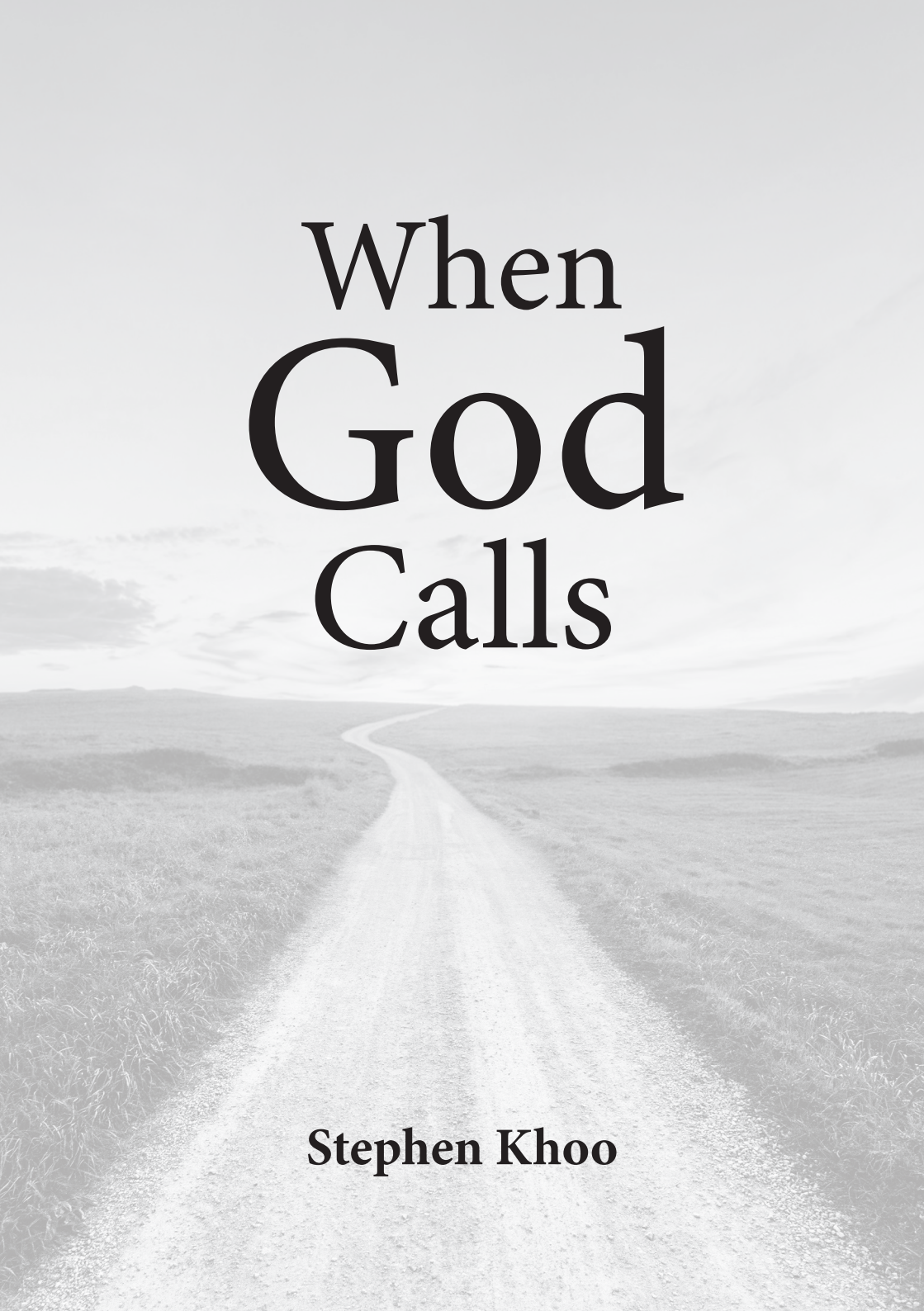


When God Calls is an inspiring narrative about the amazing grace and sovereignty of God in the life of an ordinary Singaporean. This book traces the author's journey in experiencing the incomparable love of Jesus Christ and the subsequent divine call to dedicate his life to full-time Christian service. Recounting the challenges he faced, including opposition to his faith, devastation of his home by fire, years of wandering in the wilderness and the eventual decision to forsake a successful career, the author shares his reflections on pivotal events and the valuable lessons gleaned from these experiences.

When God Calls

Stephen Khoo

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When God Calls

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Author's Note



WHEN God calls, hearts are moved, lives are transformed. My heart was moved, and my life was transformed by God's call.

When God Calls is a testimony glorifying the grace and power of God in accomplishing His purposes and will in my life. It is an ordinary story of my journey in coming to know the incomparable love of the Lord Jesus Christ and how He graciously called me to serve Him in full-time ministry. Included in the narrative are my reflections on the events in this journey and the valuable lessons gleaned from these experiences.

There are two groups of readers I have in mind. The first are those who have not yet believed in the Lord Jesus Christ. Through reading this book, I hope you will come to know Jesus, who said He is "the way, the truth, and the life: no man cometh unto the Father (God), but by me" (John 14:6). God's call is relevant to you, as Jesus said, "Come unto me, all ye that labour and are heavy laden, and I will give you rest" (Matthew 11:28).

The second group are Christians. In the early years of my conversion, I faced opposition to my faith. Despite this, I remained fervent in my desire to know and serve God. However,

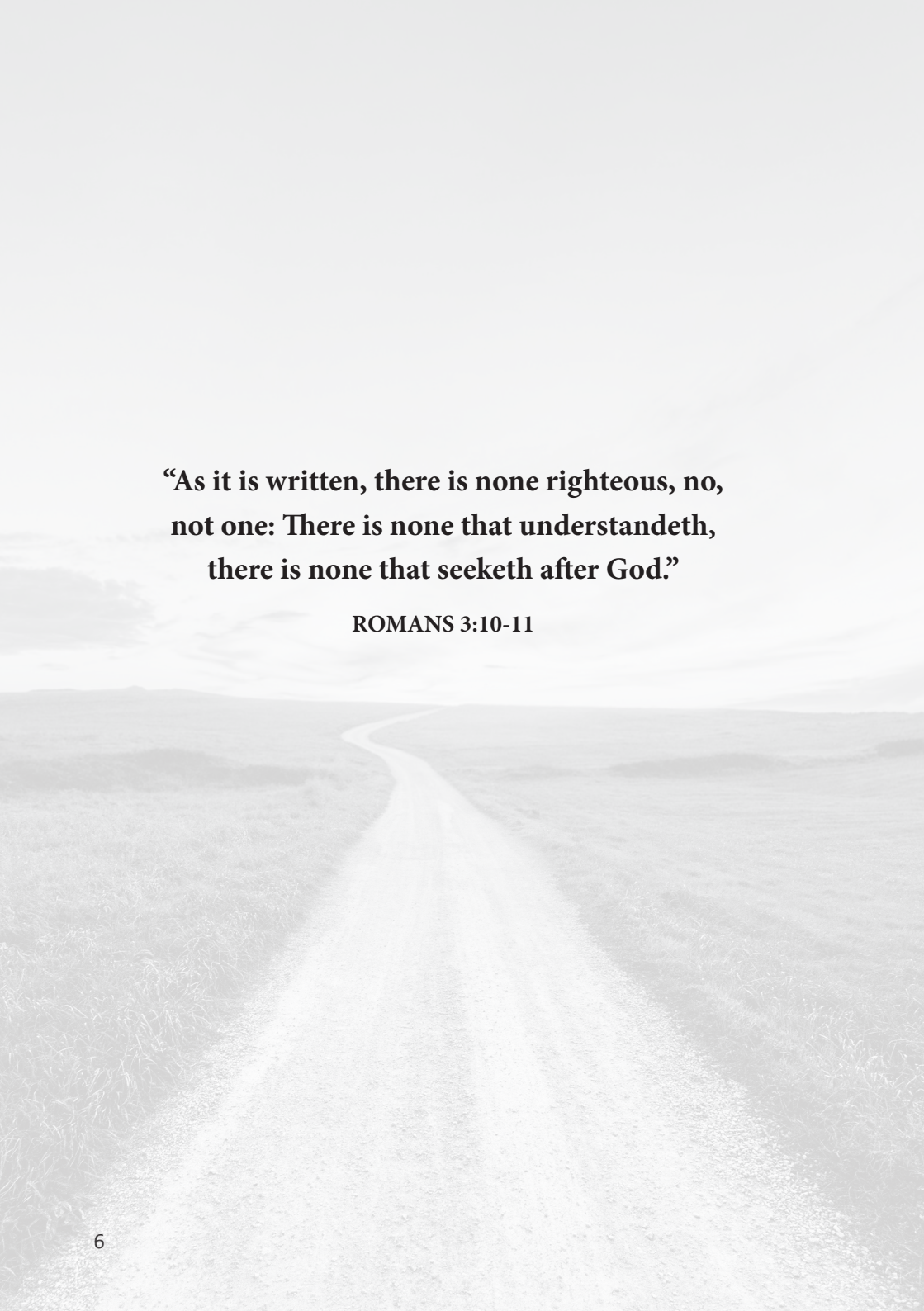
there was a dark period in my life when I drifted far from God. Unknown to me, God was working in my heart to draw me back to Him and to call me into full-time Christian service. As believers, it is crucial to be vigilant lest we grow cold in our devotion to God or lose our zeal in serving Him. I pray that you will find encouragement to persevere in your walk with God and to serve Him faithfully.

Finally, I would like to express my sincere appreciation to the following: Lim Hong Hong, who retrieved the written records of my testimonies and verified accounts of past events; Julie Khoo, who assisted in the writing of the book; Aw Beng Teck, who edited the book and contributed to the layout; Jeslyn Siow and Adam Yeung, who helped in the initial stage of the layout; Rev Paul Cheng, who verified the account of my ministry in Australia; Loo Pui Ying (Mrs), who confirmed specific aspects of my experiences in The Bible Church; and Ong Tee Hoe, who corroborated particular information of my time in the education service and in Yamaha.

Above all, I thank and praise the Lord Jesus Christ for enabling us to produce this book. The Lord initiated this work and made it all possible. To God be the glory!

Rev Stephen Khoo

March 2024



**“As it is written, there is none righteous, no,
not one: There is none that understandeth,
there is none that seeketh after God.”**

ROMANS 3:10-11

CHAPTER 1

In Spiritual Darkness

WHEN I was an unbeliever, the idea that I would one day believe in the Lord Jesus Christ or dedicate my life to Him never crossed my mind. I was not born into a Christian family, and I had no interest in religion or spiritual matters. I lived in spiritual darkness, not seeking God at all.

However, the Lord had different plans for me. By His grace, God not only called me out of spiritual darkness into His marvellous light of salvation, but He also called me to serve Him as a minister of the gospel.

This is the story of my journey...

Born into a Peranakan Family

Born in 1938 into a Peranakan (Straits Chinese) family, I was named Khoo Hong Guan, the eldest son of Khoo Cheng Kim and Chua Bee Hong. I have three younger siblings: my sister, Jennie, is a year my junior, while my brothers, Michael and Ronnie, are ten and eighteen years younger than me, respectively. In our family, we usually communicated in a mix of English and Hokkien (Chinese dialect), with a smattering of colloquial Malay. Only my parents conversed with each other in the Peranakan language (Malay with a mix of Hokkien words and phrases).

My father had a quiet and serious demeanour. He worked diligently as a clerk, and later, as a salesman at Sime Darby to provide for the family. At home, he usually read the newspapers and kept to himself in his room. I was not close to my father. He seldom talked to his children, and we hardly spoke to him.

I was close to my mother, and she was the one with whom I communicated the most in the family. Mother was a typical Peranakan housewife who managed all the cooking and household chores. She was a very good cook, creating delectable Peranakan delicacies for the family every day. She enjoyed baking Peranakan snacks and cakes, often sharing them freely with relatives and friends. Her *sugee* cake was particularly well-liked. A friendly and sociable person, Mother frequently engaged in conversations with her friends and relatives. As a kind and generous person, she was ever ready to lend a helping hand to the needy. Even when she did not have much money herself, she would still assist those who approached her for financial help.

Among my relatives, the one whom I remember most to this day is Uncle Eddie Chua, my mother's younger brother. He was a school teacher who later became a school principal. Although a man of few words, Uncle Eddie's actions spoke volumes about his kindness. He would take my sister and me in his car, a Fiat 500, for a ride. As a young boy, I found it an intriguing experience because, in those days, it was uncommon to ride

in a car, let alone own one. In addition, I relished the times Uncle Eddie took us to swim at the Chinese Swimming Club. All his pleasant and thoughtful deeds certainly left a positive impression on me.

