,000 to 135,000. By 1995, the situation was reversed: 230,000 owned 3-room flats against 235,000 owned 4-room flats. The number of owned 3-room flats went up by a mere 10,000 as against 100,000 for owned 4-room flats. If Singaporeans are not better off, how could so many have upgraded from 3- to 4-room flats?

Look at another set of figures. In 1986, 15,000 HDB residents employed foreign maids. Today, it's more than three times as many, 50,000.

Yes, prices have gone up some. But incomes have gone up by much more. Singaporean workers enjoyed a nominal wage growth of 7.6% per year between 1990 and 1995. The Singapore dollar has also appreciated by 5% per year against the US\$ and HK\$ and 3.5% per year against the Malaysian ringgit over the same period, which shows that inflation is lower in Singapore than in these countries. With inflation kept low at 1 to 3%, your real purchasing power grew by an average of 4.9% per year between 1990 and 1995. That was how you could spend more and travel more.

Last year, 110,000 Singaporeans visited Britain. They stayed on average for 13 days, and spent an average of \$1,900 per person, twice as much as tourists from other parts of the world to Britain.

The British Tourist Authority welcomes Singaporeans because they eat out a lot, and are big spenders, buying shoes and branded products.

Now, count your increased wealth. Some people complain that the prices of residential properties are too high, but do you want the Government to interfere in the market and bring down the value of your assets?

3-room flats bought for \$30,000 are now worth \$200,000. 5-room flats bought for \$50,000 are worth \$450,000. 5-roomers have become half-a-millionaires. You cannot name any other government which has enabled its people to acquire so much wealth so fast.



Critics may say that this increase in wealth is only on paper. But look at how many friends and relatives of yours who have upgraded to better housing. Between 1992 and 1995, 79,000 HDB households moved to bigger HDB flats or private housing. More than 50% of these were from 3-room flats. Another 30% were formerly 4-roomers. They have made it to bigger, better homes. They were not playing the game of Monopoly. If they had been hit by higher cost of living, how could they upgrade? But because they have upgraded, they now find their expenses higher and their budgets tighter.

Tan Sai Siong in her column in *The Straits Times* of 14 July, "Worth Government's while to explain today's higher cost of living" posed a statistical puzzle. She said,

"The Government will need ... patience ... to explain why the father who earned \$36,000 a year in 1960 could afford a lot more than his son who earns \$72,000 per annum today, even when inflation is low."

The key to this puzzle is simple. For most goods — food, clothes, travel abroad, education — the son is much better off. But when it comes to landed property or cars, Tan Sai Siong is right. The reason is the father earning \$36,000 in 1960 was a top earner. His \$36,000 was 1½ times the salary of a Permanent Secretary Grade 'C' in the Civil Service. The father was one of 100 graduates per year. His son, earning \$72,000 today, is one out of 10,000 graduates per year. His graduate son is not exceptional, any more. At \$72,000, his grade in the Civil Service would be Senior Administrative Assistant, 9 grades below Grade 'C'. So for landed properties

and cars that need road space or land, which is limited in supply, the son faces much fiercer competition than his father did.

But if the son does as well in life as his father, and in time becomes a top civil servant, a successful engineer, lawyer, accountant or entrepreneur, he will rank in his age group as high as his father did in his father's age group. Then, like his father, he too will be able to afford a house and a car!

Furthermore, the odds against the son are not really that bad. There are far more private properties available now than a generation ago, because the Government has been releasing more land for private housing. And despite the COE (Certificate of Entitlement) system, more and more Singaporeans own cars, far more than a generation ago. So even if the son does not do quite as well as his father did, compared to his contemporaries at present in their mid-30s, he can still afford an apartment, a car, and much more.

Like Ministerial salaries, cost of living is an emotional issue with the people, not an intellectual problem. Every family is stretching their income to the limit, and there is never enough money to satisfy our taste for better things.

Feedback Unit received a letter in July from someone who wanted to refute the statistics provided by MTI (Ministry of Trade and Industry) on the cost of living. He and his wife have a combined income of \$15,000 per month. But he complained that he has to pay for his apartment, car, maid and care for his child of 23 months. He has practically no savings and he felt that his quality of life is zero. He added that while he was at the SPH Businessman of the Year Awards

dinner, the other nine professionals sitting with him shared his views, and all of them have the same idea of migrating in five years' time for the sake of their children and their quality of life.

