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PRIME MINISTER LEE HSIEN LOONG'S NATIONAL DAY RALLY 2012 (SPEECH IN ENGLISH)

"A Home With Hope and Heart"

Friends and fellow Singaporeans

We have travelled from Third World to First. You know the Singapore story to date well. Our question is what is the next chapter of this story? Where do we want Singapore to be 20 years from now?

The next 20 years will see many changes in the world. The first big question will be: will there be peace or instability in the world, and in Asia? If it is not peaceful, if there are tensions, then we must brace ourselves for a rough ride. But if there is peace and prosperity worldwide, which looks likely, then it is going to be an exciting era of rapid progress and dramatic change.

We are both a country and a city. So when we look forward into our future, we have to see our future against what other countries are doing and also against what other cities are doing in the world. In Asia, I expect many countries will continue to rise and especially the biggest ones - China and India. And they will compete against us in many business areas - manufacturing, services, R&D and in some areas they will surpass us and some parts of China and India will certainly surpass us. But at the same time, these big giants will offer many opportunities for Singaporeans. Their cities: Shanghai, Beijing, Mumbai, Bangalore will become even more vibrant and exciting places to live and work. They already are, not quite so comfortable, not quite so clean environmentally but they will improve and for their people, it will be exciting. For Singaporeans, it will be very pleasant too. In the developed countries in the West, the change may not be so dramatic and their problems will also not be so easy to solve, like the problems which the Europeans are going through now. But their leading cities, like New York, Los Angeles, London, these I believe will continue to thrive because they are not only connected to their own countries and the problems in those countries, they are connected to the whole world. Talent flows in, resources flow in, ideas come in, new projects, new companies start up, new changes which influence the world. And we have to see ourselves against those cities and ask us where do we want to be.

One of the big changes in the world which will change the world will be technology. It will completely transform our lives. Already it is a huge part of how we live, work and play. We do not always realise it but it is. If I ask who in this room does not own a handphone, please put your hand up. (No one does.) You know what I mean. But think 20 years ago how it was in 1992, not a lifetime ago, just 20 years. It was not like that. People used coin phones, card phones. When recruits were called in camp, confinement, queue up to phone home, like that (points to picture of recruits queuing for public phone on screen). Today when you are called up or when your sons are called up BMTC Pulau Tekong, the first night the instructors tell them please use your handphone, call home. Call your mother first, then call your girlfriend.

In 1992, the Internet had not yet come to Singapore and nowhere in the world did anybody imagine Facebook or Youtube, or how these gizmos and new fangled things would impact societies, impact our lives. And today Singapore is one of the most wired countries in the world. So just think back those 20 years and ask yourself how you can imagine what 20 years from now will be like. Not just the technology but what the technology will do to our lives. I just give you a few examples of things which we can see now, which I think will be big in the next 20 years. A lot of it to do with IT, with computers, with robots. The first one is this mysterious thing (points to picture of UAV on screen). This unidentified flying object was seen at a BMT passing out parade on the (Marina Bay) floating platform recently. It created buzz on the Internet. People asked is this a secret spy project belonging to MINDEF. So I asked MINDEF, "is this a secret spy project?" MINDEF told me, after investigating the matter carefully, they said no, it has nothing to do with me. This is a UAV, an unmanned aerial vehicle. No pilot but it flies, it is smart. And whom does it belong to? Jack Neo filming his latest movie, 'Ah Boys to Men!' It is just one of many users which UAVs will have in the future. Militaries use them - reconnaissance targeting, communications; civilians use them. You can use them for crowd control, you can use them for civil defence purposes, you can use them to manage crops, to keep track of what is happening on broad areas. So many countries are interested in this.

The US Defence Advanced Research Projects Agency (DARPA) ran a competition recently on the Internet for people to design UAVs, using crowd sourcing. There was an NTU team which participated in this competition. The competition was called "uavforge.net" and the NTU team submitted a UAV, participated in this and that entry was called "Extractor X". There were 140 teams which competed in this competition from all over the world. Extractor X from Singapore

got into the final 10 and eventually ranked six out of this 140. And I should tell you that amongst the people whom they came ahead of, one was from the Massachusetts Institute of Technology (MIT) and the other one was from the Japanese Ministry of Defence. So I think that we did well.

One day when you fly SIA, you may fly a UAV. It will take some time but it is technically possible. What I am not so sure is possible is that you can have something replace a Singapore Girl and that I think the human touch will be there for some time to come. But UAVs are examples of robot technology, computers and artificial intelligence which are going to be pervasive. In healthcare too, we are going to see changes. A*STAR is doing research on brainwaves. Reading brainwaves, using your brain. Just by thinking you control a robot and here (referring to picture on screen) this person is using his brain, you see all the electrodes attached to his head, he is controlling the computer, the computer is controlling this arm (mechanical) which is moving his left arm. So if you can imagine if he is a stroke victim, this is something which can help him exercise, regain his strength or move for him, become like a bionic person.

How will these technological advances affect us? It is not just a "gee whizz" factor, cute to talk about. But it is going to cause the whole economy to change, entire industries to alter. Retailers are under pressure from online shops whether they are selling books, Amazon, whether they are selling videos. It is not even video delivered by mail but video comes down your broadband. Even groceries you can order, it will be delivered. No need for the shop, no need for the expensive rental space. Some jobs will disappear; others will have to be redesigned. Workers will have to be retrained, learn to use technology, how to raise productivity. You may be cleaning but you cannot just be sweeping the floor. You have to use a machine to do it better. You may be a personal secretary but your phone with Siri in a few years will be as smart as a personal secretary. The personal secretary will have to become an office manager to do other things which a phone cannot do. Our social norms will change, how we communicate with one another, how we interact with one another. It is going to transform Singapore in many ways which we can't tell.

For this year's National Day, we were or many of us were, at the floating platform on the bay. Some of us were overseas. There was one group in Melbourne. They gathered, they watched it live streaming on the Internet. Some of those kids, parents were at the Bay so we were having a remote joint celebration. They SMS-ed one another, you are watching the show here, they are watching the show there. You are enjoying it separated by 5000 miles. It's a different world.