Traditions and Religion

My parents, who were primarily Taoist-Buddhist in their beliefs, faithfully observed Chinese customs and traditions and celebrated religious events and Chinese festivals. However, in our home, we did not have a permanent altar or shrine. Hence, my mother often went to Chinese temples, especially the one at Joo Chiat Road, to pray to the Chinese gods there. She even occasionally visited a Catholic church. Her purpose was to seek blessings, protection and fortune from these gods.

Ancestral worship was an important tradition that was religiously observed by my family. For ancestral worship, my parents would specially set up an elaborate table to offer food and incense to our ancestors at home when there was occasion to do so. During *Qingming*, which is also called Tomb-Sweeping Day, my family and I visited the grave of our ancestors to offer food, wine and incense. Without question, I would dutifully go through this traditional and religious practice that was passed down by my ancestors.

My parents also held superstitious beliefs. One of these superstitions was that a son born at a certain time in the day in

the year of the Tiger (based on the Chinese zodiac) might not bring good fortune. As I was born at night in the year of the Tiger, my parents, who consulted a temple medium, were told that I was “bad” for them. The advice given was to offer me to one of the Chinese gods, making me an adopted son of this god. The belief was that this act would help ward off any potential evil or bad fortune. Following this, my parents had to pay a sum of money to “buy” me back from this god. Consequently, I could only address my parents as “uncle” and “aunty” because I already belonged to this Chinese god. Annually, I had to visit this god at a temple during its birthday to pay homage to it and have a red stamp imprinted on the back of my shirt.

No Desire to Know God

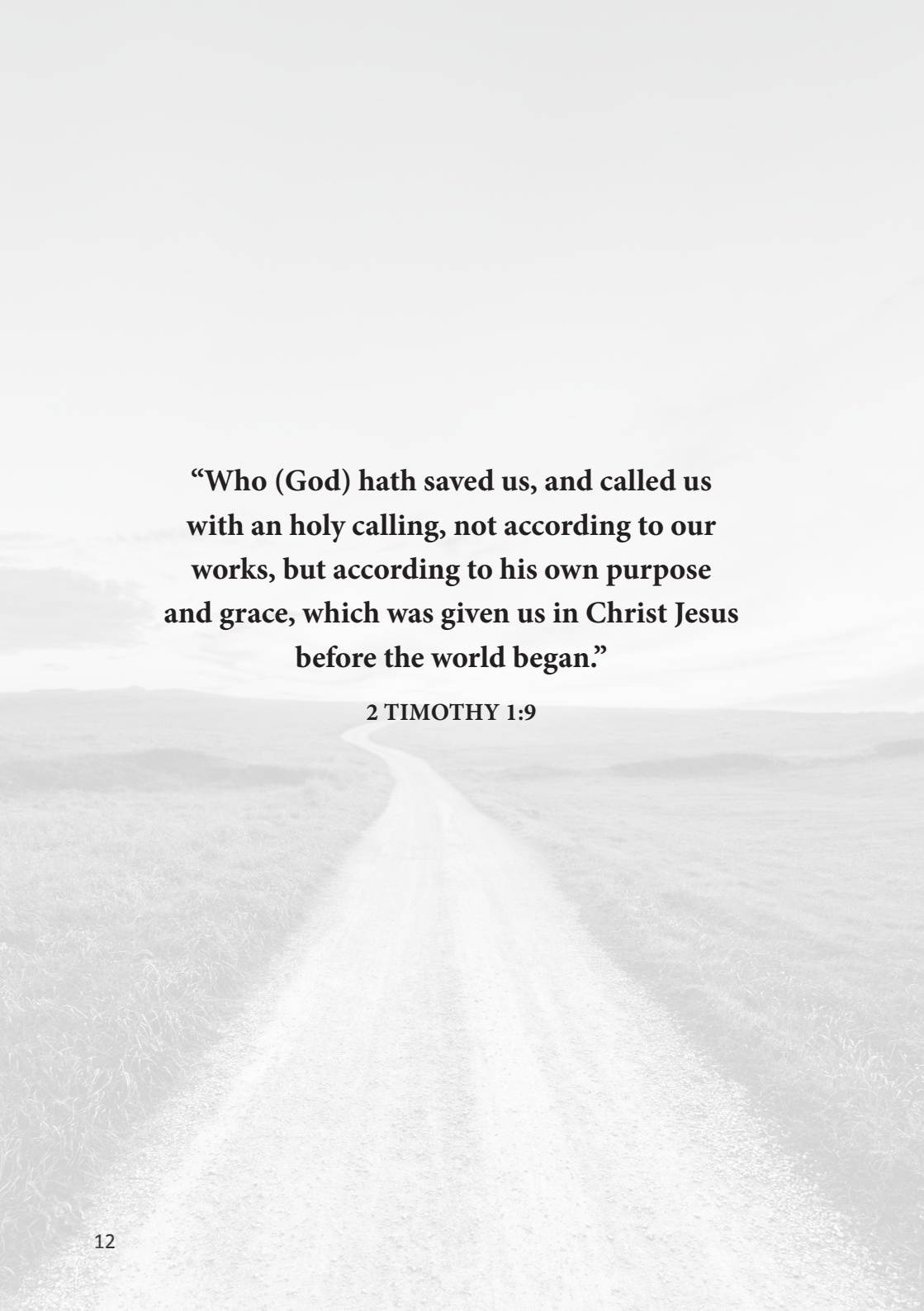
As the eldest son, I felt it was my duty to adhere to my parents’ traditional and religious practices. In my opinion, all these were simply part of my religious and cultural heritage. Although I dutifully followed my parents and engaged in all the religious and ritualistic practices, I was not personally interested in religion or curious about spiritual matters.

I viewed all religions in the same light. To me, Buddhism, Taoism and ancestral worship were all related to my Asian heritage, culture and beliefs. Similarly, in my perspective, Christianity was a religion of the West and very much connected to Western culture. In any case, I did not have the desire to

know about the one and only living God, nor did I contemplate about the meaning of life and my eternal destiny.

As an unbeliever, I was indifferent to spiritual matters, not seeking the God who created the entire universe and mankind. The Bible explicitly states, “As it is written, there is none righteous, no, not one: There is none that understandeth, there is none that seeketh after God” (Romans 3:10-11). It is true that no one seeks God on his own accord. I was no exception as I was living in spiritual darkness.

*I did not have the desire to know about
the one and only living God, nor did I
contemplate about the meaning of life
and my eternal destiny.*



**“Who (God) hath saved us, and called us
with an holy calling, not according to our
works, but according to his own purpose
and grace, which was given us in Christ Jesus
before the world began.”**

2 TIMOTHY 1:9

CHAPTER 2

God’s Call to Salvation

THE sovereign God is the one who graciously calls people out of spiritual darkness and brings them into the marvellous light of His salvation. How did God call me to salvation? The all-knowing and all-powerful God used people and circumstances to allow me the opportunity to know the gospel and my need of the Saviour, the Lord Jesus Christ.

First Contact with Christianity

My first contact with Christianity was in a Christian school. In 1945, my mother intended to enrol me in St. Patrick’s Primary School. But, as there were no available openings there, she decided to enrol me in Presbyterian Boys’ School. In this Christian school, we had to recite the Lord’s Prayer during school assembly every Wednesday. Even though I recited the Lord’s Prayer regularly, it was a meaningless exercise to me because I did not understand or believe it. Moreover, during the weekly chapel service, I did not pay attention to the messages or activities as I was uninterested in them.

Despite my lack of interest in Christianity during primary school, there was an occasion when I was touched to hear about Jesus Christ from a Christian teacher, Mr Sia Kah Hui,

who taught us Bible Knowledge. He shared about the life, death and resurrection of Jesus Christ. When I listened to Mr Sia's vivid description of the excruciating beating Jesus endured and how He was cruelly nailed to the wooden cross, I was moved to tears by this gruesome scene in my mind. Although I was touched by what Jesus did, I still regarded Him as a "Western" God and did not believe in Him.

Nevertheless, Mr Sia's compelling narrative of the Lord Jesus Christ marked the first time I truly paid attention and listened intently to the teaching from the Bible. It was during this time that the seed of God's Word was planted in my heart. I was about ten years old then.

Looking back, I believe that God used Mr Sia to reach out to me through the Scriptures. It was also God who made it possible for my mother to enrol me in a Christian mission school where I was first exposed to the Bible.

Attending Church for the First Time

After completing my primary school education, I continued my secondary school education at Presbyterian Boys' School. When I was in Form 3 (equivalent to Secondary 2), a student from Chinese High School was admitted into my school. He joined my class and sat next to me. He was Marcus Lim, a tall, lanky and bespectacled fellow who was four years older than me. We soon developed a close friendship.

A Christian, Marcus shared gospel tracts with me and invited me to join his Chinese church, the Fishermen of Christ Fellowship (FCF). This was the first time someone personally invited me to attend church. In spite of my indifference towards learning about Christ and the Bible, I agreed to go to church with him, motivated by our friendship and the opportunity to learn the Chinese language.

At that time, the FCF had a small Chinese-speaking congregation. Due to my lack of proficiency in the Chinese language, I decided to attend this church to learn and improve in the Chinese language. This was the practical reason why I attended their worship services. Knowing God or the Bible was furthest from my mind.

The first FCF meeting that I attended was held at the Botanic Gardens. Approximately ten people gathered at one of the gazebos to sing hymns and listen to the sermon preached by Pastor Huang Ee Hoe. As an unbeliever and someone unfamiliar with the Chinese language, I found the sermon and hymns to be new, strange, and difficult to understand. But the people there were warm and helpful. Since most of them were bilingual, they patiently explained the songs and sermon to me in English. Despite being a newcomer and an unbeliever, I did not feel awkward or embarrassed at all because the FCF members sincerely welcomed me and made me feel at home.

Due to the good testimony of these Christians, I became more open to discovering about God and the Bible.

After this first Christian worship service, I decided to attend FCF regularly. It was a new experience for me. I felt happy and excited every time I participated in the fellowship meetings and the outings which were organised during the holidays. Over time, I formed close friendships within

this church. Whenever I shared my problems with these friends from FCF, they were always ready to lend a listening ear and help me in any way possible. I could share both my joys and challenges in life with them.

In retrospect, I believe the positive behaviour and testimony of the Christians at FCF had a powerful impact on me. I was impressed by their genuine care and friendliness. They were fervent in serving God and actively invited their non-believing relatives and friends to church so that they might know about God. In my case, they shared the gospel with me, but I did not accept it. Nonetheless, they did not pressurise me into believing in Jesus as my Lord and Saviour. They patiently prayed for me and waited on God to convict me of the truth. Due to the good testimony of these Christians, I became more open to discovering about God and the Bible. Through regular visits to the church and listening to the sermons, God's Word gradually took root in my heart.

I Believed!

In 1954, my family moved to my mother's eldest sister's house in Duku Road. We were previously living in Chapel Road. After our house in Chapel Road was burgled, my parents decided to move out and live with my aunt's family temporarily. It was during this time that I received a leaflet which invited people to attend an evening gospel rally at Bethesda Gospel Hall. This church was in Pennefather Road, which was near Duku Road.

At the gospel rally, the preacher was an Englishman who was a missionary from the Overseas Missionary Fellowship. He preached the gospel of salvation. The gospel speaks about our sin which separates us from the one true and holy God. "For all have sinned, and come short of the glory of God" (Romans 3:23). Without any exception, all of us have sinned and no one is able to attain God's standard of perfection or holiness. The biggest problem is our sin, and the consequence of sin is death or eternal punishment in hell. "For the wages of sin is death..." (Romans 6:23a). There is absolutely nothing we can do to solve this problem or save ourselves from God's judgment on our sins.

There are people who try to do good works or go through religion or various means to be saved from their sins and secure a place in heaven. However, the Bible says, "But we are all as an unclean thing, and all our righteousness are as filthy rags..." (Isaiah 64:6a). We cannot buy or earn our way to heaven or cleanse ourselves of our sins with our own righteousness and

beliefs. It is only by God's grace that we can be saved. "For by grace are ye saved through faith; and that not of yourselves: it is the gift of God: Not of works, lest any man should boast" (Ephesians 2:8-9).

The preacher further explained the gospel message that God had already accomplished the work to provide the only solution to our problem of sin. "For God so loved the world, that He gave His only begotten Son (Jesus), that whosoever believeth in Him should not perish, but have everlasting life. For God sent not His Son into the world to condemn the world; but that the world through Him might be saved" (John 3:16-17).