This person is unlikely to be much older than 30 if he has only a 2-year old child. If a young man with a family income of \$15,000 a month can complain that his quality of life is zero and thinks of emigrating, then he has lost his bearings or as the Chinese saying goes, he has forgotten to think of the source of the water he drinks. He will not be satisfied wherever he is.

I am sensitive to the aspirations of Singaporeans for ever higher standards of living. I understand their perception that cost of living has gone up, even though the CPI is low. It is their new style of living that has upped costs. We have kept inflation low. 1 to 3% per annum. It is not zero inflation. But we still have 7 to 8% net economic growth per year after deducting inflation. Every Singaporean wants higher wages. Next time you eat out and find that the plate of *char kway teow* costs more, just remember that when you get your annual increment, the *kway teow* man and his family also expect to increase their income, and rightly so.

Here, let me say a word in sympathy of taxi drivers. Like hawkers, they too hope for higher living standards as the country progresses. They can drive longer hours, but without overtime pay. They can work smarter, using the satellite GPS (Global Positioning Satellite) system to find more passengers and cruise empty less. But as wages for other Singaporeans increase, from time to time taxi fares also have to go up. The Public Transport Council vets their fare increases, to make



sure that they are justified and fair. In the longer term, with the ERP (Electronic Road Pricing) in place, we can give more leeway to market forces to settle taxi fares.

The Cost Review Committee has been examining how much costs have really risen, and why the public perceives that they have risen sharply. I have asked it to study ways to moderate cost increases, and their impact on Singaporeans, particularly lower income groups.

CASE (Consumers Association of Singapore) plays an important role in monitoring the cost of living, and making sure that consumers get a fair deal. Lim Boon Heng tells me that the unions want to build up a \$10 million endowment fund for CASE, to give it the resources it needs. I support this. The Government will contribute \$5 million to this endowment fund, on a dollar-for-dollar matching basis. This will help to build up CASE and enable it to do more to protect consumers.

## **Health Costs**

I understand the anxiety of Singaporeans over health care costs. The Government will continue to subsidise health care heavily. This is my personal pledge.

My father and two uncles died of illnesses at a very young age. They all left behind very young families. I know what it means for a family to lose a breadwinner, or have them suffer from illness.

That was why in my first National Day Rally in 1991, I promised all Singaporeans that they would be treated even if

they or their family members had no money to pay for their hospitalisation. I have honoured this pledge.

Let me repeat my guarantee. No Singaporean will be denied treatment in our hospitals just because he is poor. 'C' Class wards will always provide good basic medical care. We will make sure there are always enough 'C' class wards for poorer Singaporeans. If there are not enough, we will build more 'C' Class wards.

Meeting the rising demand for health care is a challenge. Take heart bypass operations. In 1986, the government hospitals did 264 operations. Last year, they performed 562 operations — more than double. It costs SGH (Singapore General Hospital) \$16,000 to do a heart bypass operation, but it charges a 'B2' patient only \$3,000. SGH charges an 'A' Class patient \$16,000, much cheaper than the \$25,000 to \$30,000 for a bypass done in private hospitals.

Cataract operations are now so common-place, almost like changing spectacles. In 1985, the government hospitals did only 1,700 cataract operations. Last year, they did 8,500 — five times as many. Class 'C' patients pay only \$530 compared to \$2,900 for Class 'A' patients, and \$4,000 in Mount Elizabeth.

I understand the worry of older Singaporeans over their potential medical expenses. As we live better and longer, more medical conditions will need to be treated, which previously we used to leave alone, like bypass surgery and cataract operations. This is why we have raised the age limit of Medishield coverage to 75 years. We will top up your Medisave when the economy does exceptionally well. The

sum of \$200 to \$550 you get may appear small to you. But for the whole country, it adds up to \$450 million. Not a small sum.

Our hospital co-payment system is based on your savings. You save for your own needs, and your family's needs, in your Medisave account. Then when you fall ill, the money in your Medisave account will help pay for your hospital bills. If you need very expensive treatment, like heart bypass surgery or kidney dialysis, Medishield insurance will help pay your bills. We have calculated, confirmed by our experience, that under this system nearly all Singaporeans will have no difficulty in meeting their bills through their Medisave and Medishield, even though hospital bills may sometimes seem large for major and complicated operations.