Within Singapore, domestic factors will change Singapore too over the next 20 years. Some of these you can already see - the more mature economy, an ageing society, a population which is better educated. But our future is not predetermined. It depends on ourselves, what we make of our resources, of education, our people, what we hope Singapore will be and what we will Singapore to become. What we decide, we want to be there, let's get there. We have to set a clear direction. We cannot just be blown off course or drift with the tides onto the rocks. So I asked Heng Swee Keat to lead a national conversation on Our Singapore to define what sort of country we want and how we can achieve it. So please join in this national effort, think seriously about our future, contribute your ideas, work together to make it happen. In a rapidly changing world, Singapore must keep on improving because if we stand still, we're going to fall behind. You may think you will be happy as you are, but when you see how the world has moved and what the human spirit is capable of elsewhere, we will not be happy. And even if we are, our children will not be happy. So we have to keep on moving and if we adapt to changes and exploit new opportunities, we will thrive.

So what should the next chapter of the Singapore story be about? I think if I summarise it very, very briefly, it should be about three words - Hope, Heart, Home.

BRIGHTER HOPES

We always have to offer hope of a better future in Singapore. An economy that creates opportunities for our people. A society that nurtures our people to their fullest potential. A people who look to the future and not just back to the past. A nation where our children will live better lives than us, as we did our parents.

We have done it in this generation, for this generation, with this generation. And it was brought home vividly to me recently in one MPS session when Mr Toh Phee Seng came to see me. He is a Teck Chee resident. He works in the construction industry, he came to see me for some help because he needed to be recertified for the construction safety orientation course but he had a problem because he is illiterate. He cannot read English, he cannot read Chinese. He knows the safety rules, he can pass the exams but he needs somebody to read the exam for him, so could I please write him a letter? So I happily wrote him a letter then I had a chat with him and his wife after that and he told me proudly that his two children were graduates. The daughter, Huey Sun is an accountant with IRAS, this lady (pointing to the screen), and the son, Wei Seong, is an A*STAR researcher. He graduated from Singapore Poly, he went to university overseas. Eventually he earned a PhD from NUS, he was awarded an A*STAR international fellowship, he did a post-doc fellowship in Harvard and now he is back - research scientist, Institute of Bioengineering and Nanotechnology, I believe researching the structure of bones. So Mr Toh was happy that his children had done much better than himself. And his family reflects the experiences of so many other families in Singapore and epitomises Singapore's transformation in one generation from Third World to First, from somebody illiterate, never had a chance to learn to read but brought up children who have been to Harvard, researchers, working, doing well. But beyond the broad lessons, I am sure you want to know what happened to Mr Toh's MPS case. I got a reply from NTUC Learning Hub, which was a training provider. They have automated their process now so you don't need somebody to read the questions for Mr Toh. They advised Mr Toh to take the computer-based audio exam so the computer will read the questions and Mr Toh can answer and I'm happy to say that Mr Toh passed the examination!

I know that our people sometimes worry about the future. Can our children really do better than us? But if we take a step back and look at where we are objectively and see our situation in perspective, I think the answer is: we are in much better shape than we give ourselves credit for. We have strong fundamentals. What do we mean? A world-class workforce, sound finances, a system that works. It is not perfect. Every now and then, something goes wrong and every time an MRT malfunctions, we are reminded of this but we can fix these imperfections and we can keep on making it better. We may be very conscious of our shortcomings but others have a high regard for what we have achieved. I met the former-President of MIT recently, Susan Hockfield.

She was then about to retire and she was going on a visit to many countries in Asia. She came here, I knew her and I gave her dinner, and she told me how impressed she was with Singapore. She said Singapore is the only country where you can see the full potential of the human spirit. And this is a person, head of one of the top institutions in the world, the brightest. She has got people from all around the world, she has travelled, she tells me this completely unsolicited. I think we should give ourselves a little bit of credit. If we all work together and confidently tackle our problems, then I think we will improve our lives.

On jobs, we are bringing in many new investments. We are creating new and better jobs; in fact more jobs than we have persons to do them. We are strengthening the core of the workforce, the Singapore core of the workforce. We are offering new Singapore-Industry Scholarships for Singaporeans to go to university and work for local companies to build up our local companies. This year alone, 90 scholarships, and more to come. We are upgrading our low income workers - whether it's cleaning, security industries or others. The opportunities are there, take advantage of them, upgrade yourselves to become more productive, to become more employable.

Public transport - I mentioned MRT just now - we are making major investments in trains, \$60 billion over 10 years. Many lines coming on. Thomson Line work is going to start very soon. It goes from Woodlands to Marina Bay. The Downtown Line from Bukit Panjang to Changi Expo will open in phases starting next year. But train projects by their nature take time, major investments and you have to plan well ahead. So while we do the trains, we are also working on the Bus Services Enhancement Programme (BSEP). It was a little bit controversial when we announced it in the Budget but it is a good thing, I think it is the right thing to do and will benefit many, many Singaporeans. And the commuters should start to see new buses, new services and better frequencies under the BSEP starting next month, progressively as we phase in the additional buses and as we hire and train the new drivers.

On ageing and healthcare, new hospitals are on the way. Ng Teng Fong Hospital in Jurong and the next one in Sengkang well under planning. We are building more nursing homes and daycare centres but on your part, please make the effort, keep fit, live healthily. It is the best and cheapest healthcare anyone can provide himself.

On housing, we are cutting the waiting time to book HDB flats and I am confident that nearly every Singaporean household can afford and can get their own home. We have done it before, we can continue to do it. There is enough space to accommodate the whole population even as it grows somewhat. We are developing more housing estates. In the longer term, we will reclaim more land and we are not just building flats but creating better living environments with green spaces, blue waters, clear skies. And with your help we are building stronger communities, communities where people live happily together, where people cooperate with one another. There is one thing I should mention on housing before I move on and that is the question of housing for singles. It is something which is on the minds of many Singaporeans because the numbers of singles have gone up. Singles can buy HDB flats on a resale market and get a Government grant, CPF grant, but they are not yet allowed to buy HDB flats directly from HDB. And I think this has caused some concern because resale prices have gone up. I fully understand these concerns and I should say MND also fully understands the situation and I would also say Khaw Boon Wan is looking actively at the matter.