God so loved us that He sent His Son, the Lord Jesus Christ, to pay the penalty of our sins on the cross. Jesus, who is perfect and sinless, fully God and fully man, took upon Himself the penalty of all our sins. He died for our sins. On the third day, Jesus rose from the dead! He is the living Saviour.

"Jesus saith unto him, I am the way, the truth, and the life: no man cometh unto the Father (God), but by me" (John 14:6). Anyone who confesses his sins, repents and believes in Jesus Christ as his personal Lord and Saviour will no longer face eternal condemnation in hell. He will receive the forgiveness of his sins and everlasting life through faith in Christ alone.

At the end of the message, the preacher asked, "Is there anyone who wants to believe in Jesus Christ? Please raise your

hand." When I heard his invitation, there was a struggle within me. Though wishing very much to raise my hand, I was hesitant because my parents were Taoists.

Despite my concern, I mustered up the courage to raise my hand. When the preacher called those who raised their hands to go to the

front of the hall, I stood up, looked around and saw that I was the only one! But as I walked to the front, another person also came forward. There were only two of us who went up to the front to meet the preacher.

The preacher then took us to a room and there he clearly explained to us the gospel again. He wanted us to be sure that we understood the gospel and what it meant to believe in Jesus. Without a doubt, I was convicted of my sins and believed the gospel message. The preacher then led me in prayer where I asked the Lord Jesus Christ to be my personal Lord and Saviour.

That day, I confessed my sins to God and placed my faith in Christ. I was forgiven of my sins and became a child of God! "But as many as received him, to them gave he power to become the sons of God, even to them that believe on his name: Which were born, not of blood, nor of the will of the flesh, nor of the will of man, but of God" (John 1:12-13).

"For by grace are ye saved through faith; and that not of yourselves: it is the gift of God: Not of works, lest any man should boast."
Ephesians 2:8-9

A New Creature in Christ

In 2 Corinthians 5:17, the Bible states, “Therefore if any man be in Christ, he is a new creature: old things are passed away; behold, all things are become new.” In the first fifteen years of my life, I lived for myself without God. There was no real purpose or meaning in life.

However, when I put my faith in Jesus Christ at the age of sixteen, my life underwent a significant change. I developed an insatiable hunger for God’s Word and desired to know Him more through studying the Bible, reading good Christian literature and listening to sermons. As I studied the Bible and gained more understanding of God and His Word, my priorities and perspective of life changed.

Having received this gift of salvation and freedom from the bondage of sin, I had a strong desire to share the gospel with others. Together with fellow believers from FCF, we engaged in witnessing for the Lord by distributing gospel tracts from house to house, at the bus-stops and on the streets. We even ventured to Pulau Bukom, one of the islands around Singapore, where we reached out to the residents. There was an undying passion and burden to share this good news of God’s love and salvation to lost souls.

I also took the opportunity to evangelise to my loved ones. On a few occasions, I shared with my mother about the Lord Jesus Christ. I invited my sister to church, and she eventually

came to believe in Christ as her Lord and Saviour. Besides this, one of the first people I shared the gospel with was my cousin, Jason Tan, who was close to me. He was the third son of my aunt, whom we lived with previously in Duku Road.

Although Jason listened to the gospel when I shared with him, he did not accept it at that time. It was much later that he came to believe in Christ. In the work of evangelism, what I can do is to simply share the gospel. God is the only one who convicts unbelievers of the truth and enables them to believe in Jesus Christ.

Another significant change was in my attitude and behaviour. When I was an unbeliever, I would sometimes resort to lying to escape trouble or awkward situations. My view then was that these lies were relatively “harmless” and not crimes or serious wrongdoings. In addition, I occasionally took money from my parents without their permission or knowledge. Despite knowing that stealing was wrong, I tried to justify my actions to satisfy my desires.

“Therefore if any man be in Christ, he is a new creature: old things are passed away; behold, all things are become new.”
2 Corinthians 5:17

However, after I became a Christian, I was acutely aware that lying and stealing were abominable in the sight of God, and I no longer desired to commit these sins. The Bible clearly instructs

us, “Ye shall not steal, neither deal falsely, neither lie one to another” (Leviticus 19:11). The Lord was patiently changing and moulding me in other aspects of my life as I grew to know Him more. He is still teaching and moulding me to this day.

My conversion was not a matter of chance. It was not by chance that my mother enrolled me in a Christian school where I first came to know about Jesus. God was in control of the circumstances then. He also made it possible for Marcus to come to my class, and through him, I was led to FCF where I learnt more about God and His Word. Furthermore, it was surely not a coincidence that my parents moved to Duku Road. It was there that I received the invitation to attend a gospel rally and came to believe in Jesus Christ as my Lord and Saviour.

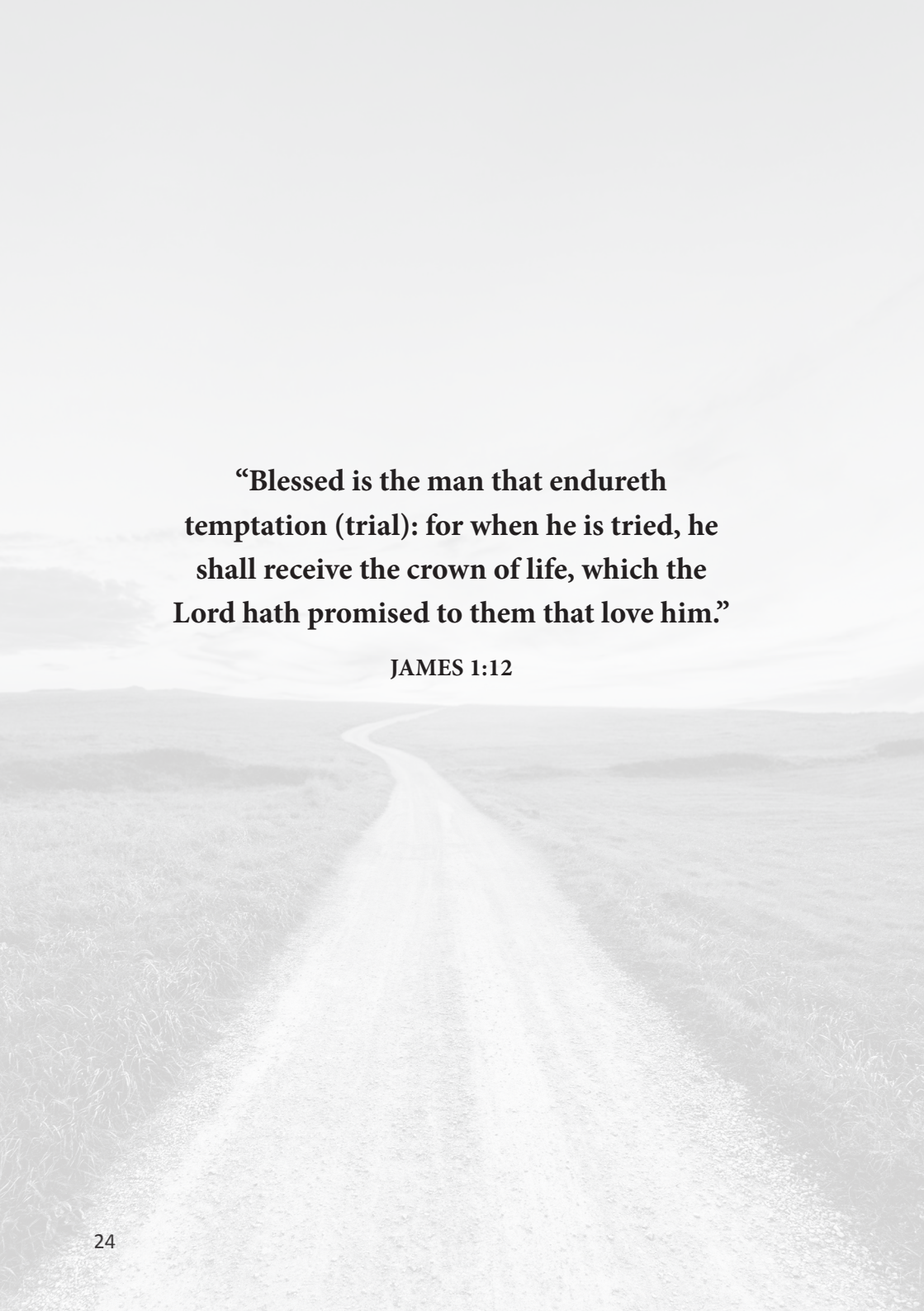
My call to salvation was the work of God. It was the Lord Jesus Christ who graciously revealed Himself to me. He is not a “Western” God as I had previously thought. He is the only true God who created the universe and everything in it. The Lord opened my mind and heart to humbly accept the gospel and believe in Him. He was the one who drew me to Himself. From someone who was ignorant, indifferent and uninterested in God, I eventually grew to know and believe in Jesus Christ in God’s good time and will.

Answering God’s call to salvation was just the beginning of a journey that would be different from my life before conversion. I became a child of God and developed a personal relationship

with the Lord Jesus Christ. As His child, I received a wonderful promise that He would always be with me. Jesus said, “...and, lo, I am with you always, even unto the end of the world” (Matthew 28:20b). I soon discovered how true and faithful the Lord Jesus Christ was in keeping this promise!

“For God so loved the world, that He gave His only begotten Son (Jesus), that whosoever believeth in Him should not perish, but have everlasting life.”

John 3:16



**“Blessed is the man that endureth
temptation (trial): for when he is tried, he
shall receive the crown of life, which the
Lord hath promised to them that love him.”**

JAMES 1:12

CHAPTER 3

Trials and Providence

I experienced real peace and happiness when I received Jesus Christ into my life. At the same time, I knew I would have to face trials and difficulties as a Christian. My life would not be a bed of roses. In any case, there was no need to fear since I was no longer alone. In Isaiah 41:10, the Lord gives this assurance: "Fear thou not; for I am with thee: be not dismayed; for I am thy God: I will strengthen thee; yea, I will help thee; yea, I will uphold thee with the right hand of my righteousness." Indeed, God was with me in the trials that followed soon after I professed my faith in the Lord Jesus Christ.

Facing Opposition

At the gospel rally, the preacher, who led me in prayer to receive Jesus into my life, advised me, "You must tell your parents that you are a Christian." Upon hearing this, I was rather perturbed. While walking back home from the church, I kept thinking about how I would tell my parents that I had become a Christian and their reactions to this startling revelation.

It was already past dinner time when I reached home. Upon seeing me, my mother asked, "Why didn't you come home for dinner?" Without thinking, I immediately replied, "I am now a

Christian.” My mother retorted, “Who says you are a Christian?” My father then joined in and gave me a tongue-lashing. I could only remain silent.

In the days that followed, I faced opposition to my new-found faith. When I prayed, my mother pushed my head and said, “What are you doing?” She was unhappy that I prayed to God. Besides this, my mother was upset that I spent time reading the Bible. Consequently, I would find my Bible missing. Whenever I purchased a new Bible to replace the missing one, it would somehow disappear. My mother must have confiscated my Bibles.

One day, about two weeks after my conversion, I was told to offer incense for ancestral worship. I explained to my parents that I could not do it because I could only worship God alone and no one else. I also did not eat the food which was offered for ancestral worship. My parents were very angry, and my father caned me. He threatened to disown me.

Several days later, after thinking through the situation, I told my mother that I would leave home because my Christian faith had caused much unhappiness in the home. I had hoped that my absence from home would help to alleviate the tense and unhappy situation. After talking to my mother, I left the house and ran to Bethesda Gospel Hall. Seeing that I had left the house, my mother instructed my cousin Jason to run after me. She also went after me on a trishaw.

When I arrived at the church, I enquired about the preacher from one of the Christian staff there. He informed me that the preacher had already left Singapore. Shortly afterwards, my mother arrived at the church and told me to return home. When I went home, my parents decided not to insist that I partake in ancestral worship. For a short period of time, there was some peace at home.

There was another occasion that I did not eat food offered for ancestral worship in obedience to God. Instead, for a couple of days, I had bread with butter and *kaya* (coconut jam) for breakfast, lunch and dinner – similar to what I had done on a previous occasion. My mother, who observed what I was doing, then separated the food that was not offered for ancestral worship and gave it to me. I gratefully took the food and appreciated my mother’s act of kindness towards me. Nevertheless, my parents were still unable to accept my faith in the Lord Jesus Christ.

Burnt to the Ground

After this incident, my parents moved out of my aunt’s house and rented a place in Sennett Road. The rented accommodation was an attap house owned by an Indian man who divided the house into two separate living quarters for rent. These two living quarters were separated only by a thin wooden partition. The whole house was made of wooden planks and the attap

roof was made of dried coconut leaves. My family lived in one of the living quarters while another tenant, an Indian-Eurasian family, lived next to us in the other living quarters.

