

# TOGETHER

TRUE WAY PRESBYTERIAN CHURCH ENGLISH CONGREGATION

Issue 1 • July 2021

MCI (P) 080/08/2021

## How is Covid-19 affecting us?

by Lee Chung Horn

**As the world spins through its second year with COVID-19, some of its insights and fears have changed. This is also true in the Christian church.**

Covid-19 plunged the world into profound uncertainty. Many churches all over the world survived 2020 by the skin of their teeth. There have been many conversations around this topic, many views and disagreements. But we now know what the enduring realities are. We now know what true lessons will lead us into the future.

For example, we know the road ahead is long. It may yet turn, and even backwards. While circumstances may change, the call to make disciples is constant. Some of us are excited to hear that new doors have opened for churches and Christians to serve their communities. Some of us have not seen these doors at all.

And while we believe that people with strong connections in the church will endure the pandemic best, we worry that the fringe of those more loosely connected to church will increasingly fray.

People of the church, like all people, have dreams and disappointments. They wrestle with truth and falsehood. They grow battle-weary. They wonder if the church



(Left to right) Samuel Yip, Ernah, Dax Cheah.

has noticed their suffering. Our experience of COVID-19 drives us to do certain things, and think in certain ways. Our different discernments sometimes lead us to transfer our hopes from something we don't believe in anymore to something that works.

What has Covid-19 done to us at True Way?

We gathered a small group, 11 persons, and asked them to tell us. These eleven sisters and brothers may not strictly represent the whole body of Christ, but they are diverse.

Let's introduce them. Joyce Peh, 45, is a full-time youth worker. Samuel Yip, 32, and Ernah, 33, are married to each other. They both work in finance. Low Tock Heng, 51, is a pilot. Dax Cheah, 57,

works as a money broker. Liancy Tan, 55, works in human resource, and Rose Dejan, 50 is a domestic worker.

Cheryl Teo, 30, is married to Shaun Tan, 32. Cheryl works in financial crime compliance and Shaun is franchise manager with an F & B company. Joe Yu is a 30 year old project manager. Timothy Tan, 48, teaches music.

*Give us one word that describes COVID-19 for you.*

Ernah: Disrupting

Liancy Tan: Separation

Samuel Yip: Family.

Dax Cheah: Restrictions

Shaun: COVID's a lifestyle.

People of the church, like all people, have dreams and disappointments. They wrestle with truth and falsehood.

Sorry, is that three words or four?

Cheryl: Dread.

Joyce Peh: Discomfort

Low Tock Heng: Endemic

Timothy Tan: Indiscriminate

Joe Yu: Ready again.

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## How is Covid-19 affecting us?

Rose: Stop!

*How have your prayers changed after one year of the coronavirus pandemic?*

Liancy: I've been worrying. I'm still as weak as ever. My prayers are not just about asking for God's protection but also for my nieces and nephews. They're building their careers. They are breadwinners for their respective families. I worry for their financial stability.

Dax: My prayers have turned more outward. I used to pray mainly for family, friends and loved ones. With the COVID pandemic, I have been praying for countries that are suffering badly.

Joyce: My emotions have changed over the course of the last year. For a long time when the numbers were very high last year, I felt very down. It seemed like there was no end to people getting infected. When things got better in the early months of 2021, I felt a real sense of thankfulness that the worst was over. I could meet my colleagues again. I could come to church again.

Samuel: I'm thankful to God that we have not been too impacted by COVID. I work in a bank.

*What has happened workwise?*

Tock Heng: Some of you know I'm a pilot with SQ. Flying has stopped. I haven't lost my job, just a large part of my salary. Passenger volume crashed.

Flights were cancelled. The bad news got worse.

Liancy: I know of people in their 30s and 40s who are facing problems in their careers.

Timothy: I'm a music teacher. I teach guitar. I teach classes in primary and secondary schools. I used to teach five or six classes a day. These classes have closed down. Thankfully a few private students bring income.