Beyond these immediate challenges, we have to look ahead, prepare ourselves for the longer term. And the most important long term investment we can make is in our people and to make it through education. It is the key response to progress in technology and to the changing world. If you ask how do I cope with UAVs, with technology, with computers, with life sciences, with new processes and products? The answer is educate yourself for the new world. Learn to control the computers and robots, do not get replaced by them. We have got to keep upgrading ourselves, out-think and outsmart the competition and be smart enough to take advantage of the technology. And we have a good education system at all levels. Our universities produce graduates which are highly sought after, here and abroad. This picture (of a university graduation ceremony) was taken I think in this room. There are more graduation ceremonies than National Day Rallies held in this room every year. Our IT and poly students do brilliantly. They are considered world class institutions; nobody else has anything like that. They compete internationally, world skills competition, they win many medals. And the latest ones, hot off the press, is the FIRA World Cup, Robo Cup, this is not the FIFA World Cup, but this the Robo equivalent. Federation of International Robotic Associations. They had their competition in Bristol and yesterday was the finals and we came back, the Nanyang Poly team, 12 medals - seven gold, three silver, two bronze. There were two classes, bigger robots and smaller robots. So the large one, Evo Rocky won the overall gold, what did they get gold for? Sprint, weightlifting, penalty kick, lift and carry, marathon. But this picture is the smaller robot, he is called, his name is Red ATOM and he is the world record sprinter, three metres forward, three meters back, the robot has to run and broke the world record of 32 seconds and BBC reported on this and described him as a 'Usain Bolt of robots'. Our school students also do well across the board and at the top they shine also at international competitions. This year our team won the International Biology Olympiad. We hosted it and we won, the team first place, and the International Mathematics Olympiad which I think was in Buenos Aires, a Singaporean Lim Jeck from NUS Math and Science School was the top student. He came in first, with full marks, the only one to score full marks this year, first time it has happened. But we are not just focusing on the best students. Yes, we ought to celebrate our gold medalists, our outstanding ones, but our schools and teachers are also doing their best for every student, from the weakest to the most talented ones and that is why we say every school is a good school, every neighborhood you have a good school. And this is not just a slogan, this is a reality. I received an email recently from one of my residents. I use my examples because I know them but the other MPs will surely have similar ones. This was from a father Mr Balu, his son Praveen is a Primary Six student in Townsville Primary School and he wrote me this. There is Balu and Praveen. (pointing to screen) He said "I am impressed by the openness and approachability of the teachers. Together with the guidance and motivation of dedicated teachers like Mdm Suhaizan and Mr Quek, my son performed much better in his mid-year exams. With such a dedicated team of educators, we are certain that my son will be much better prepared for his forthcoming PSLE". So every school is a good school and if you look at this picture, it tells a story because they are posing in Townsville and I have been there and these pictures are not drawn by the teachers, they are drawn by the students because it is a niche area of excellence for Townsville Primary School. I can tell you that when I was in Primary Six, I couldn't draw pictures like that and I still cannot. But today the opportunities are there and I think the results are showing.

Beyond school, we are opening up more paths in higher education. Singaporeans have very high aspirations, every parent wants his or her son to do as well as possible, go to university, and many ITE students hope to go on to the poly and most poly students aspire to get a degree one way or another, they want to get there. So we have been increasing our university places year by year for Singaporeans but still more Singaporeans want to go. So last year, I tasked Lawrence Wong to study this issue. And he concluded that we should create more university places and that we should focus on applied practice-oriented degrees. For example engineers, physiotherapists, social workers, skills which are useful, which are in demand, which will help to get the graduates jobs. We should not just churn out graduates regardless of the quality or the employment opportunities - set up the institutions, run the courses, print the degrees, produce the graduates, generate a lot of disappointment and unhappiness. Other countries have made this mistake, you produce unemployed graduates, underemployed graduates. Europe has got them, Britain, America, even China, many graduates come out looking for work, cannot find work. So we must avoid leading people up the wrong path, misleading them that if you spend three years of your life doing this, at the end you will have a happy outcome. We must make sure that if we let people go that way and encourage people to go that way, that at the end the prospects are good.

Right now we have two institutions that work closely with industry and emphasize practice oriented teaching. One is SIM University called UNISIM, which is a private institution and it runs part-time courses for adult students and it collaborates closely with the industry. For example it runs aerospace systems courses and the courses include a practicum, meaning the students have to spend a certain number of hours or weeks with a company in the industry, working in the company, learning about the practical aspects of aerospace engineering and they do the same with the social workers and the other courses. The other institution is SIT, the Singapore Institute of Technology, which has high quality foreign partners in focussed areas. For example one partner is DigiPen which is one of the top American institutions for interactive digital media and here you will see the student rendering something and the younger ones among you will know that this thing is called an AT-ST, Star Wars, All Terrain Scout Transport Walker. I confess I did not know, I had to learn but the young ones know and they are going to master this. SIT is partnering the Technical University of Munich (TUM). Science and engineering courses, here they are doing robots; I think this must be a robot soccer game. They are partnering the CIA, not the Central Intelligence Agency, but the Culinary Institute of America, learn culinary arts, again one of the top institutes and if you are going to be a chef or going to be running a restaurant, the CIA teaches you how to do it well. Here the students are learning from an American chef about pita bread. So SIT works with the foreign partners and the degrees are currently awarded by these foreign partners. So what will we do? We will increase the full-time places for applied degrees. We will make SIT and UniSIM our fifth and our sixth universities. SIT will expand and it will award degrees in its own name in addition to the partnerships it has. UniSIM will add full-time programmes to its part-time courses and it will build on its strong industry links but it will remain a private university. And that way we can increase the current full time university intake by a total of 3,000 students a year by 2020. In other words, today we take in 13,000 undergraduates a year, first year, by 2020 we will take in 16,000 students a year, 3,000 more and that would mean 40 per cent of each cohort will go to university, up from 27 per cent today and that would include more poly students and more JC students and I think that it will help to meet the aspirations of many Singaporeans.