*"Let me repeat my guarantee. No Singaporean will be denied treatment in our hospitals just because he is poor. 'C' Class wards will always provide good basic medical care."*



If despite Medisave and Medishield you still cannot pay, Medifund will help you out. Medifund has helped 87,000 needy cases, paying out a total of \$23 million. 99% of applications to Medifund were approved. Medifund now has \$500 million and has enough income to help poor patients. If we need to top up Medifund later, we will do so.

People often want the government to assume the full burden of the cost of medical care, and provide treatment free to Singaporeans. Because of the painful lessons learned in other countries we have not done this. All the countries which have done this — Britain, France, Germany, Canada, and Communist China — have failed. Their systems break down as people overuse so-called “free” health care, which they actually pay for indirectly through higher taxes. Their health services deteriorate. Waste and inefficiency become endemic. Citizens fail to get so-called “free” service, because they are forced to queue for long periods before treatment, and sometimes die before reaching the head of the queue. Now these countries are forced to cut back on services, introduce cost controls, and reform the system.

Our system, based on Medisave, Medishield and Medifund, with a range of classes and hospitals to choose from is better. *The Lancet*, the most established journal of the British medical profession, carried an article which praised our Medisave system in their issue of 6 April 1996. The article, by Professor Chris Ham of the University of Birmingham, was summarised in *The Straits Times* (25 May 96) and *Lianhe Zaobao* (3 June 96). He commended our Medisave system because it does not make the next generation pay for this generation’s expenditure. He concluded that our health care system is

both effective and fair because it offers a middle way between the free market and a national health service.

## **Education**

To sustain exceptional performance as a nation, we need a healthy and high quality population — disciplined, well-educated and trained, with everyone's talents cultivated to the fullest. Then we can attract more foreign investments, spot and seize our opportunities faster. Then we can develop knowledge-intensive activities, like design and development work, and we can create software, or adapt technology to regional markets.

### **Improving the Schools**

We already have in place a fairly good education system. But we can improve it.

Parents want to send their children to good schools. They get very disappointed when they fail to secure places in the most popular schools. We cannot make all schools equally outstanding. That is impossible. Standards will always vary from school to school. Even in a new town with several neighbourhood schools, parents know which one has the best principal, enforces firm discipline, and gets the best results. But we can make every school in Singapore a good school, and the best ones truly outstanding. We will have good schools everywhere.

We are upgrading the school facilities and building new schools to replace older ones. For example, in Ang Mo Kio,

we will be building 10 new primary schools over the next 10 years, to replace 15 old ones. We are doing the same in Bedok. We will progressively extend this programme to the other older towns.

A school is not just for acquiring knowledge or useful skills. It is for bringing up the whole person, for inculcating in our young the attitudes, the values, the cultural and historical heritage to equip him or her to be a good filial son or daughter, then proud and caring mothers and fathers, and as important, loyal and committed citizens.

## **National Education**

One important part of education for citizenship is learning about Singapore — our history, our geography, the constraints we face, how we have overcome them, survived and prospered, what we must do to continue to thrive. This is national education.

When Lee Hsien Loong went to NUS last month, he recited to the students the basic facts about our nationhood: that we entered Malaysia in 1963; that there was basic disagreement over the fundamental issue of equal rights and opportunities for all races in Malaysia; that many people were killed in two externally instigated race riots in 1964, and that Singapore was finally ejected from the Federation on 9 August 65, because Malay-Chinese race relations became so bad that Tunku Abdul Rahman, then Prime Minister of Malaysia, warned that if we did not separate, there would be bloodshed.

BG Lee got the impression that most of his audience had



no idea how we became independent. The students understood what he was saying. But it was not a deeply felt, vital part of their collective memory.

After his talk, one student told him that there were no great events in our past, like Paul Revere's midnight ride, to be proud of. Amazing that this student knew of this 18th Century American patriot who rode from Boston to Lexington and Concord to warn the Minutemen that British troops were going to attack them, yet did not know the dramatic events which led to our independence.

I do not think that he is the only one. The fault lies not with the students but with us, the government, parents and teachers, for not imbuing them with this sense of history.

This ignorance has serious consequences. They will not know the basis of our success. They will not know what dangers lie just off the highway, if they veer off the narrow path and trip up over sensitive issues of race, language and religion. They will not appreciate how they have come to enjoy their present way of life, or realise how unique and precious it is. If they forget that Singapore is not an ordinary country, they will slacken, and Singapore will fail.