**It feels so strange to go to Changi and see how deserted our airport has become. The only human beings there are all dressed in PPE.**

Tock Heng: It's been hard becoming a stay-home dad by circumstance. But God has been good. I did an observation flight two months ago. It feels so strange to go to Changi and see how deserted our airport has become. The only human beings there are all dressed in PPE.

Joyce: Sadly the numbers went up in April this year. I remember feeling very worried when my brother who works at the shipyard had to be quarantined at a hotel. One of his workers had tested positive.

Tock Heng: After a long hiatus, I have to refresh my skills, I need to be competent. Finally, I'm starting on my conversion to the A350. I pray for grace and strength.

Samuel: Ernah and I are learning to be more forgiving. COVID-19 has brought friction into our young marriage but God's grace has sustained us. I remember when it felt like hope had been blanketed by darkness.

*What are your fears?*

Ernah: I don't think I'm fearful of COVID-19. I'm young. I will probably recover fast. My parents are already vaccinated, so that helps. But with Abbey who is just four months, I have become more careful going out.

Samuel: I guess I'm not really feeling any fears, but don't want to catch COVID and pass it to Abbey and Ernah. Every time I have a sore throat and cough, I'm scared it might be COVID.

Joyce: In the last one month, I'd been swabbed three times. That's why I chose the word "Discomfort". I've also done three rapid antigen tests. I came down with the flu and it just didn't go away. Hence my doctor has been swabbing me. Before the first swab, I remember thinking who I'd met who I might have infected. The first swab was negative, but even after two weeks, I still couldn't smell and taste properly. So I went back to see my doctor and asked him if I was too paranoid. He did a second swab test. That too was negative. Then my ears got into trouble. There was pain, I couldn't hear properly and couldn't concentrate during Zoom meetings. The third swab was also negative.

Joe: That last time I came to church was late 2019. I had low energy. I have no motivation to go to church. The second reason for not going to church is the Covid outbreak.

*What about the COVID-19 vaccination?*

Joyce: I did both my jabs in April and May at Bukit Timah Community Centre.

Dax: Got my first shot. Pfizer.

Timothy: Me, too. My second dose is next week. My mom got vaccinated. My dad did

not, because of drug allergy. But now I'm told he can get it.

Liancy: I've had both my jabs.

Rose: I have taken my first dose. My second jab is this Saturday.

Tock Heng: Mine was early.

Cheryl: I have registered. So has Shaun.

Samuel: I was undecided. I was worried about the mRNA vaccines. But I've decided to register.

Joyce: These days, when I catch a cold and have a runny nose, I worry if I had caught Covid and whether I might have infected another person somehow. That would be terrible.

Ernah: I will get myself vaccinated. It'll be good for Abbey. Sam gets sore throat all the time. But he doesn't want to see the doctor. Not unless he doesn't get better. My parents, on the other hand, got vaccinated the first day that vaccines were rolled out to the public. We live near Tanjong Pagar Community Centre.

Shaun: I think the vaccine will become a pre-requisite for travel.

*What gift did you get at your vaccination centre?*

Rose: I got one box of masks, one bottle of sanitizer and two washable masks. Very delighted! Now I can send them to my family in the Philippines.

Tock Heng: For me, the gift was being able to protect myself, and my family.

Liancy: One washable mask and a sticker that said: "I am vaccinated against COVID-19". I'm so proud of this sticker!

Tock Heng: I was not sure initially. But in solidarity with my country and my company, I decided to put aside my personal inhibitions. I cycled to the airport to get my first dose, then I cycled back. In the evening, I went swimming with the boys.

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(Left to right) Low Tock Heng, Joyce Peh.

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Joyce: They gave masks, sanitizer and water. But I didn't need them, so I didn't accept them.

### *What did you feel after your vaccination?*

Rose: I felt very grateful. I wouldn't have been vaccinated in the Philippines. Singaporeans are so fortunate. Everything was done in such an orderly way. Singaporeans don't know that many Filipinos have no access to a vaccine.

Liancy: I feel protected.