That is for full time but at the same time, I think we should not forget the part time students, the adult students. UniSIM runs part time courses, I visited them recently, I was impressed with them, with their students too. Most of their students are in their late 20s or 30s, mostly poly graduates, gone out to work and decided to resume their studies while working. I chatted with some of them and I asked them why did you want to do this, take this path? They said well, when they left school or poly, they were not certain what they wanted to do, so they started work. After a few years of work, they knew the job market better, they knew themselves better, they had decided what they wanted to do with their lives, they resolved to enrol in UniSIM and start up again. Married with children, with jobs, but they have decided to do it and they were going to make it succeed. So I found them mature, clear in their own minds, what they wanted to do in their lives, determined to succeed, quite a different profile from young students who go straight to university and for whom all possibilities are still open. So it needs tremendous commitment and grit to succeed if you go to UniSIM and I think we should help people like that. Sometimes both husband and wife attend the course at the same time and I met one couple Alfred Toh and Natalie Chen who are both on course at the same time. Alfred Toh and Natalie Chen, Alfred is doing marketing, Natalie is doing visual comms. Midway through the course, Natalie got pregnant, so the course had to pause, the baby was born but when the baby was a little bit older, Alfred and Natalie resumed their course and now the baby is a toddler Zhi Xuan and Alfred and Natalie are about to graduate. So I think they deserve our congratulations. So this is a very good option for some segment of our students to leave school, go to work and then later on when you are clearer what you want to do, do something which is focused, practical and will help take your life aims forward. So we should give them more support. How? We will make more part time places available and secondly we will extend government bursaries and loans to UniSIM part-time students, so that they get the same support as part time students in NUS and NTU.

When I met the students, some of them asked me, can you allow us to take our CPF for education just like people can for the full-time courses? I said no, you are working, you have responsibilities, your CPF is for your house and your future, we will give you more support, I will prefer the government help you rather than you take from your CPF and I think with the bursaries and with the loans and with the scholarships, this will help those who have some financial difficulties to achieve their ambitions and their aspirations. MOE will announce the details later but I hope Singaporeans will take advantage of this, not just to collect a piece of paper but to develop yourselves, learn something useful, make a contribution to society.

At the other end of the education system, we also need to improve the quality of our preschool education. Once upon a time, education used to start when you went to school and entered Primary One or Standard One. My mother's generation it was like that, about 90 years ago now, she only learnt to read when she went to school and it wasn't because she was disadvantaged or deprived, it was the norm; that was how kids learnt. And she never felt any loss and she managed perfectly well in life. But when it came to my turn, she sent me at a young age to Nanyang kindergarten to learn Mandarin and that was 50 plus years ago, times had changed by then and times have changed even more now. Family structures have evolved, there are more nuclear families, just husband and wife and fewer children. More dual-income parents - so fewer

opportunities for the kids to socialize at home with grandparents, with elder siblings, with cousins. We now know how important the early years are for children's development. The brain is most receptive to learning certain things at that age especially languages, sounds, grammar, pronunciation. It is an age where kids can gain confidence and curiosity about the world around them – What is that? Let's go and explore, let's take a small risk, learn what is dangerous and what is not. It is also when kids should pick up positive behaviour, social skills and learning attitudes – when to queue up, take your turn, share. And so good preschool education will prepare students to enter Primary One and it will provide many long-term benefits later on in life whether in terms of your career stability, in terms of not getting into trouble with drugs, or with crime, in terms of your family's stability when you get married. So today in Singapore, nearly 99 per cent, nearly all children, in fact more than 99 per cent of kids already attend preschool. There is a diverse mix of operators. Two key anchor operators, we call them AOPs, one is NTUC, the other one is PAP Community Foundation. They are the anchor operators, they have just under half of the total market and many different private providers as well. The government provides financial support to make preschool affordable. And we also provide support to the anchor operators to raise their standards. We have been doing this for several years, we are making progress but I think it is not enough and we have to do more. I think we have to substantially raise the quality of preschool education for children aged 5 and 6 years old especially the AOPs, the mass market anchor operators and at the same time we have to keep preschool affordable especially to the middle and lower income households because if you are going to raise standards considerably, it is going to mean more resources, higher costs, you are going to recruit more teachers, even better quality teachers, it is going to cost money and if you are going to do that, without raising the cost to their parents, and keeping it affordable, the government has to come in. Our objective is to level up all our students and make a positive difference to their development especially the students from the disadvantaged homes. So the government will invest substantial resources in preschool education and play a more active role.

First of all, we will establish a new statutory board to oversee preschool education. Secondly, we will provide and upgrade preschool teacher training to raise standards. Thirdly, we will bring in new anchor operators in addition to PCF and NTUC. Fourthly, we will upgrade the anchor operators, the existing ones as well as the new ones so that they can improve the careers which they can offer the teachers, they can offer structured development opportunities for the staff, they can introduce creative learning methods for the students but to raise the base, the quality of the mass market. Fifthly, we will pilot a few government run pre-school centres to test new concepts in kindergarten education. Finally, we will give more support to lower and middle income families so that it stays affordable. But we will not nationalize the pre-school sector. I read the debates in the newspapers over the last few months. Some people want the government to 'pow ka liao' (cover all bases). I think the government has a role to play but the government's role is not to do everything. There's a mix of operators and I think having a mix of operators offers diversity and choice. I think the choice is useful for parents because different parents will have different views, what their kids need and different kids will have different needs. So we should not deprive parents of this choice but instead we should raise the base, make sure that wherever you go, it is a good kindergarten. I have sketched out the broad outline but how exactly to do this, well, MOE and MCYS will follow up on the matter.

The transformation will take some time but I am confident that in five to seven years, we will be able to see results but I would like to offer one caution to parents: Please let your children have their childhood! Pre-school is to teach the kids certain skills which are best learnt at that age, language, social skills, basic motor skills. It is not meant for you to prepare with the Primary One, Primary Two textbook and to drill the kid at three or four years old so that by the time he goes to P1, he already knows what the teacher is supposed to teach him. Education experts, child development specialists, they warn against over teaching pre-school children. You do harm, you turn the kid off, you make his life miserable. Instead of growing up balanced and happy, he grows up narrow and neurotic. No homework is not a bad thing. It is good for young children to play and to learn through play. So please, I have heard of parents who sent their children to two kindergartens. I read of parents, who send their kindergarten age children to tuition, please do not do that.