We must put this right. The Ministry of Education has been working on this for some time. It will be a massive effort. We need to train our teachers to deal with these issues. Already many teachers are born after 1965, and have no personal memory of the events. But we must do it.

## **Information Technology (IT)**

Next, I want to emphasise the importance of Information Technology in Education.

If my teachers forty years ago came back to teach, they would feel at home with the blackboard, chalk, duster, students with textbooks. Other than some TV sets and overhead projectors, the classroom has not changed much. But the workplace outside has been transformed by technology, especially IT. Our schools must use more IT in teaching and learning. We must give students access to a wide range of resources, and help them develop the ability to learn independently.

We will teach all our 21,000 teachers to use IT, to use computers to help them in their teaching, and to teach their pupils to use computers and the Internet. Teachers must be empowered, not overpowered, by IT.

By next year, every primary school will have at least 100 computers. Primary school pupils will spend 10% of their curriculum time learning in an IT environment. We will extend similar programmes to all secondary schools and Junior Colleges.

We will make a special effort to give children from poorer families, who have no computers at home, easy affordable access to computers near their homes. Our goal is 100% student access to IT within the next three years.



*"We will teach all our 21,000 teachers to use IT, ...and to teach their pupils to use [IT]. Teachers must be empowered, not overpowered, by IT."*

The IT master plan for schools will cost \$1.5 billion over five years. We are willing to pay this price to prepare our children for the 21st Century.

## **Technical Education**

We must also elevate the importance of Technical Education. 7,500 of our students leave secondary school each year without obtaining further skill qualifications. They skip ITE (Institute of Technical Education) to start work. They have no difficulty getting a job because of the very tight labour market. Their starting pay is not much lower than ITE graduates'. But after five years, ITE graduates earn, on average,



40% more than the secondary school-leavers without skill qualifications. And when technologies change and new industries come to Singapore, the school leavers without skill qualifications will be at a disadvantage compared with ITE graduates, who will be better able to upgrade their skills, and keep their jobs.

Our students must take the long view. I strongly urge those who do not qualify for Pre-U or the Polytechnics to enrol at ITE. Invest your time to acquire skills when you are young. It will pay off when you are older.

The Government has spent \$300 million to upgrade training facilities at ITE. It will upgrade the ITE's teaching and training programmes to make ITE training among the best of its kind in the world.

To make ITE training more attractive and to elevate its importance, we will introduce ITE scholarships for the top 10% of ITE entrants, and bursaries for ITE students from low income families. The details will be announced later.

## **Social Mobility and Cohesion**

I want all young Singaporeans to do well educationally. We are investing heavily in you. Not every student is equally able. But we will invest in every child to maximise his potential. We will help talented children from poorer homes to receive a good education and do well. This will keep Singapore an open society, with easy social mobility and many avenues for talent to rise and contribute more to society.

## Asset Enhancement

After 31 years of nation building and meritocracy, many of the most talented and enterprising people have risen in society.

Every year Chairman PSC sends me reports on the 'A' level students selected for President, SAF and Overseas Merit Scholarships. They have been chosen purely on merit. On average, about 40% come from poor families. This year, among the Overseas Merit Scholars, one father is a tinsmith, another is a meat seller, and a third is a taxi driver. One mother is a domestic helper, and several are production operators.

But on average, more scholars, about 60%, come from middle class or professional families — teachers, lawyers, doctors, TV producers. Their grandparents were mostly poor — most Singaporeans of that generation were. But their parents are not, because they have taken advantage of the abundant opportunities over the last 30 years and moved up.

The same thing is happening with housing. As I said earlier, many households are upgrading to bigger HDB flats or private property — 79,000 between 1992 and 1995. These are the more enterprising families. The result is incomes and housing types are becoming more closely correlated.

There is still considerable social mobility, and a lot of upgrading by housing types. Our income distribution has not widened, because more Singaporeans have made it into the middle-income groups. But in future the gap between top earners and the rest may widen, because in the global

economy, the able and talented are in demand everywhere, while the unskilled are in oversupply.

To maintain social harmony and cohesion, the Government has deliberately distributed wealth widely and equitably among Singaporeans. The most important way we have done this has been through the HDB programme. The value of your homes has gone up because Singapore has developed and become wealthier, because we are stable and people are confident that we will continue to do well, and because we have improved our infrastructure: expressways, MRT (Mass Rapid Transit) extension, LRT (Light Railway Transit), parks and more amenities in all new towns plus the Main Upgrading Programme (MUP) and Interim Upgrading Programme (IUP), and more drainage and less flooding of low-lying areas.