In the morning of 1 September 1955, while I was at school, my form teacher, Mr Tan Keng Kang, approached me with urgency, saying, “You better go home now! Your house is burnt down!” I immediately left school to rush back to my house. While I was cycling back home, a sense of uncertainty and a couple of questions gnawed at my troubled mind: “Why, Lord? Why is my house burnt down?”

When I arrived home, I was shocked to see that my house was completely burnt to the ground. The fire had started when my mother lit two tall, red candles on the table that was set up for ancestral worship. The flames of the two candles were near the ceiling. At that time, the ceiling was covered with a layer of highly flammable material. When this combustible material caught fire from the flames of the candles, the fire spread rapidly throughout the house.

All our possessions were destroyed by the fire. Absolutely nothing was left intact. Not even a single stick or wooden plank was left standing! “My Kodak Brownie camera! It’s gone!” Seeing my precious camera reduced to ashes, I could not help but shed tears at the sudden loss of my treasured possession. I had painstakingly saved up money to buy this camera, but in the end, it literally went up in smoke!

While all our material possessions were lost in the fire, it was by the grace of God that neither my mother nor my brother, Michael, suffered any harm. Michael, who was seven years old, had just finished bathing outside the house at the nearby well when the house caught fire. He was not wearing any clothes. My mother, whose body was only covered with a *sarong* (a large length of fabric), was getting ready to take her bath when the fire started. They could do nothing to stop the fire.

Divine Intervention

When I saw how our house was completely burnt down, I found the answer to my question regarding the fire. God allowed this to happen. It was not by chance, nor was it a mere accident. Even though our dwelling place was razed to the ground, the adjoining living area, which was made of wood, miraculously remained untouched by the fire! The other tenant’s living area was still standing and unaffected. Both families were living under one roof, but only our living area was completely burnt from the roof right to the ground. How could this have happened?

Logically speaking, the fire should have spread and burnt the other tenant’s living quarters. It was incredible that only our home was burnt to the ground. Later, we discovered that during the fire, a strong wind was blowing from the direction of our neighbour’s home. This wind might have prevented the

fire from spreading to our neighbour's living quarters. Yet, the question remained: how was this wind able to blow in such a way that the neighbour's home was unaffected by the fire? Surely this must be the hand of God at work!

*Nothing
happens to
God's children
by chance.*

I believe that God, who is the Creator, controlled the wind's direction during this fire to accomplish His will and purpose. If the fire had ravaged both living quarters – ours and the other family's – it would have been considered an ordinary, unfortunate accident, without any extraordinary implications. But the fact that only our home was burnt down clearly showed that it was something unusual, something supernatural. There was divine intervention!

In hindsight, I believe there is some significance in how the fire occurred and the subsequent outcome of this incident. Some time after this incident, I was still facing opposition to my faith at home. There was an occasion when I simply said to my mother, "Remember the first of September". This was all I said. The date, 1 September, was a reference to the day our house in Sennett Road was burnt down. My mother instinctively backed down and kept quiet. She stopped speaking against Christianity from then on. Perhaps she had realised that it was no ordinary fire. This fire incident might have also caused her to be more open to knowing God much later in her life.

The Lord's Providence and Blessings

As a new believer, my faith in God was tested when my house was razed to the ground. I learnt to trust God during this time of distress. Moreover, I was able to experience God's power and love through this fire incident. He was so gracious to spare the lives of my family. None of us was hurt by this fire.

In the face of the unexpected crisis of losing our home and all our possessions, God showed us His providential care. To meet our immediate needs, God moved people to help us. For instance, a neighbour living opposite us gave us some clothes as she saw that Michael was without any clothes at that time. The rest of us were only left with the clothes that we wore that day. In addition, we received monetary contributions from my school, my sister's school and my father's company, which were used to buy school uniforms, school books, clothes and other personal necessities.

For housing, we took up temporary residence at my hospitable aunt's house at Duku Road. At the same time, we applied for a Singapore Improvement Trust (SIT) flat. SIT was later renamed the Housing Development Board (HDB). In October 1955, we received the keys to our first four-room HDB flat, which was at block 83, Kim Keat Avenue. We were grateful that we could have a permanent roof over our heads.

Personally, the fire incident was a challenging period for me as it occurred during a time when I was preparing for the

important University of Cambridge Oversea School Certificate A examination (equivalent to the current Singapore-Cambridge GCE 'O' level examination). The fire had completely destroyed all my study notes and school textbooks from my secondary school years. How was I able to prepare for the examination without my textbooks and notes in such a short time?

“...My grace is sufficient for thee...”
2 Corinthians 12:9a

The Lord was indeed gracious to me during this difficult time. He moved some of my classmates to willingly lend me their notes. Some of them kindly gave me textbooks. It helped that I had been consistent in studying and doing all the class assignments. God gave me good memory so that I could remember what I had studied. He helped me in my preparation for the examination.

The Lord blessed me with good results for this major examination. I was eligible to apply for high school education, giving me an opportunity to sit for the Cambridge Higher School Certificate (HSC) examination (equivalent to the current Singapore-Cambridge GCE 'A' level examination). Some of my classmates were quite surprised with my examination results because they knew about my predicament following the fire incident. So, it was the grace and providence of God that saw me through the preparation for the examination and for the favourable outcome.

“You should apply to study for the HSC,” Mr Tan, my form teacher, encouraged me. I was certainly keen to do so. Taking the HSC examination and doing well in it would have given me an opportunity to apply for university education. However, since my parents were unable to afford to pay for any further education, they told me to find a job and earn a living. Thus, I started working after graduating from secondary school.

God’s Plan and Promises

After my conversion, I went through a series of difficult trials. First, I faced opposition to my faith from my parents. Then our house was burnt down, and we lost all our possessions in a devastating instant. During this distressing time, I also had to prepare for the University of Cambridge Oversea School Certificate A examination.

As I faced these problems and challenges, I was never alone. God was always with me. He never once failed in His promises. The Lord Jesus Christ promised that He would be with me always, and He did. He not only provided for my needs but also met the needs of my family in the aftermath of the fire.

Furthermore, Christ promised, “...My grace is sufficient for thee: for my strength is made perfect in weakness...” (2 Corinthians 12:9a), and He did not fail to do this. During my time of weakness, the Lord strengthened and enabled me to prepare for the important examination. Additionally, He caused

my parents, especially my mother, to be less antagonistic towards Christianity.

The Word of God says, “There hath no temptation taken you but such as is common to man: but God is faithful, who will not suffer you to be tempted above that ye are able; but will

*God was always
with me. He never
once failed in
His promises.*

with the temptation also make a way to escape, that ye may be able to bear it” (1 Corinthians 10:13). This means that no temptation (trial or suffering) is too painful or difficult for the believer to endure. This is because our loving God knows our strengths, weaknesses and limitations, and He will not allow believers to go through a trial beyond what they are able to bear. In fact, God is more than able to deliver His children or empower them to endure any trial or face any problem. This is God’s assurance and promise to believers.

The Sovereignty of God

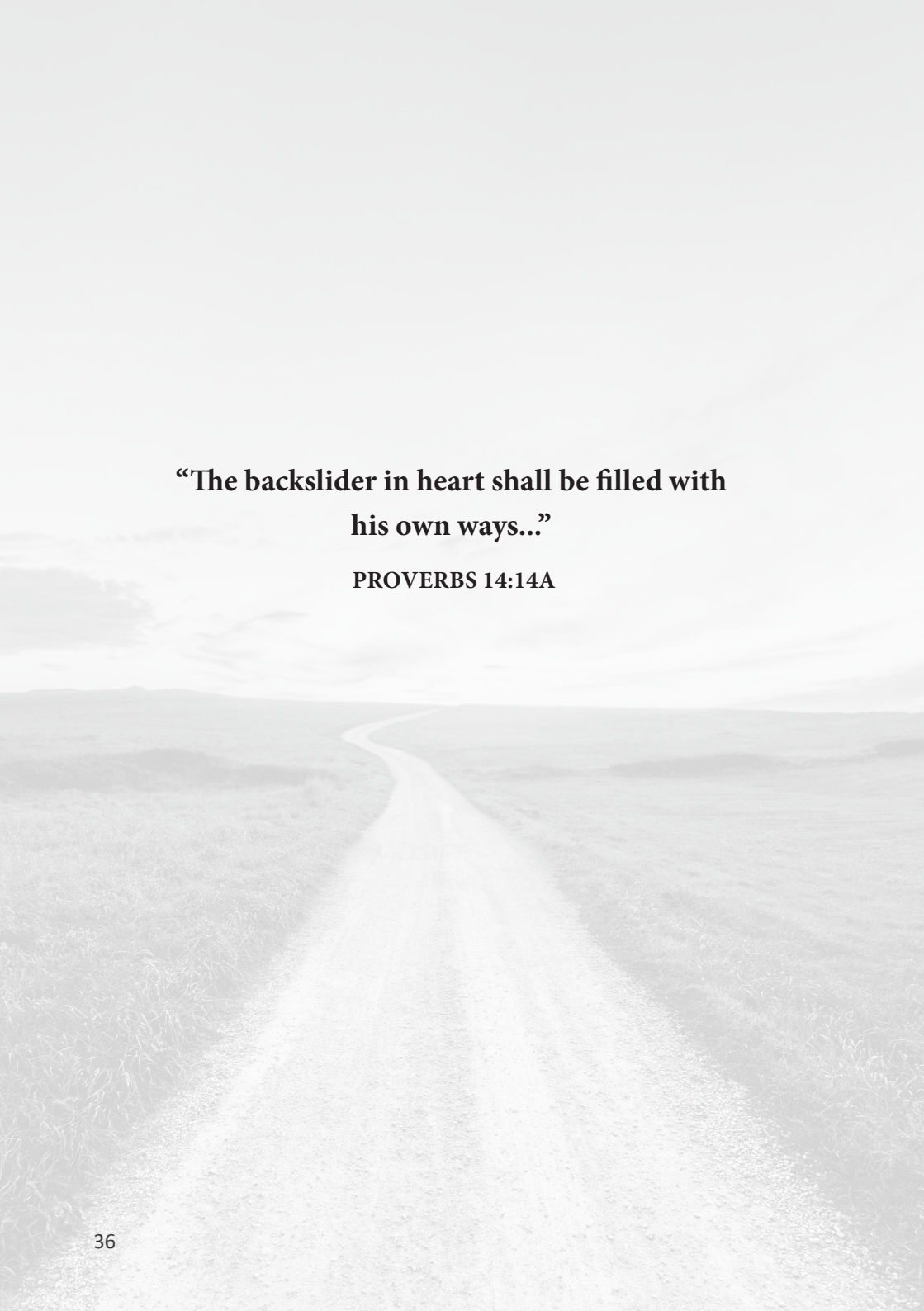
The Lord gives His children this promise in Romans 8:28, “And we know that all things work together for good to them that love God, to them who are the called according to his purpose.” Nothing happens to God’s children by chance. Whatever happens to a believer’s life – even the trials that we face – is not accidental or coincidental. Whatever happens, whether good

or bad, will ultimately work for good to those who love God and are called according to His purpose.

Though at times it may be difficult for us to accept trials or adversities, we should not turn away from God just because things do not go our way or align with our expectations. Instead, we ought to humbly pray, submit to God’s will, acknowledge His sovereignty and recognise our own human weaknesses and limitations.

As God’s children, we have the knowledge and assurance that the Lord has supreme authority and control over all things. Psalm 115:3 says, “But our God is in the heavens: he hath done whatsoever he hath pleased.” The Lord God, in His sovereignty, fulfils His will according to His timing and pleasure.

Moreover, the Bible reveals God’s loving thoughts towards His children who trust and obey Him. In Jeremiah 29:11, God says, “For I know the thoughts that I think toward you, saith the Lord, thoughts of peace, and not of evil, to give you an expected end.” The Lord knows everything that occurs in my life. He knows the end from the beginning and ultimately accomplishes His perfect plan and purpose for my good and for His glory.



**“The backslider in heart shall be filled with
his own ways...”**

PROVERBS 14:14A

CHAPTER 4

Wandering in the Wilderness

ALTHOUGH I was a committed Christian who served God fervently, there was a dark period in my life when I was a backslider and lived my life apart from God. Instead of living in loving obedience to the Lord and walking close to Him, I wandered far from Him. This wandering in the wilderness lasted for eighteen long years. How did it happen?