A BIGGER HEART

Education is vital to the future of Singapore, to creating hope for a better tomorrow and hope is essential to our future and to the Singapore story. But besides hope, Singapore tomorrow must also have a larger heart. Care and compassion for the needy and elderly, but also a largeness of spirit, a generosity, magnanimity to those who are around us. It reflects the sort of people we are and the values which we hold dear. We have for a long time recognized the importance of taking care of the less fortunate members of society. We have worked hard to build an inclusive society and enabled everyone to enjoy the fruits of progress, especially the weak and the elderly and the disabled, through housing, through education, through healthcare – heavily subsidized and widely available. But especially and more fundamentally through growth, prosperity which has created jobs and improved lives for all. Over the last decades, new needs have emerged. Society has become stretched out, somewhat stratified, we get pressure of globalization, so we have addressed these new social needs with new programs, Workfare, Comcare, additional housing grants, special housing grants, so many schemes, so many ways to help but the objective is targeted to uplift Singaporeans who need help. In this year's Budget we made a major shift with an Inclusive Budget with significant initiatives for the elderly like the Silver Housing Bonus, for the low and middle income like the GST vouchers, for the disabled like daycare activity centres. We are not just spending more but we are setting a new strategic direction for Singapore and laying the basis for stronger social safety nets which will stand the test of the next couple of decades because we are striking a new balance in our social compact, what you must do as individuals, as families and what the state will help you to do so that we can advance together. What we have started in the budget we will build on in the years to come. But I would like as always to have a caution, have a care, three cautions. First, inclusiveness does not just mean more good things from the state or falling from heaven. All benefits have to be paid for. People say you are rich, you have reserves. We are already relying on reserves, spending part of the returns from investing these reserves. It is what Ministry of Finance calls NIRC, Net Investment Returns Contributions. It is an item in the budget. When you invest the money every year it grows, you take a bit of that growth or half of that growth and we use it for our spending. It has helped us fund many new programs and still balance our budget without having to push up taxes sharply. Last year FY 2011, from the reserves we got \$8 billion to spend. We got more money from the reserves to spend than we got by collecting personal income taxes and I think it is four times as much as we got from COEs. It is not a small amount of money. It is one seventh of our

expenditure every year, comes from our reserves. We are already drawing on this. If the reserves grow, you may get more. If the reserves do not, we will have to live with less. But we have to draw from the reserves in a sustainable way so that it stays there and you can continue to have money there year after year. We cannot just spend everything on ourselves. We have a responsibility to the future, to the next generation and we have to husband these reserves so that the next generation will not say my grandparents they spent it all.

If you look ahead, the state is bound to spend more on social services. We are ageing, medical science is progressing. Every year the demands will increase and these demands will have to be partially met from the state. Social spending will go up. In many countries the politicians champion social spending but they pretend it does not cost the taxpayers anything. Even in Singapore sometimes people tell you, does not matter, that is just a social investment. Since it is an investment it will look after itself. But let me tell you the truth, as our social spending increases significantly, sooner or later our taxes must go up. Not immediately but if you are talking about 20 years, certainly within that 20 years whoever is the government will at some point have to raise taxes because the spending will have to be done and the spending will have to be paid for and I hope that the government of the day will have the gumption to do that and the population of the day will have the good sense to support that. That is the first caveat. Nothing falls from heaven.

The second message is that social safety nets have to be coupled with self reliance and resilience. We have to want to do the best for ourselves. People have to be motivated to make the effort to strive, not just to queue up and get something from the state. The state will help you where it can but it cannot replace what you and your family can do for yourself and each other. To survive we have to be resilient, tough as individuals, close as families, cohesive as a society, strong as a nation. We have to be prepared to compete and to hold our own. The competition is there, there is no place to hide. The government can help to enable you to meet the competition. It is not possible for us to say we keep the competition away, there are big bad wolves who are outside, you are quite safe at home, nothing to worry about. Competition is there, we have to be tough enough. Sometimes, something will go wrong and when we encounter setbacks, we must have the spunk to pick ourselves up, dust off whatever stuck to us and press on.

The third caveat I have is we must maintain a sense of mutual responsibility amongst ourselves and especially on the part of those who are more successful than others. You have succeeded by working hard, through your own efforts, yes, but you have also benefitted from the system which nurtured you and from the many others who helped you to do well. President Obama in America said this recently. He got flamed because it got politicized. Obama said if you succeed, it is not because of yourself but this is exactly what he meant. You may be a great entrepreneur, you may be a very successful banker, you may have invented something but there were schools, there were parents, there were teachers, there was a society, there is a system which enabled you to do well. Without that you would have been nothing and I think our successful people have to know that and also have to feel that obligation that it is right that having done well, they make the effort to help others too.

One way to do this is by starting a social enterprise. One lady who started something is Josephine Ng who started a social enterprise called Alteration Initiative. Josephine used to run a marketing agency, did well but then she decided she wanted to do something more, sold it and to give back to society. She founded Alteration Initiative and what it does is to provide professional alteration services and the employees are women in need. She trains them as seamstresses, she gives them decent salaries and Alteration Initiative not just alters clothes but transforms their employees' lives as well.

Besides social welfare, another aspect of having a big heart is very important and that is: knowing how to treat one another on this little island of ours. We have built a harmonious society by being big hearted. We treat our fellow citizens with respect. We accommodate the practices and the beliefs and the customs of different races and religions. We share our void decks for Malay weddings, Chinese funerals, other ceremonies, there is a spirit of give and take, mutual accommodation. We are all in this same country together and indeed I think most Singaporeans are generous by nature. You read many heartwarming stories and thank you letters in the Straits Times Forum. Taxi driver returns a handbag left in his taxi, old lady fell down, stranger came, picked her up, helped her cross the road, go home. These are all ways which we ought to be behaving and acting. More people are donating to charitable causes. Young people particularly are passionate over causes beyond themselves. I met a bunch of youth leaders recently over tea and I was very cheered by the experience just as you heard Lawrence Wong talk about it earlier because they were engaged, they were positive, they were doing something about it, not just talking about it and they could see how their efforts were making society better. One of them was Tok Kheng Leng. She is a youth volunteer and she leads overseas youth expeditions. She topped her class in Ngee Ann Poly. Now she is pursuing a social work degree in NUS and I think she will make an outstanding social worker because her passion is there. Farhan Firdaus, another active youth volunteer. He founded Voluntarius which is an organization which brings youths together to do good work, for example, cycling to raise money for disadvantaged kids and there are many more stories like that.