Some people complain that HDB flats have become very expensive. But 600,000 HDB home-owners have seen their properties appreciate in step with, and recently more steeply than, private properties. Had this not happened, HDB dwellers would have felt a strong sense of injustice, of being left behind. As it is, everyone has benefited from the rise in property values, and yet there is some envy that some have benefited more than others.

Our asset enhancement programme is a programme for wealth-spreading. Everybody will get something, but not everyone will benefit equally. Our social objective is to hold together citizens of different abilities, education, different incomes and wealth. Hence lower income Singaporeans will receive more help.

We will balance the interests of different groups over time



— the young and old, the working population and the retirees, the employers and workers, the able and less able, the rich and the poor. Edusave is for students while pre-Medisave top-up is for the old. The Singapore Telecom share offer is for every adult, while S&C and rental waivers benefit HDB residents only. Buyers of HDB flats are heavily subsidised, more than those who get a \$40,000 grant to buy an Executive Condominium (EC). Those who receive the \$40,000 grant for ECs are our own children. They will in time pay more taxes, which can be used to help others.

The Singapore Telecom shares, the Medisave top-ups, the SOTUS (Share Ownership Top-Up Scheme) schemes, and HDB upgrading will add up to \$6 billion by the end of this year. But the biggest asset enhancement is your HDB home.

Recently, Lee Hsien Loong quoted \$60 billion as the total amount by which the 600,000 HDB flats have appreciated, since HDB first sold them. I thought that \$60 billion was too low, so I checked with HDB. HDB calculated that just over the last 10 years, the total capital appreciation of HDB flats has been \$133 billion, i.e. on average, each household has become wealthier by more than \$200,000. That is how much wealth Singaporeans have gained, as a result of government policies and Singapore's success. If that is peanuts, they are very big peanuts.

Whether we can continue to enhance your assets depends on you. We can only do that if we continue to run budget surpluses, do well as one united nation, and have good, competent and honest government to which you give unstinting support.

## **Sale of Singapore Telecom (ST) Shares**

Besides being a home-owning society, I wanted to make Singapore a share-owning society. We have done this with the sale of Singapore Telecom shares to Singaporeans in 1993. Overnight, Singapore became a share-owning society. Three out of four adult Singaporeans have become shareholders. Most important, nearly all of them have held on to their Group 'A' shares, instead of staggng them for a quick profit.

Dr Richard Hu announced in the budget that as part of our asset enhancement programme, we would be selling more Singapore Telecom shares to Singaporeans this year. As a short form, we call this the ST2 exercise.

The scheme will be similar to the Group 'A' shares in 1993. But instead of offering every Singaporean the same number of shares, this time we will give more shares to NSmen. NSmen are a vital part of our national defence, and this will be another modest token to recognise their contribution.

The ST2 scheme will be as follows. Each citizen aged 21 and above will be offered 500 ST shares. NSmen will receive extra shares — 100 more for Inactive NSmen, and 200 more for Active NSmen.

The shares will be sold at a discount to their market price. They will be Group 'A' shares, i.e. they will attract loyalty bonuses. So long as you do not sell them, you will get 1 loyalty share for every 10 Group 'A' shares after one, two, four, and six years. In other words, if you keep the shares for six years, for every 100 shares you buy, you will get 40 more absolutely for free.

will be no Group 'B' or Group 'C' shares this time.

The shares will be priced at \$2.50 each, which is a discount of \$0.90 from their closing price of \$3.40 last Friday. 500 shares will cost \$1,250. 700 shares will cost \$1,750. Most Singaporeans have enough savings in their CPF, especially with the help of SOTUS schemes, to pay for these shares.

Taking into account the discount from the market price, and the loyalty bonus shares, the shares are worth about double what you will be paying for them. Each citizen who buys the shares will be getting a subsidy of between \$1,100 and \$1,600. In total, ST2 will cost the Government \$2 billion or more, depending on how many take up the shares.