Loving God, Serving Him

After graduating from secondary school, I wanted to pursue further studies but was unable to do so due to my family's financial situation. As a result, I had to look for a job to earn a living. Aspiring to be a school teacher, I wanted to enrol in the Teachers' Training College (TTC), which was the predecessor of the Institute of Education, now known as the National Institute of Education. However, since I was not yet eighteen years old, which was the minimum age for registration at TTC, I decided to first work as a clerk at the Overseas Chinese Banking Corporation (OCBC). After a year at OCBC, I successfully applied to TTC and completed three years of training there. Upon graduating from TTC in 1959, I went on to teach at various primary and secondary schools.

While diligently working at my job, I was also actively serving God in church. In 1954, when I accepted Jesus Christ as my Lord and Saviour, I continued to attend FCF and served there. I was baptised in the sea in Pasir Panjang by the Chinese evangelist-preacher, Wilson Wang, in 1956. A couple of years later, Marcus Lim and I left FCF and set up The Sunday Bible School (SBS) in 1958. At its inception, SBS had around thirty members. Subsequently, in 1964, it was renamed The Bible Church, Singapore.

As one of the church leaders in SBS, I taught in the Sunday school and sometimes preached God's Word during worship services. In addition, I led in the singing of hymns and choruses during worship services and fellowship meetings. I was very happy serving the Lord, giving Him the glory and reaching out to people.

To equip myself for the responsibilities of preaching and teaching God's Word, I devoted much time to the conscientious study of the Scriptures. Consequently, I established a personal library, comprising many valuable Christian literature and Bible resources, which facilitated my study of the Scriptures. As my thirst for God's Word grew, I even seized opportunities during my work breaks to read the Bible. Seeking further insights, I frequently listened to the sermons of faithful ministers. All these efforts substantially deepened my understanding of God and the Scriptures.

While serving the Lord with fellow believers, I had much joy and gladness in my heart. We had close fellowship with one another during church camps, fellowship meetings and holiday outings. Obeying the Lord's Great Commission, we regularly shared the gospel by distributing tracts and talking to individuals about the Lord Jesus Christ.

From 1954 to 1961, I was faithfully serving the Lord and enjoying the fellowship with brothers and sisters in Christ. It was also during this time that I met Lim Hong Hong. Initially an unbeliever, Hong Hong first attended FCF in 1957 when her nursing colleague and close friend, Chew Sok Kim, invited her to the church. Subsequently, she started attending FCF and eventually accepted Jesus Christ as her Lord and Saviour at one of the gospel meetings held in FCF. We came to know each other, and in time, God brought us together as a couple.

No Church, No Service

Sometime in 1961, I left SBS due to a personal reason. Hong Hong also left with me. We attended a few churches for a little over a year. On Sundays, we only attended the worship services in these churches and left after each worship service. We did not serve God in any other way in church, nor did we join any fellowship group. In these few churches, we found that we could not fit in because of some differences in how the worship was conducted. Eventually we stopped attending worship services

and church altogether. As a result, my spiritual life was affected, and I gradually stopped reading the Bible.

Although Hong Hong and I had a church wedding, we were not regularly attending any church at that time. So, when our three children, Jeffrey, Deborah and Julie were born, we were already backslidden Christians. As a parent who was not walking in the Lord, I neglected the spiritual upbringing of my children.

It was the Lord who graciously led my children, who were then in primary school, to a church which was conveniently situated near our home. My eldest child, Jeffrey, was enrolled in a taekwondo class conducted at Queenstown Lutheran Church. He encouraged Deborah and Julie to go to the church to watch the taekwondo lessons. The taekwondo class was probably an outreach ministry of this church. After some time, my children were invited to join the Sunday school which they attended for a period. Despite knowing that my children went to church, I did not join them but spent my Sundays on other activities.

Preoccupied with Work

When I stopped worshipping and serving God altogether, I directed all my attention and energy into my work instead. Not only was I preoccupied with doing well in my teaching job but I was also seeking ways to earn more money. To increase my monthly pay, I applied for the Band Instructors' In-service Course with the Ministry of Education. Candidates

who completed this course successfully would earn two increments in their salary.

After I completed this Band Instructors' In-service Course in 1968, I received the promised salary increments and was transferred to the Music Department of the Ministry of Education. I was a band instructor at two secondary schools. At the same time, I was one of the leaders in the Teachers' Band, playing the French horn.

For around eight years, I immensely enjoyed my work as a band instructor. This was because I had always loved music since I was young, and even learnt to play a few musical instruments such as the accordion, harmonica and piano on my own. Thus, as a band instructor, I was passionate to impart my music knowledge to my students and help them enjoy playing musical instruments.

Career in Yamaha

In 1975, the Japanese company, Yamaha, wanted to hire someone to establish a band department in their company and develop the business. They approached many band instructors, but none whom they had spoken to wanted to leave the civil service to join a private company. At that time, working in a private company was risky as there was no job security. On the other hand, working as a civil servant provided a steady income, job security and pension. To many Singaporeans, working for

the government provided an iron rice bowl, which was more stable than what the private sector could offer. Therefore, it was not attractive to any teacher to leave his teaching job and work in a private company due to the risks involved.

When my band instructor colleague, Ong Tee Hoe, was approached by Yamaha, he told them, "Talk to Mr Khoo." He thought I would be more open to the job offer. Later, Yamaha talked to me about joining the company. As job security was an issue, I told them that the duration of my employment with them should be guaranteed for five years. In terms of the salary, what they offered to pay me for five years was equivalent to the remuneration I would receive as a band instructor for seventeen years. Moreover, the company would provide a car, and cover all its expenses, including maintenance. As the remuneration, bonus and fringe benefits were attractive, I willingly accepted the job offer.

At Yamaha, I established the band department in the company and marketed band instruments to schools. Later, I asked Ong Tee Hoe to join Yamaha and assist me in the band business. We differentiated ourselves from other market players by offering instructional services to schools who bought band instruments from Yamaha. Soon, the business grew, and Yamaha became a prominent player in this market.

Besides developing the band department, I also taught classical guitar in the evenings at Yamaha Music School. I

enjoyed giving guitar lessons, and it was another avenue to earn extra income. Additionally, I set up Spanish Guitar Centre at Queensway Shopping Centre and invited two partners to join me in this business as well as conduct guitar lessons. The business thrived, and we had around two hundred and fifty to three hundred students.

A year later, I discovered that one of the partners had been misappropriating funds. I was very disappointed and felt betrayed by a friend whom I had trusted. Not wanting to confront this partner with the issue, I decided to exit the business. The other partner offered to buy over the business. I did not suffer any loss but gained a small profit from this transaction. After I left Spanish Guitar Centre, the partner who misappropriated the funds was told to make restitution by the new owner. The company, under this new owner, lasted for several years before it closed down.

After two years of successfully managing the band department, I was transferred to Yamaha Music School to be the principal and tasked with handling some wage issues involving the teachers. The problem was amicably resolved, and all parties were pleased and satisfied with the outcome.

Managing the music school was something I greatly enjoyed. I would usually arrive at my office in Plaza Singapura as early as 7:30 a.m. and return home around 9 p.m. Additionally, there were opportunities to travel overseas for work. I visited the

headquarters of Yamaha and some Japanese schools in Tokyo and went on business trips to Malaysia and Indonesia. As far as my career was concerned, I was doing very well.

No Peace, No Joy

From the world's point of view, I should be a happy man as I had a successful career, a family, a good income and material possessions. However, contrary to this perception, I was a man without peace in my heart and mind. The good times and happiness that I experienced were short-lived and transient. My life was spiritually empty and not filled with true joy and meaning. My soul was restless. There was no real peace.

“All the labour of man is for his mouth, and yet the appetite is not filled.”
Ecclesiastes 6:7

As I was not living a life that was pleasing to God, it was inevitable that I experienced the consequences of living such a life. One such consequence was my weak family life. Due to my long hours at work, I could only spend time with my family on some weekends.

Even though I provided for my wife and children, meeting their educational, entertainment and material needs, we were not truly a happy family.

My wife and I often quarrelled over certain issues, and this undoubtedly affected not only our relationship but also our interactions with our three children. When my children

misbehaved, I would discipline them rather severely. I was not close to them, and our communication with one another was infrequent. It was by the grace of God that my family did not break up, which could have easily happened.

Socially and professionally, I had a wide network of friends and contacts, including famous and talented musicians. Although I was passionate about my work and maintained good relationships with people, neither my work nor my friendships could truly satisfy my soul. The Bible aptly describes this situation: “All the labour of man is for his mouth, and yet the appetite is not filled” (Ecclesiastes 6:7). My friendships and career could not give me real fulfilment and satisfaction because I was not walking with God.

Instead of seeking God, I turned to alcohol for solace and comfort. As I enjoyed drinking, I even had a bar at home where I stocked up bottles of wine and hard liquor. Whenever I felt down, I would turn to the bottle. But drinking could not solve my problems, and without the Lord at the centre of my life, I was not able to experience real peace and joy.

The years in the wilderness were a dark and shameful period in my life. I ran away from God and did not walk with Him for many years. I lived for myself, seeking to achieve success on my own and enjoying worldly ambitions and pleasures. I was, in effect, laying up treasures on earth. The Bible says, “Lay not up for yourselves treasures upon earth, where moth and rust

doth corrupt, and where thieves break through and steal: But lay up for yourselves treasures in heaven, where neither moth nor rust doth corrupt, and where thieves do not break through nor steal: For where your treasure is, there will your heart be also" (Matthew 6:19-21). Instead of laying up treasures in heaven, I was focusing on increasing my treasures on earth, which would not last.

God's Faithfulness and Mercy

Although I was a backslider, I never once denied being a Christian. There was a time when I was asked about my faith, and I replied by saying that I was a lousy Christian. In spite of my unfaithfulness to the Lord, He was always faithful and merciful. God did not leave me even though I wandered far from Him.

There were a couple of occasions when the Lord allowed things to happen in my life to cause me to turn to Him. One such unforgettable incident was my youngest child's terrible fall at home. Julie, who was then eight years old, fell from the top bunk of a double-decker bed when she lost her balance and tripped over the railing.

Hong Hong, who was in the adjacent room, was alerted by a loud thud. Rushing into the room, she found our daughter lying unconscious on the floor. When Julie regained consciousness, she was crying due to the excruciating pain in her head. She vomited and slipped in and out of consciousness.

When my wife called me on the phone and told me about the accident, I rushed back home and quickly drove Julie to the nearest hospital. At Alexandra Hospital, Julie was immediately wheeled into the Emergency Room in a semi-conscious state. While the doctor and nurses attended to her in the room, I was sitting outside feeling very anxious. With tears in my eyes, I cried out to God, "Lord, help us! Save Julie!" Out of desperation, I pleaded with God and told Him that I would go back to Him.

*Despite my
unfaithfulness, God
remained faithful!*

After leaving the Emergency Room, Julie, who had a huge swelling at the back of her head, was hospitalized and kept under observation. During her hospitalization, she had very painful headaches for the first two or three days and even vomited blood. The fear was that she might have sustained some internal injury or brain damage due to the fall.

After observing Julie for a week, the doctors could not find any serious physical problem with her. She was discharged from hospital and allowed to rest and recuperate at home for another week.

When I cried out to the Lord for help in my time of need, He was so merciful and gracious to answer my prayer and heal my daughter. But, when Julie was physically well again, I did not return to God or go back to church. Despite my unfaithfulness, God remained faithful!

Lessons from Wandering in the Wilderness

Now as I reflect on my eighteen long years of wandering in the wilderness, I learn how easily a believer can backslide in his Christian walk when he gradually stops praying, reading the Bible, fellowshiping with other believers and actively serving God. This was what happened to me. It was a gradual process that happened over time after I first left the church.

It is also possible that believers can wander away from God even when they regularly attend church and fellowship with other Christians. Jesus said, "This people draweth nigh unto me with their mouth, and honoureth me with their lips; but their heart is far from me" (Matthew 15:8). While outwardly engaging in all the correct spiritual practices, our hearts can still drift away from God. We may just pay lip service to God and not truly trust and obey Him. This happens when the Lord does not rank first or high in our list of priorities. As a result, our decision to obey and serve God is often influenced by our personal priorities and convenience.

To prevent ourselves from wandering away from God, we need to actively choose to walk in the Spirit. "This I say then, Walk in the Spirit, and ye shall not fulfil the lust of the flesh" (Galatians 5:16). Genuine love for the Lord will naturally drive us to seek His presence in prayer and obey His Word daily. However, there may be times when we fail to walk in the Spirit and fall into sin. In this case, we need to humble ourselves,

acknowledge our sinful behaviour and submit to the Holy Spirit's correction. When we walk in God's will, we will do what is right in His sight and thus receive His favour and blessings.