Joyce: I really feel it was the right thing to do, to protect myself and protect others. I'm so grateful that the Singapore government has given the vaccine so quickly and efficiently to everyone in Singapore.

Cheryl: People talk about their concerns but I feel it's part of social responsibility. My family members have got the jabs.

### *Do you feel anxious that things may not get better?*

Rose: I often catch myself wondering when I will see my family again. I worry about them so much.

Liancy: I'm more anxious over my health, my blood reports and scan reports.

Ernah: Last year, I was hopeful that things will return to pre-COVID days by 2021. I was wrong. Now I've accepted that things will stay like this for a while.

Dax: My mom is 85. She's bedridden and has advanced dementia. We're not sure how to get her vaccinated. My siblings and I haven't decided what we should do.

Shaun: I feel the vaccines will lead us to the path to normalcy. I feel thankful we were able to procure vaccines for the country despite the high global demands.



(Left to right) Joe Yu, Shaun Tan, Cheryl Teo.

## I would just say that anything can happen in this world.

### *What do you miss most?*

Ernah: I miss not being able to travel overseas to see my sister, brother, niece and nephew. After one-and-a-half years, I'm numb.

Rose: I miss flying.

Liancy: I miss meeting up with friends and relatives and dining out.

Samuel: I'm happy to be WFH. But I miss not being able to catch up with fellow brothers and sisters-in-Christ in a group setting.

Dax: I miss not being able to gather with my siblings and our mom.

Tock Heng: I absolutely miss playing with the band at Sunday worship.

### *The daily COVID-19 news – are you a newswatcher, do you turn to Straits Times, or is it all a blur to you?*

Ernah: Mothership.com

Rose: I'm always on my phone. I know all the figures in Singapore and Philippines.

Joe: I follow the numbers every day. If there is upward trend, I get worried.

Dax: I watch the number of unlinked cases. I also keep an eye on our neighbours – Thailand, Malaysia, Indonesia and also India.

Ernah: I don't follow the news very attentively. I guess the major news will always make it to Instagram.

### *How do you rate your ability to tell fake news from real news?*

Samuel: Average. I've been duped before.

Ernah: I would just say that anything can happen in this world.

Timothy: I'm ok, I guess. I usually assess a number of sources before coming to a conclusion.

### *Have you ever been in an argument with somebody over what is true and what is fake?*

Samuel: I have not. I think it's easy to settle arguments. Just go to the internet. The true facts are easy to find.

Ernah: I never argue with people over news.

### *When politicians and scientists talk about a "new normal," what do you feel?*

Rose: Nothing.

Liancy: I'm not sure if they are right that there will be a new normal.

### *When commentators talk about a "new normal," they mean that the "old normal" that we know and love will never return. It will become a thing of the past. Does this disturb you?*

Rose: I will be sad if the "old

normal" never returns. I'm not sure I would like living like this forever.

Ernah: I think I've accepted that things will never go back to pre-Covid days.

Cheryl: We finally moved into our new home four weeks ago. This time last year, I remember feeling terrible when our key collection was delayed. This pushed back our renovations. We worried that another lockdown would stop things again. Well, we have finally moved in. We don't really know what's the old normal and new normal. Things change every day. But moving in, we felt we accomplished something.

Dax: I look forward to the day we can get back to normal activities.

Liancy: My concern is for children and young people. They will never get to experience the world we had. Unlike me, they may have 50 or 60 years ahead of them. Will this "new normal" be their "normal"?

Joe: For me, the "new normal" means it's not realistic to chase zero cases. The virus is here to stay. Also, the changes we make are long-term, not short-term. Hence, be mentally prepared.

### *Do people of different ages experience COVID-19 differently? For example, how is the experience of young people different?*

Rose: I think they are less anxious about the future. They are more optimistic than we.

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**Liancy:** I know of people in their 30s and 40s facing problems in their careers.