But I would be less than honest if I did not tell you that there are also some troubling signs which we can all see. Residents reserving public roads outside their houses to park their own cars. They do not use tissue paper, they use dust bins, they use flower pots and then they use dust bins and flower pots to fight one another once in a while. HDB neighbours on the same corridor quarrelling over the washing of the corridor. One wants it clean, the other wants it dry, no end of arguments. Placing of potted plants, arguments over noise – one says he is practising his singing, the other one say you are disturbing my child's examination preparations. It becomes a feud. The RCs have a big headache because they are friends with both but they cannot make the problem go away. People objecting to nursing homes and studio apartments in their own place but please put it just across the road so it is not too far away. These are not new things, it is still only a minority but we seem to be getting less patient, less tolerant, less willing to compromise in order to get along. Maybe it is because we are losing the kampong spirit. We talked about the kampong spirit, we think back to the picture just now which I showed in my Chinese speech of how the kampong was. All the kids big and small gathered around the well. You are not just collecting water or washing clothes or bathing but you are interacting with one another and therefore getting along with one another. When we moved into HDB flats, some of that remained, you had the common corridors, people leave the doors open, talked to one another. There are common

spaces. You may wait for the lift and in the old days you wait quite long for the lift because one lift on three floors, no LUP yet. One way or another you interact with your neighbours and you become friends and so there is give and take. But today we lead more private lives. The corridors, many of them are not common corridors, three, four flats share one lift landing. LUP, now you do not have to go downstairs and meet and people from three levels, just people on your floor. Work takes more time. There are fewer opportunities to bump into neighbours. Unconsciously less interaction results in less consideration, maybe more self-centred behavior and maybe that explains why there is a rising trend of not so good behavior. But we should not let this spread and make us into ugly Singaporeans. I think we will be ashamed of ourselves. We should do our best to be big hearted, to our neighbours to our fellow citizens, in fact to our fellow human beings. It is not just a matter of courtesy. It goes much deeper than that. It reflects how unselfish we are, how much we respect other people.

There is one particularly difficult area where we need to be big hearted and that is in relations between Singaporeans and non-Singaporeans. I think most Singaporeans understand the need for immigrants for foreign workers and accept them but many Singaporeans have concerns because the influx has caused some real problems and I completely understand this and I think it is fair enough for people to express concern or to disagree with our immigration trends or oppose our immigration policy. That is part of the democratic debate. But I am worried by some of the nasty views which are expressed, especially online and especially anonymously, which brings out the worst in people. When the foreigners say or do something wrong, especially to Singaporeans, the response is overwhelming. But when a Singaporean does something wrong, which I think we all have to admit once in a while does happen, very often the behaviour is un-criticised. And when a foreigner does a good deed, very often that goes unnoticed. I give you some examples from the Internet. Sun Xu became famous, NUS student, made an angry blog post, offensive, he was roundly and rightly chastised and punished by NUS. But if you go online, you will find many nasty posts by Singaporeans about foreigners. In fact, there are some websites which specialise in tormenting and berating certain groups of foreigners from certain countries. Very few people stand up to say that this is wrong, this is shameful, we repudiate that. I think that's no good. You look at incidents on buses. The Straits Times published one letter recently about foreigners on a bus, the foreigners who made a difference because a woman, an old woman got sick on the bus, threw up, dirty, smelly, the other passengers all shied away. This foreign nurse came forward, cleaned her up, helped her, took her off the bus, was the only one who responded. So somebody wrote this in the forum page. There was no video, there was no YouTube (video), there was no Internet response whatsoever. On the other hand, when two women quarrelled over a bus seat, you know which Youtube video I am talking about. The non-Singaporean behaved and screamed outrageously, the Singaporean sat there, her video went viral. So I think this as the Taiwanese author says 独眼龙 "one-eyed dragon". We cannot afford to be one-eyed dragons. It reflects badly on us, it damages our international reputation. People think that Singapore is anti-foreigner, xenophobic. New York Times carried an article, very powerful headline "In Singapore, Vitriol Against Chinese Newcomers". Other newspapers carry stories too. Herald Tribune carried the same story, softer headline. Financial Times, Wall Street Journal, even Xinhua carried stories. It does not do us good. But more fundamentally than that, apart from our reputation, it speaks poorly of what sort of people we are. I mean, what sort of people do we want to be? We need to be people who are proud of ourselves, who have a heart, who can feel for other fellow human beings, who will be courteous, respectful and behave with others as we would like others to behave to us. It is not my job to give a lecture or a sermon, this is a speech. But I have to point this out, this is my duty. There will social frictions from time to time, it is unavoidable. There will be non-Singaporeans who will behave badly. They may post something offensive, they may behave badly towards neighbours, they may offend people of other races because they are insensitive. They do not know what the norms are and ditto, from time to time, there will be Singaporeans who do that too. And unfortunately, technology is one of the things which has made this worse because with smart phones and social media, it is easier to give offence and it is easier to take offence. You cannot pretend you did not see and even if you think nobody saw, somebody may have filmed it. So we should deal with these incidents maturely. It is all right to express disapproval of what has happened, it is necessary even. It is not alright to be a one-eyed dragon or to condemn all non-Singaporeans or all Singaporeans based on the actions of a few bad apples. Also, it is wrong to slam the shortcomings of others but ignore our own transgressions. So we have to work on this from both sides. Singaporeans have to show a generosity of spirit to one another, including to the new arrivals. And the new arrivals also have to make the effort to embrace our values, to commit themselves to Singapore and to integrate into our community. We will welcome into our midst, into our family but you must make the effort too. There are success stories in integration. Many immigrants from the PRCs serve in the grassroots or do charity work. Many Indian PRs volunteer as youth mentors in SINDA, help little kids to read, to have other activities outside school which are meaningful. I was told of one German PR married to a Singaporean who shops at Tekka Market, makes his own sambal and loves durians so I think he qualifies as an honorary Singaporean. But one story in particular caught my eye and it is of a Vietnamese girl called Le Ha Thanh Mai who is here today. She came to Singapore when she was 15 years old, did not speak English, on a scholarship, she went to school, she had difficulty adjusting because of language but also because school was taught differently here and in Vietnam. But she went on to Temasek JC, things improved. Her classmates welcomed her, helped her to integrate. By the time she went to SMU, she was so localised that if you did not know her name, you would not know she came from somewhere else. So her fellow students elected to become the international student secretary of the SMU Students Association and her job was to lead efforts to encourage other international students to integrate with the locals and to learn more about one another's cultures. So here she is, this is not quite our culture but nevertheless here is Le Ha Thanh Mai in the middle jumping highest of all. So I read you what she wrote in reflection of her experience here. "I feel as much as a Singaporean as I am a Vietnamese. I have come to love the hawker food, the Singapore River that I jogged along, the fireworks every National Day on the magnificent background of Singapore skyline, the shopping malls a few streets down the road, the cinemas where I spent many nights watching movies, the schools I attend and most importantly, the friendships I have made". The friendships I have made.