Furthermore, as believers, we are engaged in spiritual warfare and the devil will employ various means to attack us and cause us to fall. Being conscious of this fact, we should "be sober, be vigilant; because your adversary the devil, as a roaring lion, walketh about, seeking whom he may devour" (1 Peter 5:8). It is thus imperative that we guard ourselves against the wiles of the devil by putting on the full armour of God and praying in the Spirit daily.

The Scripture text in Ephesians 6:11-18 instructs believers to "put on the whole armour of God, that ye may be able to stand against the wiles of the devil. For we wrestle not against flesh and blood, but against principalities, against powers, against the rulers of the darkness of this world, against spiritual wickedness in high places. Wherefore take unto you the whole armour of God, that ye may be able to withstand in the evil day, and having done all, to stand. Stand therefore, having your loins girt about with truth, and having on the breastplate of righteousness; And your feet shod with the preparation of the gospel of peace; Above all, taking the shield of faith, wherewith ye shall be able to quench all the fiery darts of the wicked. And take the helmet of salvation, and the sword of the Spirit, which is the word of God: Praying always with all prayer

and supplication in the Spirit, and watching thereunto with all perseverance and supplication for all saints.” Indeed, putting on the armour of God is the believers’ best defence against the devil. In doing so, we can experience victory in our Christian walk every day.

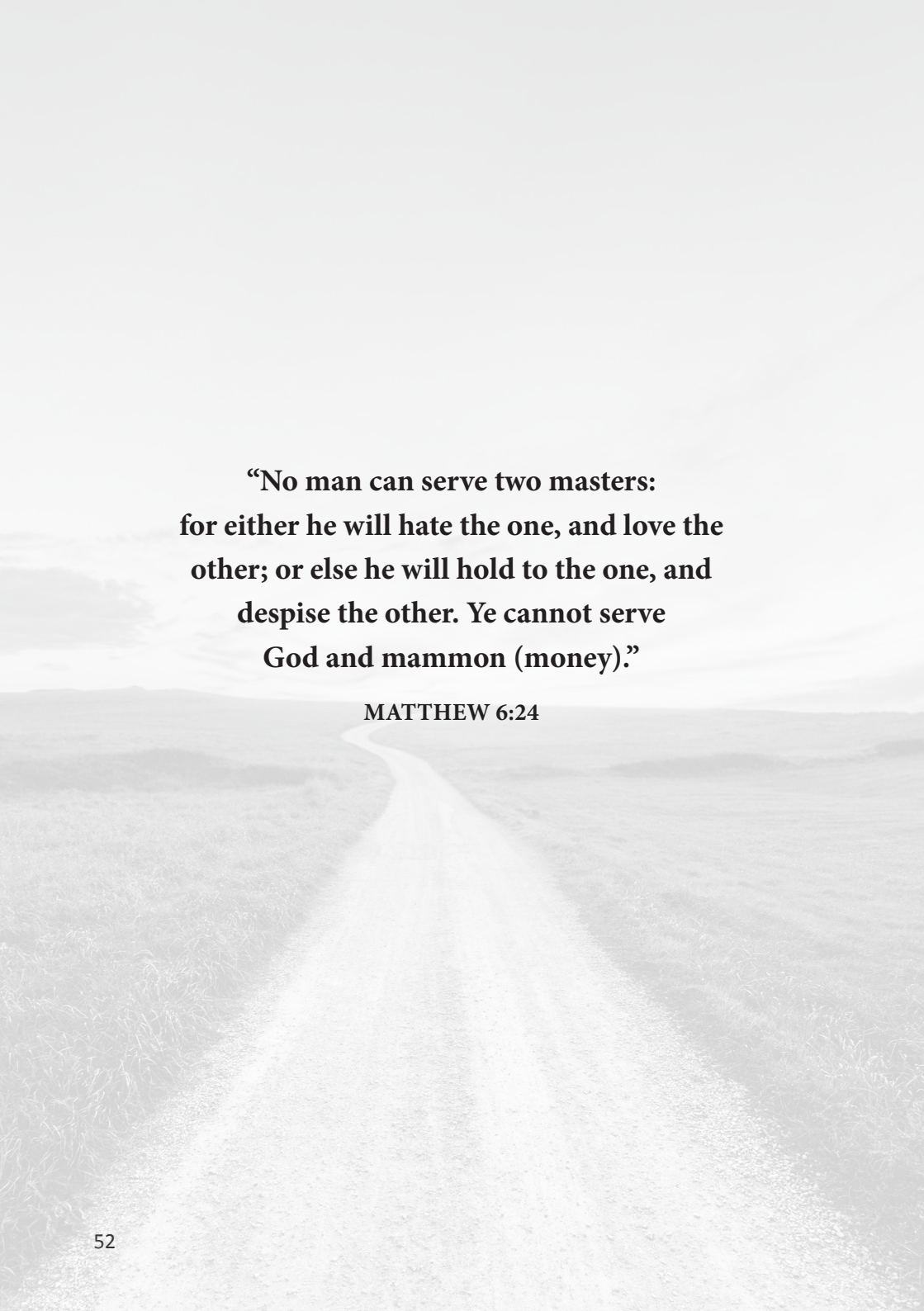
Another lesson is that I could not truly enjoy the fruits of my labour or experience real peace and joy because I chose to go my own way and did not lead a God-honouring life. The Bible clearly tells us in Psalm 127:1-2 that “except the Lord build the house, they labour in vain that build it: except the Lord keep the city, the watchman waketh but in vain. It is vain for you to rise up early, to sit up late, to eat the bread of sorrows: for so he giveth his beloved sleep.” Our efforts and accomplishments become futile and meaningless when we live our lives apart from God.

When we live with eternity’s values in view, our perspectives and priorities in life will be transformed. We will want to live in the will of God and for His glory. In this way, we can truly enjoy God’s blessings.

God’s Word says, “Blessed is the man that walketh not in the counsel of the ungodly, nor standeth in the way of sinners, nor sitteth in the seat of the scornful. But his delight is in the law of the Lord; and in his law doth he meditate day and night. And he shall be like a tree planted by the rivers of water, that bringeth forth his fruit in his season; his leaf also shall not wither; and

whatsoever he doeth shall prosper” (Psalm 1:1-3). This is the blessed life of believers—experiencing the favour of the Lord as we do His will and glorify Him in our lives.

*When we live with eternity’s values in view,
our perspectives and priorities in life will be
transformed. We will want to live in the will
of God and for His glory.*



**“No man can serve two masters:
for either he will hate the one, and love the
other; or else he will hold to the one, and
despise the other. Ye cannot serve
God and mammon (money).”**

MATTHEW 6:24

CHAPTER 5

Answering the Call to Service

IF you are not earnestly serving God, you are most likely busy serving yourself. In my eighteen years of wandering in the wilderness, I was busy serving myself instead of serving God. Preoccupied with building my own dream and achieving success, I did not love God and serve Him as I should. As the Bible says, no one can serve two masters; you will either love one and hate the other, or you will devote yourself to one and despise the other.

Despite my unfaithfulness, the Lord was faithful and merciful. In His own good time, God drew me back to Himself. Not only did God patiently bring me back to worship Him and fellowship with other believers, but He also graciously called me to serve Him as a minister of the gospel.

Mother’s Question

My journey of being called into the ministry began in 1979 when my mother asked me an unexpected question: “Do you still go to church?” I was taken aback by Mother’s question. Dumbfounded, I felt ashamed to answer her. After a while, I softly replied, “No.” “Why?” Mother asked. Feeling embarrassed and guilty, I did not respond to my mother’s question. What could I say to her?

Ironically, Mother, who previously opposed my faith in God, was the very person God used to question me about my Christian walk. She probably knew that I was not actively serving God or attending church. Though feeling guilty and ashamed when confronted with my mother's question, I did not consider returning to church. At that time, I was still busy working in Yamaha.

Back to Church

While I had no plans to return to the Lord, God was working out His plan to draw me back to Him. The sovereign Lord moved two members from The Bible Church, Mrs Loo Pui Ying and Dorothy Ho, to meet me on a couple of occasions. They encouraged me to return to church. My wife and I were once invited to the anniversary celebration of The Bible Church, which we attended. But after this occasion, I still did not return to the Lord.

Subsequently, Mrs Loo requested my help to train the choir, which met at her home on Saturday afternoons. I agreed to her request. However, training the choir did not cause me to go back to church. Besides, after every choir practice session, I would usually not stay on to fellowship with the members. The only occasions that I went to church were on Sundays when I had to conduct the choir during their performance in the worship service. I was just fulfilling a responsibility.

Some time later, Hong Hong expressed her desire to go back to The Bible Church. We then started attending the worship services weekly at Ebenezer Chapel in Harding Road. As I had been away from church for so many years, I felt rather awkward at first. Initially, we would just attend the worship service and then leave once it ended. Seeing this, some church members tried to make my family and me feel at home in church by talking to us and encouraging us to join the church activities.

We gradually became more open to the church members. I continued to train the choir. My three children took the initiative to join the choir. They also attended Sunday school classes and the Youth Fellowship regularly.

Reflecting on my experience when I first returned to church, I believe it is important to show love and hospitality to people who are new to the church community. It makes them feel welcome and know that believers do show care and sensitivity to others, even to those whom they may not know so well. In practising this, we are doing God's will. In Romans 12:13, the Bible exhorts believers to show love by "distributing to the necessity of saints; given to hospitality". By meeting the needs of believers and showing hospitality in practical ways, we can help one another as well as be a blessing to visitors to the church. In doing so, we bear a good testimony that is pleasing in God's sight.

Mother's Death

God was patiently using people and circumstances to clearly show me His will and plan for my life. On 19 June 1980, my mother suddenly passed away. She died of a stroke. She was sixty-four years old. The news of my mother's unexpected death came as a terrible shock.

When my siblings and I gathered to make funeral arrangements, my sister, Jennie, asked me, "Stephen, can you pray?" As I was praying, I broke down and cried. This realisation struck me: God could easily take my life too! He could take away everything I possessed!

My mother's death caused me to seriously reflect on my life. What was the purpose of my life on earth? Was I ready to meet the Lord God if my life on earth had abruptly ended? If God had taken my life, what could I say to Him when I see Him face to face? I was convicted of my sin of backsliding for eighteen years. It was a waste of my life because I did not live for Christ all those years. I confessed my sins to the Lord and told Him if He wanted me to serve Him in full-time ministry, I was willing.

I became more committed to serving God in church. Besides training the choir, I was also given a Sunday school class to teach the Word of God. At my workplace, I started a Bible study group and openly invited any interested office staff to join me in the study of God's Word. Ten out of forty of my office staff responded to the invitation. There were two or three Christians,

and the rest were unbelievers. The Bible study usually began at 8 a.m. and ended before 9 a.m., which was the official time to start work. In this Bible study, I taught the Gospel of Luke. It was an interactive Bible study where anyone could ask questions and participate in the discussion.

In retrospect, I can see that God used my mother's sudden passing to lead me to seriously think about how I was living my life then. How was I investing my time, energy and resources? What was God's will and direction for my life? In a way, this incident ignited a flame of desire in my heart to commit my life to Christ in His service.

Have I Not Sent You, Stephen?

As my desire to study God's Word grew, I enrolled in the evening Bible courses at Far Eastern Bible College (FEBC) and Singapore Bible College. My close friend and buddy, James Chay, joined me in these night classes.

In one of the classes at FEBC, I was studying the book of Revelation which was taught by Rev Timothy Tow. It was on the second coming of Christ. This study of the end times impressed upon me the imminent return of the Lord Jesus Christ. I was thinking that since Christ's coming was near, as evidently shown by the signs, then what should I be doing with my life? It further fanned the flame in my heart to want to give my life to God in full-time service.

One morning, I was having my personal devotion (Quiet Time) at around 7:30 a.m. in my office. While reading about the life of Joseph in the book of Genesis, I cried because I was deeply touched by God's grace and mercy towards Joseph. With tears in my eyes, I prayed, "Lord, if you want me, call me. I will resign from my job." This was my earnest prayer to God that if He called me into full-time ministry, I would give up everything and serve Him.

Some time later, something unusual happened to me. One day, after lunch, I suddenly felt very restless. It was a feeling that I had never felt before. When I went back to my office, I could not concentrate on my work. As I could not focus on my work or do anything, I simply picked up a Christian book that was on my table. The title of the book was *He Spoke and I was Strengthened* by Dick Mills. When I randomly flipped to a page in this book, a Scripture verse on that page caught my eye; it was Judges 6:14: "And the LORD looked upon him, and said, Go in this thy might, and thou shalt save Israel from the hand of the Midianites: have not I sent thee?" This last phrase, "have not I sent thee", reminded me of my previous prayer about giving myself to God if He should call me.