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*"As part of our asset enhancement programme, we [will] be selling more Singapore Telecom shares to Singaporeans this year."*



We will also make a special allocation of ST shares for the community self-help groups, to build up their assets and help them to expand their activities. CDAC (Chinese Development Assistance Council) and Mendaki (Council on Education of Muslim Children) will get \$4 million worth of ST shares, SINDA (Singapore Indian Development Association) will get \$3 million, AMP (Association of Muslim Professionals) \$500,000, and EA (Eurasian Association) \$300,000. They will pay the same discounted price of \$2.50 per share as the public, but they will not get the loyalty bonus shares. If all the self-help groups take up these shares, the total subsidy for them will be about \$4.2 million.

The other details of ST2 will be announced on Tuesday.

## **Housing**

Last year, I spoke on the new concept of Executive Condominiums to help young graduate couples and HDB upgraders to own private residential properties.

This is now a reality. The two Pidemco projects, with 600 units, attracted 11,000 applications.

NTUC Choice Homes, Singapore Technologies and Pidemco will launch another 1,500 units soon.

Next year, we will release land for 4,000 more units of ECs. Two-thirds will be tendered out. The rest will be allocated directly to government-linked companies and NTUC Choice Homes, but with land prices closer to the market.

We have enough land for private housing. With government land sales, 10,000 private flats a year are now

being built. About 40% are bought by first-time owner occupiers of private properties. If we add 4,000 ECs, that means 8,000 families can buy or upgrade to private property. Remember that just five years ago, the whole private apartment market was only 3,000-4,000 units a year. The new rich therefore need not fret that they can never own private property.

I know some younger couples are still dissatisfied because they cannot buy private property straightaway, and find it harder to make the downpayment on private property, whereas households who upgrade from HDB flats have no problem with the downpayment. The Government's policy is to help people buy an HDB flat first. There is nothing wrong with professionals living in an HDB flat. Then 8 or 10 years later, when their incomes have gone up and they have built up



*With more units of Executive Condominiums next year, some 8,000 families can buy or upgrade to private property. "The new rich therefore need not fret that they can never own private property."*

some savings, they can sell their HDB flats, collect the capital gain, and upgrade to private property.

## **Affordability of HDB Housing**

Public housing will always be the main focus of our attention. We will spend more time, energy and resources on public housing, because that is where more than 8 out of 10 Singaporeans live, and where the centre of gravity of our society will always be.

There is no need to worry that HDB flats are getting too expensive for your children. We will continue to price new HDB flats within your means, even if land and building costs go up. We will price new HDB flats taking into account your household income. We will price 3-room flats so that the lower income families can afford them. We will price 4-room flats so that the lower middle income families can afford them. We will continue to subsidise 5-room flats, but the subsidy should not be bigger than on the smaller flats, which are generally bought by poorer families.

At present, 6% of households still do not own the HDB flats they live in. We will improve the 3-room buy-back scheme, to help more low income Singaporeans own 3-room flats.

It is impossible to reach 100% home-ownership. A few Singaporeans will always be on public assistance, or be unable to hold on to assets. But nearly all Singaporeans will be able to afford at least a 3- or 4-room flat. For the few who cannot, provided you earn a steady income of \$500 a month, you can still own a 2-room upgraded flat.



## Upgrading Programme

The Main Upgrading Programme is a huge success. The upgraded precincts have a distinctive private condominium air about it. Real estate agents who handle HDB flat sales report that resale values of upgraded 3-room flats in Kim Keat (built in 1968) are on average \$23,000 higher than newer, bigger and better-designed 3-room flats in Potong Pasir (built in 1984).

We are now going beyond upgrading individual precincts. Whole estates will be rejuvenated under a comprehensive development plan. Mountbatten, Toa Payoh, Ang Mo Kio and Bedok are the first estates to benefit from the Estate Renewal Strategy. Within five years, 90% of precincts in these estates will be upgraded, either under the Interim Upgrading Programme (IUP) or Main Upgrading Programme (MUP). Within 10 years, the whole estate will be upgraded. There will be new town centres, schools, neighbourhood centres, parks, and recreation facilities. When completed, they will be equal to the new estates, in property value and ambience. This way, we deepen the roots of the community in their present estates. Otherwise, many people who want to upgrade will move out to new estates, turning their old estates into homes for old people.

We will upgrade HDB estates as quickly as possible, but it is impossible to do all at the same time. So, please be patient. You will get your homes upgraded, provided you support what we are doing for you.

## Punggol 21

We are planning for a new concept of housing in Punggol. This project — Punggol 21 — will serve as a model for the development of new towns in the 21st Century.