So it is ultimately up to us how big-hearted how we want to be. We may be a small island, we cannot be small-minded. We cannot just be a prosperous and successful country. We have also got to be a caring, a generous, a decent people; people who are gracious and warm towards one another as well as towards others and that is the best way to ensure that tomorrow Singapore will have a bigger heart.

OUR BEST HOME

Besides hope and heart, Singapore must always be our best home, a place where we feel that we belong, where we show our loyalty to our country, where we take pride in what we have achieved together and what we stand for. A home we love, which is the theme for this year's NDP. Families are a big part of what home means because families are central to our sense of who we are. You are not the job you do but you are a papa or mama or daughter or granddaughter or cousin, these are the links which are the closest. Families give us the reason to defend and protect what we have and when we say set up home, we mean settle down, have kids, bring up a family. And therefore, Singapore has to be a home where people want to get married, want to have children, want to bring up the next generation. But alas, we are having too few babies. I will show you the TFR chart. This is replacement level, 2.1 total fertility rate which means every woman produces 2.1 kids, replaces herself, her husband and a little bit to spare. But if you look at actually what we have been able to do from 1975 onwards, we started off there, around 2.1 but the trend has been steadily down ever since, coming down to about 1.2 last year and all the way down. There are ups and downs from year to year, the red years are 12 years apart, '76, '88, '00 and '12, but I cannot imagine the '12 being here (pointing to a TFR higher than in 2000) and therefore, we have a problem. The long term trend is down but we cannot give up, we have got to do something about it. And when people ask me, which many visitors do, what problems do you have in Singapore, I offer them this one as an example of one not easy to solve and they give me their ideas, sometimes serious, sometimes not. One Asian politician said why do you not have more blackouts? He has blackouts, he has high TFRs, does not mean I have blackouts, I will have high TFR. It is not so simple. More Singaporeans remain single or they are getting married later. Part of the reason is working too long hours and I am saying this quite seriously, I think being connected 24/7 is marvelous but having email round the clock is not an entirely good thing. Married couples are having fewer children, on average now each married woman has two kids. Previously it was more, so this number has also been coming down. So they are replacing mom and dad but they are not making up for those who are not marrying and having children and 20-30 plus per cent now are not marrying, not having children. So we have a problem.

Many Singaporeans have explained their considerations and their concerns, when to get married, when to have kids. And I have talked to some of them, recently I talked to one young lady, a teacher, she has four kids, young ones from the age 14 to the age of one, and she has gone back to work as a teacher and she appreciates the schemes we have for working mothers, paid maternity leave, flexi-work arrangements and so on but she says but if I took all these schemes, then I am pushing my load onto my colleagues, other teachers and furthermore when it comes to assessment time, my head of department and my principal will not know what grade to give me. So even if you are giving me more of these leaves and perks, it will not help me with my career which was important to her. So I asked her what is the one thing that would encourage Singaporeans to have children and she said "work-life balance" but then she added "but that is not in your power to give". She understands. We want work-life balance, we encourage people to have work-life balance, but finally it is the attitudes of the employers, it is the attitudes of the individuals who are pursuing their careers, it is a social norm, everybody is working, so I feel I have to work long hours too and so we are stuck in that position. I talked to another young couple. They are volunteers in my branch and when I have MPS, the husband is there till past midnight. They are newly married, moved into a HDB flat in Sengkang, not ready for children yet, even though the flat has already arrived. So I asked them what are your considerations? I want to understand how you see these choices before you. What would help? The husband said you should make childcare more accessible, you should offer more flexible work arrangements. The wife had a slightly different take, also very sensible, and she said I don't want six months maternity leave, my boss might forget about me, but if you can have paternity leave and fathers can help to bring up the children, that would be helpful. So these are sensible views of young Singaporeans and I am sure they are shared by many other couples.

So what more can we do? NPTD is studying this very carefully as part of the population issue, they are consulting widely and we will work out a package which we hope will be ready by the time our White Paper is published around January but meanwhile tonight I will just share with you some broad ideas which take in some of the views which we have received so far and the idea is to address the issues which make a difference to the couples either substantively or to point a signal that this is something which is important, please think about it and please try to change our mindsets and our norms and behaviors.

So first work-life balance, I think we need to do more to promote flexible work arrangements and we can help to help employers to go in this direction. We also have to improve work culture and employer attitudes so that you have certain new norms which are set and maybe we should take seriously the idea of having one day a week when you close shop at six o'clock and if you are seen in the office after that, then that is a minus for promotion purposes!

Housing - in other countries, you get married, you have kids, and then eventually you save up, you buy a house. In Singapore, it is the other way round. House first, then you think about marriage, then you think about kids. I think now that housing is off the boil and we have built more flats, many more flats in the pipeline, I think that we should give some consideration to giving couples with young kids priority when they book HDB flats. Firstly it will solve their problem faster, secondly it may encourage them to have a kid so that the flat will come faster. Thirdly, at birth, this question of leave, I think maternity leave at 16 weeks is about all right, you can make it longer but employers have serious worries and we should take them seriously and I think employees have worries too but this idea of paternity leave in some form, either you give some to the husband or you make some of the maternity leave convertible, we have said no for a very long time, but I think it is time we change. To signal the importance of the father's role and your shared responsibility for raising the children, so please use the paternity leave for the purpose it is given. Fourthly, medical, one of the worries which couples have when they bring up a kid is what if something is wrong and the medical expenses, how are we going to meet that? So one idea is we create a Medisave account for each kid when it is born, when he or she is born and we put a small hongbao in for him to start life and you can defray the childhood medical expenses and reassure the parents, no need to worry and that part is seen to. Another thing we can do is preschool which I have talked earlier about the steps we are going to do to raise standards, to make it affordable, to put a lot more resources in, I think that would be helpful but other than preschool, there is also childcare and infant care and we should give more financial support to low and middle income households for childcare and infant care. And as for the places where these are going to go, we need some in the housing estates near homes, I think we need

some near workplaces, and we should help the operators who set up the centers in the housing estates or near the workplaces and I hope that if one comes to a block of flats near you, you will welcome it even if you have no longer young children.