As I read further, I saw the name "Stephen" on the same page. I was stunned and speechless when I read this! It was not even referring to the biblical Stephen in Acts chapter 7 in the Bible. I started to search the whole book from cover to cover

twice to see if this name could be found on the other pages. There was no mention of "Stephen" in the entire book except on this particular page. Thus, reading this phrase "have not I sent thee" and seeing the name "Stephen" on the same page, I felt as if God was speaking directly to me! I believed God was calling me. As my mind was too preoccupied with this calling from God, I could not carry on with my work. I then decided to go home earlier than usual from work that day.

When I went home, my wife was cooking dinner in the kitchen. While Hong Hong was frying the food, I stood near her and said, "I think God is calling me to go into full-time ministry." Without looking at me and still frying the food, Hong Hong simply replied, "If God calls you, go *lah*." Astonished at her response, I questioned, "If I go, this means that I have no salary, and how are we going to provide for our children? We cannot live on your salary alone." At that time, my wife's salary as a staff nurse at a polyclinic was inadequate for our expenses. Without hesitation, Hong Hong stated matter-of-factly, "If God calls you, He will provide."

My wife's answer was totally unexpected! I had presumed that she would say something like "you better think twice" or give some other response that would not be in favour of me leaving my job. However, my wife's positive response, which was a clear expression of her faith in God's providence, effectively shut me up! I could only walk away sheepishly. She

was absolutely right! If God called me, He would definitely provide for all our needs.

My wife's support in my calling was crucial. I saw this as a confirmation of my calling and an assurance of God's grace and providence. However, I did not immediately resign from my job at Yamaha. It took me about six months of waiting, struggling and mulling over the various issues and possible challenges that I might face in making this life-changing decision. But God was so patient with me. He answered all my questions. At times, the Lord used the sermons delivered during Sunday worship services to address the issues and questions I had. These preachers did not know me, yet their messages were remarkably precise and relevant to the situation I was facing.

One day, I felt restless while at my desk in the office. I realised I had not written my resignation letter. Taking out a piece of paper, I began penning my letter of resignation.

When I signed the letter, I suddenly felt an inexplicable peace flooding my soul. It was an indescribable experience to have this peace in my heart after six months of inner struggle and waiting. "And the peace of God, which passeth all understanding, shall keep your hearts and minds through Christ Jesus" (Philippians 4:7). Indeed, this peace could only be given by the Lord God.

On reflection, I have always remembered my experience of this peace whenever I encountered times of doubt and

discouragement in the ministry. It has always reminded me of my calling. This peace has always encouraged me to labour on and not give up.

In May 1981, I submitted my letter of resignation. When I resigned, there were people around me who thought I was foolish to leave a successful career to serve in full-time Christian ministry. But to me, answering God's call was the wisest decision I made. It signalled a new chapter in my life!

If God Calls You, He Will Provide

When God called me, He never once failed to provide for all my needs. After resigning from Yamaha, I no longer received any regular income. Yamaha also took back the company car. At that time, I made it a point to trust God to provide for all my needs and my family's needs as well. As my wife said, "If God calls you, He will provide." Hence, I did not seek financial help from any source or submit prayer requests to the church for financial support. I simply prayed to God and trusted in His grace and providence.

As I embarked on the journey into full-time ministry, my plan was to enrol in a Bible college first. I understood the importance of being well-equipped with God's Word to serve the Lord effectively in the ministries of teaching and preaching. To provide for my family, I had initially planned to do some part-time work at Yamaha as it was willing to engage me to train a

guitar ensemble for its fortnightly performances. This was my plan to help support my family, but God worked in a different way to provide for us.

When I shared with the church about my calling, I did not ask for any financial support from anyone in the church. To provide for me, God moved Mrs Loo to enquire about my needs. I told her my plans to enrol in a Bible college and work part-time at Yamaha. After that, she, on her own initiative, wrote to some church members to enquire whether they could provide monthly financial support for me.

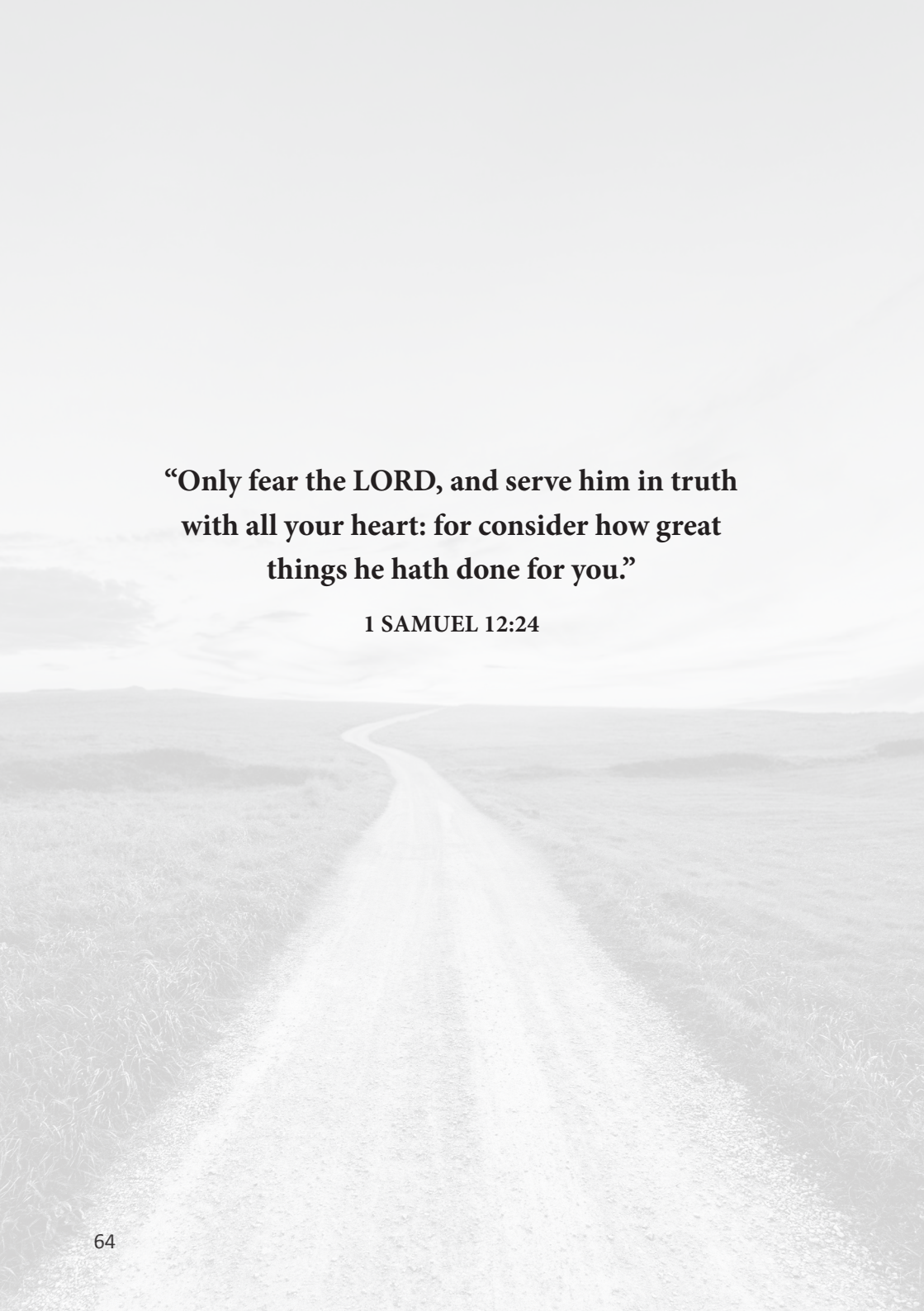
The response was overwhelming. Twenty-three members agreed to give a sum of money on a monthly basis. The arrangement was to give me \$1,400 a month and the remaining funds were kept aside and later given to me at the end of one year. I was truly touched by their generosity. Although I did not ask for any financial support from the church members, the Lord provided for my needs through them. In the second year, the church took over the financial support from these members. It continued to support me until the end of my studies at FEBC.

“But my God shall supply all your need according to his riches in glory by Christ Jesus” (Philippians 4:19). Indeed, God supplied my needs when He moved the members and the church to support me. I was able to spend time focusing fully on my studies at FEBC and my service in the church. This was

one of the many times my family and I witnessed and tasted God’s goodness in providing for all our needs in His own perfect way and timing.

Answering God’s call to full-time ministry was not an easy decision. The Lord enabled me to make the right decision to fulfil His purpose in my life and for His glory. “And Jesus said unto him, no man, having put his hand to the plough, and looking back, is fit for the kingdom of God” (Luke 9:62). When I obeyed God’s call to go into full-time ministry, I was committed to putting my “hand in the plough” and serving the Lord Jesus Christ as His servant. There was no turning back!

*“But my God shall supply all your need
according to his riches in glory
by Christ Jesus.”
Philippians 4:19*



**“Only fear the LORD, and serve him in truth
with all your heart: for consider how great
things he hath done for you.”**

1 SAMUEL 12:24

CHAPTER 6

Serving Faithfully to the End

SERVING God is not an option; we are saved to serve. All believers, without exception, are called to serve Christ in various capacities. Service to God is not limited to a select few or only for those in full-time ministry. Every believer is endowed with talents and spiritual gifts, and these should be used to build up one another for the glory of God.

In my case, God called me to full-time service. I was embarking on a new journey without a clear and detailed roadmap. Nevertheless, I trusted in God’s promise when He said, “I will instruct thee and teach thee in the way which thou shalt go: I will guide thee with mine eye” (Psalm 32:8). As God had called me, He would surely guide me every step of the way.

Being Equipped for the Ministry

After I resigned from my job at Yamaha, I wanted to study theology and be well-equipped with God’s Word. For my theological training, I chose to study at FEBC primarily because of its biblically sound and solid teaching of God’s Word. In July 1981, I enrolled in the Bachelor of Theology course at FEBC. I was forty-three years old. Most of the students there were much younger.

As I reminded myself of my calling and the peace that it brought, I found the motivation to persevere in my studies...

When I first started studying at FEBC, I encountered some daunting challenges. There was a myriad of theological terms and unfamiliar words and phrases that I had to remember and understand. While the study of the Greek and Hebrew languages was relatively easier

for me, I found the essay-writing assignments particularly demanding. After working for over twenty years since leaving school, I was not used to writing lengthy essays and going through the gruelling rigours of academic study. Consequently, during the first one and a half years of my studies, I was very discouraged and contemplated giving up.

Feeling downhearted, I prayed to the Lord for His grace and strength. God answered my prayer and gave me His wisdom and power to do all the assignments and examinations. Indeed, His grace was sufficient for me! With time, my grades improved, and I was greatly encouraged. As I reminded myself of my calling and the peace that it brought, I found the motivation to persevere in my studies and give my best effort.

Besides studying the many Christian doctrines at FEBC, I discovered a few things that I had never been exposed to before. When I first entered FEBC, I was amazed to find a diverse community of students from various countries. It was

my first time interacting with like-minded Christians of different nationalities. These students came from Africa, Indonesia, India, Philippines, South Korea, Japan and other countries. Although we came from different backgrounds, we shared the same faith and were able to study and serve God together.

Another thing that I learnt was the struggles that overseas Christians faced in living out their faith. It was different from what Christians experienced in Singapore. For example, the African Christians shared about their lives back in their home country. They had to spend hours walking or travelling to attend church on Sundays, rain or shine. Some of them faced difficulties obtaining a Bible and had to make sacrifices just to get a copy. There were also students from other countries who shared stories of the persecutions they endured. I was touched by their testimonies and impressed by these foreign students' hunger for God's Word and their commitment to the Lord.

At FEBC, one of the significant things I studied was the various false teachings and movements that were deceptive and misleading. We were taught the importance of Christians defending the faith and the truth of God's Word. We studied biblical principles and doctrines and learnt how to understand and interpret Scriptures accurately. In this way, we acquired skills on how to discern truth from error and not be easily deceived by false teachers and so-called Christian movements that propagated unbiblical doctrines and practices.

Going Overseas for Further Studies

After graduating from FEBC in September 1985, I had a strong desire to pursue further training in God's Word to better equip myself for the ministry. At that time, I came to know about Grace Theological Seminary in the United States when two of its professors, Dr John C. Whitcomb and Dr John J. Davis, came to Singapore to teach and preach the Word of God at the invitation of the Bible-Presbyterian Church. I was blessed to learn from the biblically sound teachings of Dr Whitcomb and Dr Davis. Guided by the Lord, I enrolled in the Master of Divinity course at Grace Theological Seminary in January 1986.