Punggol 21 will contain a mix of housing types — private housing, Executive Condominiums, and high-quality public housing. One-third of the HDB flats will be Design-Plus, one-third Design-and-Build, and the rest standard HDB flats.

The HDB flats will be grouped into smaller, distinctly designed estates, each containing between 1,200 and 2,800 units, and enjoying a common neighbourhood green.

Car parks will be at half-basement level, creating a car-free, pedestrian-friendly neighbourhood.

Residents will travel by MRT and LRT. They will not have to walk more than 300 metres to the nearest LRT station.

Community facilities such as schools, libraries, clubs and places of worship will be located together in clusters.

For leisure and recreation, SAFRA or NTUC will run six to eight clubs along different themes. There will be a waterfront park and two marinas.

There will be three commercial centres because life for Singaporeans is not complete without shopping.

MND (Ministry of National Development) will exhibit detailed plans for Punggol 21 at Raffles City in early October. Go and see it for yourself to know what gracious living will be like in the 21st Century.



*"Punggol 21 will serve as a model for the development of new towns for the 21st Century."*

What Punggol 21 will have, we will do likewise for other new estates, like Seletar 21 or Simpang 21. We will also introduce some of the new interesting ideas in Pasir Ris, Bishan and Tampines.

The HDB new town situation is never static. The moment an HDB estate is completed, it starts getting old. The very next estate we build must be better, must contain improvements and new ideas, and must incorporate lessons learnt from the previous ones.

Provided we continue to prosper, we can and will come back to upgrade the older towns, so that no part of Singapore is left behind, with decaying properties, falling house values, and a demoralised population. We will not have slums or ghettos in Singapore. Few other countries can say that.



## Achievements

I have been Prime Minister for nearly six years.

Soon, I shall go to the people. I regard my Cabinet as a Board of Trustees and myself as its elected Chairman. We are responsible for the people's welfare and accountable to them. Like a publicly-listed company, the accounts must be presented and approved by you, the shareholders.

You can then decide whether to change the Board of Trustees or the Chairman, on the basis of our performance and our plans for the future. But you must be sure that the alternative is better.

I ask for a clear signal. I put before you my six-year record as Prime Minister, for you to scrutinise, judge, and decide. Examine my government's record in all areas — political, economic, social, cultural, sports, international relations. Bear in mind Singapore is made up of different groups — high and low income earners, the able and the less successful, graduates and non-graduates, HDB and private property owners, employers and employees, entrepreneurs and workers.

I cannot please everyone all the time. But I have made sure that every government decision, every policy, every act, was in the collective interest and for the long-term good of Singapore.

Foreign consultancies regularly do country analysis for their clients. The Hong Kong-based Political and Economic Risk Consultancy (PERC) is one such firm. It says:

“Singapore has once again retained the title of Asia’s Mr Clean. ... The Republic remains one of the very few places in Asia where it is possible to do business without having to deal with greedy officials or engage in questionable practices.

“It is difficult to imagine Singapore being faced with any serious social disorder in the short- or medium-term. The government has set the parameters of what is and is not acceptable behaviour and has the power to enforce these standards. It has also steered the economy forward in a way that has enabled the general population to share the fruits of development. There is a widespread perception that maintaining social order helps to sustain economic momentum, and no group is likely to challenge (or be allowed to challenge) this formula in 1996.

“The calm reaction of the local stock market to the sudden illness of former Prime Minister Lee Kuan Yew earlier this year is testimony to the faith that both local and foreign companies have in the ability of Prime Minister Goh and the younger group of PAP leaders that now fill important Cabinet positions.”

These conclusions give me great satisfaction. When I took over from Mr Lee in 1990, my mission was to keep Singapore going and maintain standards. I am gratified that independent observers think I have done so.

My main task now is to recruit younger people of strong character and exceptional ability into the Government, to ensure a safe passage for Singapore into the 21st Century. My generation is already in our mid-50s. We can carry on for another five or perhaps 10 years. But if we fail to prepare a younger team now, Singapore will not have an experienced and strong government to look after your interest in the new century.

The Cabinet's job is multi-faceted and complex. We have to maintain social cohesion and industrial harmony, peace and stability. We must generate enough growth to have resources to invest and re-invest in people. We need to produce budget surpluses to fund our asset enhancement programmes, to achieve a more equitable distribution of wealth without undermining our work ethic. We hope to create a gracious society. We look after defence, worry about security, and cultivate good international relations to secure our place in the world.

