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**SPEECH BY MR LIM BOON HENG,
MINISTER WITHOUT PORTFOLIO
AT THE 50TH ANNIVERSARY DINNER
OF THE TIANG LIM ASSOCIATION
LORONG 27A GEYLANG,
AT 8.00 PM ON 8 APRIL 1995**

In 50 years, members of the Tiang Lim Association have seen many changes in Singapore.

The problems which Singaporeans face have changed very much.

In the 1950s, people worry about jobs. They worry about education for their children.

They live in kampong houses, and modern housing were mere dreams. They knew they could not afford to buy apartments, or concrete bungalows.

Most of them had no savings. Some had Central Provident Fund (CPF) accounts, but the amounts in their accounts were small.

When they fall sick, medication was simple. Those who became seriously ill suffered patiently. If they went to hospital, they knew they were unlikely to come out alive.

But we have survived. We have improved from year to year.

Today people have no fear of unemployment. They choose the jobs which pay them better.

People do not worry about finding a place in school for

their children. They worry whether they can get a place in the top schools.

The vast majority of Singaporeans live in good housing, but they worry about whether they can upgrade to even better housing.

People have savings. At least most people have CPF accounts. But we worry that it is not enough.

When they fall sick, they want to see good doctors, and if they need to go to hospital, they choose the best one for their illness.

So today, even when we are better off, we have many worries!

We worry about the cost of living. We worry about the ageing population. We worry about the cost of medical treatment. We worry about whether we have enough for our old age.

I dare say that in the 1950s and the 1960s, if we tell Singaporeans then that they would have the kind of housing and income they have today, they would not believe it. They would consider themselves as striking lottery if it happened.

But why are we worrying so much today?

We should stop to think.

Take for example our worry about old age. How will the elderly manage? Will we have enough money? We ask whether we have a good welfare system.

Yet in the past few people had savings. There was no state welfare schemes. They had no CPF accounts, no minimum sum, no Medisave. Yet they managed.

How did they manage?

They relied on the most logical social security system -

family support. The family supported its members, took care of its members. This system has been with us for thousands of years.

State welfare is an invention of this century. It is good to have welfare systems. But to a limit. Many countries have found they cannot afford the welfare benefits they set up.

The problem with these welfare systems is that they try to replace the family. Welfare systems fail when the state takes over the responsibilities of the family. Welfare systems work only if they support the family in caring for its own.

Family support has been the reason for setting up clan associations. I think our older members understand this very well.

Today, when we look at our worries, we need only to understand the concept behind clan associations, then we know that the solution to our problems lie in the family.

It is our duty, then, to ensure that the family unit remains strong.

I think that at the 50th Anniversary of our Association, we should reaffirm our support for the family, and strengthen our family values.