Finally, we can always improve the baby bonus, it is always welcome. We can look at that but I do not think money is the point. It is ultimately not about money, it is about values, it is about deep motivations. Singaporeans will marry and have children because of the fulfillment that having a family brings and the measures as I have said are to address the practical problems and to point the direction to signal the changes we would like to see in the mindsets. Beyond these specific packages, we need to create the right environment, the right social environment, the right ethos so that Singaporeans want to settle down and have kids and strengthen that sense that this is home, here is where we want to raise our families.

Besides families, memories of places of old friends, of events we have lived through are also essential to keeping Singapore our best home. It is often the simple things in life which remind us most of home. I was reminded of this recently when I got another email from the public, a young lady called Thecla Loh who wrote to me to wish me Happy National Day and she shared with me something she had written which I liked and I would like to share with you too. I quote a little bit of what she wrote. She said "it is the simple things which I love about my country like waking up on a Saturday morning, feeling the chill in the morning air, deciding to go downstairs to have a warm bowl of duck porridge instead of the usual cold cereal, having freshly fried piping hot you zha gui with ice cold soya milk on a whim" - my mouth is watering already - "having an elderly lady in a wheelchair pull up beside me mistaking me for one of her kopi kakis and discussing the weather with me in Hokkien, watching the Indonesian maid speak fluent Hokkien to her elderly wheelchair bound employer and showing genuine concern and care for the old lady, reminding me of my grandmother and her Indonesian helper whom I am truly grateful for for helping to take care of the needs of my grandmother in her last years." So it is the family, an extended family and even the Indonesian maid is part of this extended family. Thecla remembers Singapore by the food, the people, most importantly by the family and so too with all of us and with me. Home, the house where you grow up, the family you grew up with, the times when you were young and this picture which I discovered recently and had not seen before taken in May 1965 has all of that, 38 Oxley Road, parents, siblings and also the dog. But over the years, more links formed, more memories accumulate. To me home means other things as well, memories of places, places you have known over the years for many years which have changed and when you see it, it is playing a video replayed. You scroll back in your mind's eye and you imagine it as it used to be. Nanyang Primary School, today handsome new buildings, young generation of excited students. When I went to kindergarten this is what it looked like and this is what I still imagine it to be. Here is the old school hall, the 礼堂 (school hall) and our kindergarten was inside there, no computers, no complicated play equipment, just one class in each corner cordoned off and one piano. That was then. I drive down Orchard Road, swank shopping places, strange new buildings. This is Orchard Central. I think back to the old Orchard Road car park. The younger generation may not know but once upon a time this was where the best hawker food in town was to be found. The "ou luak" (oyster omelette) has never been better! You go down Bras Basah Road. Today SMU, beautiful gracious buildings, trees, students there maybe with boyfriends and girlfriends studying, reflecting pools, modern Singapore, but I think back when I was a student, the SJI school field. I was not from SJI but Catholic High next door had no school field so we borrowed this one. Sports Day, band marching, practising this is where we went. These were the haunts where we grew up.

Marina Bay, today a special skyline recognized the world over but when I see it I wind back to this. It was not even land, was sea. Collyer Quay and you go out. I used to take a boat and go out and we go past this long you see this thing here it was a breakwater. If you are old enough you will remember. You go past the breakwater which protected the harbor out to southern islands, St John's Island, where I would go with my parents, my father was visiting political detainees. That is then and today it has become an icon like this. And it is not complete because we will continue to build and improve and in five, 10 years' time you have something even better. So places add another layer of home. People are a part of home, you meet old friends, old comrades, people you serve with in the SAF. Happens to me not infrequently, served together years ago and you come across them and it is always heartwarming when they say to you, "Evening Sir, I am your soldier, we served together". Recently it happened to me, I was going around the tables at an Iftar in Teck Ghee and the Malay gentleman stood up and said "Hello I am Omar". I looked at him and my mind went back 40 years, 1975 Taman Jurong Camp, Corporal Omar, my vehicle electrician. 40 years have passed, he is happy, he is well, he is here, we rejoiced. We were both so happy, I took this picture of us together on the iPhone. His son is now a cardiologist, so his story is like Mr Toh Phee Seng. When you are overseas you get a warm feeling when citizens greet you. People come up and say "Hello Mr Lee, I am from Singapore too". Happened to me recently. I and my wife were on holiday in Dalat, Vietnam, last December. We were quietly having breakfast in a restaurant. Two young ladies came over to ask me to take a picture with them. So we did and she said I am from Teck Ghee Primary School, I am one of the teachers there. You can see my breakfast is still here. I came out from breakfast, there was a group of Singaporeans there "李先生拍照。我们是宏茂桥来的!" (Mr Lee, please take a picture with us, we are from Ang Mo Kio too) They are proud to be Singaporeans, extended family on a trip. They are proud of Singaporean and they make me feel proud to be Singaporean.

Events are part of home. I remember 9th of August 1965 when it happened, 1966 our first parade. Nothing to march with except some national flags and coloured flags, then more variety, more equipment, helicopters, the national anthem and you especially remember the moments when the flag flies past and you sing Majulah Singapura. The helicopter changes from UH-1H, it went to the Super Puma, now we have a Chinook. We are now on a floating platform but when you sing Majulah Singapura the pride and emotion are the same.

All of us have our own memories and stories to tell and therefore the Singapore Memories Project, 300,000 memories so far, still collecting. I have shared many people's memories today. Toh Phee Seng and his family giving his children the education he himself never had. Chung Win Kee, discovering a whole new world online and improving his chicken rice recipe along the way. Madam Chang Ka Fong, 87 years young, still playing basketball daily. Iskandar Jilil, creating beautiful pottery displayed all over the world. I have also shared with you about younger ones, their lives ahead of them who will write the next chapter of our story and build their own treasure house of memories. Joshua Chao and the Extractor X Team making new breakthroughs to transform our lives. Jauhari and Adil Hakeem, inspiring young Singaporeans to do their best.

Praveen and his teachers, preparing for a brave new world. Thecla, discovering new things to love about Singapore. Alfred and Natalie, graduating from UniSIM, raising Zhi Xuan to be a proud and patriotic Singaporean.

These memories come together to define the Singapore story for all of us. Individually these are our life experiences, collectively these bind together to become the soul of the nation. We must cherish them and build upon them. In our shared future the world may be completely different, our lives may be quite transformed but our drive to keep the Singapore story vital and fresh for all of us must never falter.

Let's work together to create a better Singapore, where we look to our shared future with confidence and hope, where we treat one another and others too with a big heart, where we build for children and grandchildren our best home. Goodnight!

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