Ministers meet foreign leaders and investors to push Singapore's interests. If we have weak Ministers and foreigners think poorly of them, investments will stay away, and Singapore's economic growth and influence will decline. There will be no new jobs. You will be in trouble. But not the weak Ministers. They will know that they will be out in the next elections and will make hay while they are still Ministers.



Ministerial pay is more than an emotional problem to me. It is a real problem. I have to produce results for Singapore. I ask you not to make it more difficult for me to recruit the best team for Singapore.

I used to manage a company. When I recruited a finance manager, I did not hire the cheapest candidate. I looked for the best man available for the price I could afford — the most competent, trustworthy, reliable, the best able to contribute to the company. If I wanted a marketing director, I did not look first at how much he asked for but at what sales he could bring in. As a shareholder, would you choose a marketing director who is paid \$100,000 a year and brings in \$500,000 of sales, or one who is paid \$1 million but produces sales of \$10 million?

The World Economic Forum has rated Singapore as the number one competitive country in the world. It has defined competitiveness to mean the ability of a national economy to sustain high rates of economic growth measured by annual changes in GDP (Gross Domestic Product) per capita. It gave the greatest rating to four factors:

- openness
- government budget and regulation
- financial markets and
- labour markets.

Its next two important factors are:

- infrastructure and technology
- management and civil institutions

I do not claim that my second generation team achieved all this. These factors were formed and shaped over three decades of sound policies, from 1960 to 1990 by the founding generation. But my second generation has built upon the basic strengths we inherited and kept Singapore in competitive trim.

*World Link*, (July/August 96) a Swiss journal published for world business leaders, had an article on "Why good policy matters" by Jeffrey Sachs, Director of the Harvard Institute of International Development. He wrote,

"A nation's economic policies — in world trade, finance, labour markets, judicial reform and related areas — can have major effects on economic growth on a sustained basis. The difference of good and bad economic policies can amount to several percentage points of economic growth per year."

Singapore's policies are made by its Cabinet. A mediocre Cabinet could knock Singapore's economic growth down by 2% or 3%. Each 1 percentage point is \$1.2 billion — 50 times the total pay of all the Ministers and Ministers of State. A weak team may trigger a general loss of confidence, and cause stagnation and breakdown.

Look at the results, not just at what the Ministers are paid. Assess us as a team. Assess our performance and contribution to Singapore, the challenges we face, the constraints we have to overcome, the hopes we create for you, the dreams you can realise.

Singapore needs Ministers who, in the private sector, would rise to the top of their professions, have upright characters and strong leadership qualities. Singapore needs such Ministers to sparkle like a jewel in the next century.

## **Vision of Singapore**

The year 2000 is only four years away. People everywhere hope that the 21st Century will bring a better life, a more peaceful and prosperous world.

Singaporeans also dream of a better life. This Singapore dream tends to be seen in material terms — houses, cars, holidays abroad. I too want to build a better Singapore. But it is not about material goods because these are the result, not the cause, of our success.

My vision of Singapore in the 21st Century is: a cohesive, vibrant, and prosperous country, founded on justice and equality, excellence and social mobility, discipline and graciousness. Citizens care for one another. The ablest commit themselves to lead. People of all races, from all walks of life, work together to make this our best home.

History and geography made us a small island, in a strategic location, with three million people of different races, languages and religions. These are our material for building a nation. They will always make our survival a challenge. If we don't understand these basic facts, we will perish.

At the same time, let us always be a cosmopolitan city, a competitive player and valuable partner in the global economy.



31 years of independence has given us the confidence, the resources, the dare to explore fresh terrain, climb new heights, and soar.

Building such a nation will not be easy. We need strong attitudes of self-sacrifice and service. We must involve ourselves in the life of our community, to create a cohesive society with strong bonds between us. We must uphold sound values, and transmit them from generation to generation. We are fellow citizens, fellow owners of Singapore.

I say to all Singaporeans: You have to feel passionately about Singapore. Being Singaporean should resonate in our hearts and minds. We built this country. We live, work and raise our children here. We will fight and, if we must, we will die to defend our way of life and our home.

Here we will realise our hopes and aspirations. Here our children will have a bright future. Singapore becomes our home of choice. Let us work together to make Singapore our best home.