Once again, the Lord manifested His power in providing for all my needs when I decided to pursue further studies at Grace Theological Seminary. To pay for my studies and accommodation in the United States, I sold my car and used my savings. However, the funds were insufficient to cover the total cost of my study. God was gracious in providing for this need. He moved some of my close friends, relatives and church friends to voluntarily provide me with some financial support when they knew about my intention to study in the United States. Despite not telling anyone about the cost of my studies overseas, I received an adequate amount of money to pay for all the tuition and accommodation fees. My gracious and loving God was the one who consistently provided for all my needs in His perfect way and timing.

While studying at Grace Theological Seminary, I was led to attend the First Presbyterian Church at Winona Lake, Indiana. It was a small church with thirty to forty regular worshippers, who were mostly elderly Americans. Besides worshipping with them, I joined their small choir and performed regularly with the choir during Sunday worship services. I also led in the singing at the Sunday school. It was enjoyable having fellowship with the believers, going on outings, and getting to know the people there. The Lord blessed me within this supportive community of believers, where we had the privilege of being a blessing to one another.

Wherever the Lord Leads I Will Go

After I graduated from Grace Theological Seminary in August 1987, I was seeking God's will and direction to serve in a church in Singapore. I was willing to go to any place where the Lord wanted me to serve.

At that time, Dr Tow Siang Hwa, the pastor of Calvary Pandan Bible-Presbyterian Church (Calvary Pandan BPC), asked me to serve in the church. Seeing this as God's leading, I accepted his request to serve at Calvary Pandan BPC. My ministry comprised preaching at the worship services and teaching in the Sunday school. Additionally, I taught the Word of God at FEBC. In 1987, I established the Calvary Pandan BPC choir and provided training to its members. On 6 January 1990, I was ordained as a minister of the gospel and served as an associate pastor in the church.

In 1993, following five and a half years of service at Calvary Pandan BPC, I left the church to study at Pensacola Christian college in the United States. By God's grace, He again provided for all my needs, and I graduated from Pensacola with a Master of Arts in Bible Exposition.

When I came back to Singapore in 1995, Rev Timothy Tow asked me to be his assistant pastor at Life Bible-Presbyterian Church. I served in this church for about two and a half years until I was called to serve in Australia.

Ministering to God's People in Australia

In 1997, Dr Tow asked if I could pastor Bethel Bible-Presbyterian Church (Bethel BPC) in Melbourne, Australia, for three years. After seeking God's will and direction, I answered the call to serve at Bethel BPC. My wife and I moved to Melbourne in the middle of 1997.

After doing pastoral work for a year, I was asked by the Church Session of Bethel BPC to continue to serve as their pastor indefinitely. They said they would apply for permanent residence for my wife and me. As I was sixty years old at that time, getting approval for permanent residence in Australia would be difficult, if not impossible. Thus, regarding this matter of staying in Melbourne to serve for a longer period, Hong Hong and I were not certain about what we should do, so we sought the Lord in prayer for His will to be done.

When we received news that our applications for permanent residence were approved, we were surprised. It was due to unforeseen circumstances that the Australian government decided to approve our applications. We could only see this as the invisible hand of God working behind the scenes. "And he (Jesus) said, The things which are impossible with men are possible with God" (Luke 18:27). Indeed, with God nothing is impossible! The unexpected approval of our applications for permanent residence was God's answer to our prayer as He clearly showed His will for us to serve at Bethel BPC.

In my years of pastoring the church in Melbourne, the Lord was always with me, giving me the strength and wisdom to minister to His people. There were various ministries in the church. The Lord helped me to preach from the pulpit, teach Bible study lessons, conduct prayer meetings, minister to the fellowship groups and do visitations. I also regularly visited a nursing home for the elderly where I taught Christian songs, preached God's Word and prayed with the residents.

More importantly, the Lord enabled me to prepare Bible study notes and discussion questions to teach the Word of God through the systematic study of the books of the Bible. These Bible study notes were named "DHW" which means "Dig His Word, Discover His Will and Do His Work". The purpose of DHW is to increase a believer's knowledge of the Scriptures and to help him apply God's Word in his life. Being equipped with

God's Word, the believer will be able to teach the Scriptures to others as well.

The Lord also opened a door for Bethel BPC to be a blessing to Christians abroad. In 2009, Rev Biak Lawm Thang, who was my former student at FEBC, sought my advice and assistance in starting a church in Yangon, Myanmar. I visited Yangon to assess how Bethel BPC could support the work there and provided guidance to Rev Biak and Preacher Lal Lian Uk on the establishment of the church.

Subsequently, Bethel BPC provided financial support, enabling Rev Biak and Preacher Lal to rent a house for church services. In 2009, by God's will and grace, a church was established in Insein, a town in Yangon. It was aptly named First Bible-Presbyterian Church. This marked the inception of the first Bible-Presbyterian church in Myanmar. Rev Biak was the pastor of this church and Preacher Lal assisted him. By God's providence, Bethel BPC was led to do its first overseas mission outreach in Myanmar. We were glad to help our fellow believers in Myanmar to establish a witness for Christ and bring the gospel to the many lost souls there.

God Preserved My Health

During my years of ministry at Bethel BPC, the Lord graciously blessed me with good health. I did not fall ill while serving the Lord at Bethel BPC. In 2008, I went for my usual routine medical

check-up in Melbourne. After the initial tests, I was informed that I most probably had a heart problem, and further tests were necessary. This came as a surprise to me because I had not shown any signs of a heart issue.

To undergo further tests, I decided to seek a second opinion from a cardiologist in Singapore, and to have a bypass surgery, if necessary. The cardiologist performed an angiogram to examine the blood vessels in my heart. He was rather shocked to discover that I had four blocked arteries. The main artery was ninety-nine per cent blocked and the other three arteries were sixty to seventy per cent blocked. In such a case, a person could experience a heart attack even though he or she may not show any symptoms of a heart problem.

"You have a strong heart," the cardiologist responded when I mentioned that I had not experienced any symptoms of a heart problem. Even during activities like climbing the stairs, I did not pant or feel breathless. It was by God's grace and will that I did not suffer any heart attack, which could have happened to me. Following this, the cardiologist advised me to undergo bypass surgery.

Based on a recommendation, I went to consult a skilful and experienced heart surgeon at the National Heart Centre. By the grace of God, the surgery was successful. I recovered from the surgery speedily and was discharged from the hospital after four days. God blessed me with a competent surgeon and a

fast recovery. The Lord was the one who strengthened and preserved my heart and health.

Church Leadership Succession

Planning for leadership succession and renewal is vital in a church. I felt that it was expedient to prepare for someone younger to assume the pastoral role at Bethel BPC. I prayed to God about the matter and told the Church Session to pray for a faithful man to succeed me as pastor.

It was marvellous to witness how God answered our prayers. In 2008, as I anticipated being in Singapore for a two-month period due to a by-pass surgery, I needed someone to stand in for me at Bethel BPC during that period. I approached Rev Prabhudas Koshy, pastor of Gethsemane Bible-Presbyterian Church (Gethsemane BPC) in Singapore, seeking his recommendation. Rev Koshy then proposed Paul Cheng, an FEBC graduate, to fill in for me. At that time, Paul Cheng was serving at Gethsemane BPC. He agreed to go to Bethel BPC with his family and minister to the church for two months.

When I returned to Bethel BPC after my bypass surgery, I asked Paul Cheng whether he would like to consider pastoring the church. He discussed this with his wife, and they agreed to it. The Church Session and members also agreed to have him succeed as pastor. They then applied for permanent residence for him and his family. We thanked God that the applications

were approved within two weeks. Hence, Paul Cheng moved to Melbourne with his family to serve at Bethel BPC. Throughout the whole process, God's providential hand was at work in answering our prayers. The Lord met our needs in His perfect timing and way!

During the transition, I was mentoring Paul Cheng as his supervisory pastor. It was important to help him ease into this new role by advising and training him in pastoral work. Besides this, I was preparing him for his ordination, guiding him in writing doctrinal papers and other relevant papers. He also had to attend an ordination interview.

After two years, Paul Cheng was ordained and subsequently elected as pastor of Bethel BPC in 2011. The Lord blessed us with a smooth leadership succession. God was the one who moved people and controlled circumstances to accomplish His will and purpose.

Faithful to the End

In 2011, my wife and I returned to Singapore after fourteen years of ministry at Bethel BPC. Since then, we have been attending Sunday worship services at True Life Bible-Presbyterian Church in Singapore. I have been serving the Lord as a lecturer at FEBC and preaching regularly at Calvary Tengah Bible-Presbyterian Church on the third Sunday of each month. Occasionally, I am invited to speak at fellowship groups.

Whenever I can, I would join overseas mission trips and minister to the people there. To me, it is such a joy and privilege to be able to serve the Lord Jesus Christ and minister to His people.

It is good to serve the Lord while we are healthy and well. On the other hand, even in the face of physical challenges or health issues, it is important not to withdraw from our commitment to serve the Lord. Around ten years ago, I suffered a mild stroke. This had somewhat affected my physical health. In addition, I have diabetes and high blood pressure. Despite these physical ailments, I thank God for His grace in enabling me to serve Him. Though my physical body may be breaking down due to old age, the Lord has sustained me thus far. Even in old age or physical weakness, we can still serve God and be a blessing to others in one way or another and within our means to do so.

Since obeying the call to full-time service more than forty years ago, I have experienced both the ups and downs and the joys and woes in the ministry. It is not always smooth sailing and peaceful. As believers, we are attacked time and again by Satan and his agents. The devil can use diverse tactics, involving people and circumstances, to disrupt the work of God or cause distress in our lives. Consequently, it is not uncommon for various individuals to become sources of frustration, discouragement and disappointment in our spiritual journey.

Nevertheless, it is also during such challenging times that we can experience God's sovereign power and sustaining grace if

we trust and obey Him. The Lord God Himself declares, "Behold, I am the LORD, the God of all flesh: is there anything too hard for me" (Jeremiah 32:27)? God possesses absolute power and control over all things. Hence, instead of succumbing to fear and anxiety over people and challenges, we should exercise unwavering faith in God by patiently waiting on Him in prayer. We demonstrate steadfast confidence in the Lord when we fix our eyes solely on Him and trust unreservedly in His guidance, protection and providence. Almighty God is more than able to lead and strengthen us through our toughest trial or deliver us from the deepest pit.

As I continue my journey in this life, I would like to echo the words of the apostle Paul, "Brethren, I count not myself to have apprehended: but this one thing I do, forgetting those things which are behind, and reaching forth unto those things which are before, I press toward the mark for the prize of the high calling of God in Christ Jesus" (Philippians 3:13-14).

Now, in my evening years, I will still press on and earnestly serve the Lord Jesus Christ as His servant. As long as the Lord gives me breath, I will continue to faithfully serve Him to the end. To God be the glory! Amen!

Afterword

WHEN I was in spiritual darkness, without God and lost in sin, Jesus Christ saved me when I answered His call to salvation at the age of sixteen. My sins were cleansed and forgiven, and I received eternal life when I believed in Jesus as my Lord and Saviour.

As a believer, I have a new life, real hope, joy and peace. I have a meaningful direction and purpose here on earth and the assurance of a place in heaven. I do not fear death because I know I will meet the Lord Jesus Christ face to face when I pass on. Do you know what is your eternal destiny? Do you have peace with God? My prayer is that you will believe in the Lord Jesus Christ and receive His gift of salvation.

If you are a believer, you are called to serve the Lord with the abilities, talents, spiritual gifts and whatever means and resources God has bestowed on you. Let us not just talk about serving God and do nothing about it. We should do the work and not wait for someone else to do it. "Therefore, my beloved brethren, be ye stedfast, unmoveable, always abounding in the work of the Lord, forasmuch as ye know that your labour is not in vain in the Lord" (1 Corinthians 15:58). May you be encouraged that when you serve the Lord according to His will and for His glory, your labour will not be in vain.

There are believers who are called into full-time Christian ministry. This was God's call to me, and I answered His call. Indeed, I have been blessed serving my gracious and loving Master, the Lord Jesus Christ. Jesus says, "But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you" (Matthew 6:33). As promised, the Lord Jesus will never fail to provide for all your needs according to His will when you obey His call. Do you have a desire to serve the Lord in full-time ministry? If God is calling you, will you answer His call?

*Jesus says, "But seek ye first
the kingdom of God, and his righteousness;
and all these things shall be added unto you."*

Matthew 6:33

When God Calls