**Cheryl:** Yes, the generations are different. A man in his 60s might be looking forward to retirement. He and his wife might be hoping to travel. Now their plans are thwarted. Now they can't retire because their children might need money. People with school-going kids may find COVID-19 a nightmare. They might be working from home. Schools may be closed, so their kids are home and screaming in the background. Really, the impact is the least for young couples like Shaun and I, who have no kids. We have adjusted to working from home. We are happy to spend so much more time together, and in our own space.

**Liancy:** WFH is a big part of my present. It often looks good from the outside but many of us find WFH to be very stressful. Some of us feel it may be time to retire if things don't change.

**Shaun:** Because the way different generations experience COVID is so different, we can become divided. We are all formed by our experiences and our reactions, which people of a different generation may not understand. So we need to hold to our belief in Christ. This unites us.

*Do you feel that the last 16 months of COVID-19 have affected your faith?*

**Ernah:** I feel very grateful to God that I still have a job. I'm grateful for WFH. It means being able to see Abbey all the time. I can also get a quick nap during lunch.

**Dax:** Honestly, I feel my faith has stagnated somewhat. This is why last month, I started a new bible reading program. It's Nicky Gumbel's Bible In One Year.

*Do you feel the pandemic*



(Left to right) Timothy Tan, Liancy Tan, Rose Dejan.

*has weakened people's ties to church?*

**Liancy:** I do believe people feel distanced from each other, and from church. People feel that their sense of being close to a group is gone. They lose their ties. The longer this goes on, the more eroded their ties become.

**Joyce:** I think the pandemic exposed what was already present and weak. If I'd not been terribly connected to church before COVID came, and the church hadn't really connected with me before COVID, then I guess it'd be very hard to do very much now. But that said, I met someone who told me that he has now realised the importance of coming to church. It is ironic that when physical services shut down, some people discover things about faith and worship.

**Shaun:** In some ways, we have had a lot less interaction with the church over the past year. Inevitably, some people will drift away.

**Dax:** It depends, really. For mature Christians, the isolation is just a temporary setback.

*What can church leaders do to reduce or stop this? How do people set aside their sadness?*

**Liancy:** Leaders could reach out with more phone calls. They could send messages via WhatsApp. Most of us are on WhatsApp. If the situation allows it, we could meet up over tea. I imagine that some people can feel very lonely.

**Dax:** Nothing is better than a

home visit to people who have fallen off the radar.

**Joyce:** I appreciate what church leaders are doing when they came to visit me late last year. I'm not in a DG. I assume that's what they're doing for other folks like me. They encouraged me from the Word of God. They wanted to know if I was coping well. A phone call or visit is really nice. People feel they haven't been forgotten.

**Cheryl:** Our group leader, Audrey, is always reaching out to us, checking in on us. I believe we need to build friendships in peace-time, so that when war-time comes, as it has with the pandemic, we can withstand the harshness of our isolation.

*Churches are worried about their members. They have tried to reach out in various ways. In True Way, we get communications by email, and our senior minister appears in YouTube video advisories. Are they effective?*

**Liancy:** Well, some of this is fact-based messaging. They aim at the 'head,' not the 'heart'.

**Shaun:** We need to keep telling people that we're all in this together.

**Tock Heng:** Leaders can seize the opportunity of meeting target groups via Zoom. Leaders could think of assigning church members to "look after" other church members. We need to innovate and find ways. Don't worry if we can't do everything physically, let's do virtual. I know virtual is never good

enough. But it's still good.

**Dax:** Sending out information is one important part. Getting feedback about your plans and actions is also important.

*What can church members do to build their church during COVID-19?*

**Liancy:** I think every one of us can show care and concern to each other. It's not one-way, or top-down. We all can do our bit to keep people from drifting away. A non-leader like me can put on love, and this love will lead me to send a message of encouragement to fellow members, even to a deacon, or people we would see as leaders.

*The past is what it is. We will leave it behind. It is the past. We can't hold on to it. What we have is the present.*

**Joyce:** Sitting on a church committee, or serving in some area may help anchor us. We're forced to be accountable to each other. We might take better notice of each other's needs. It's nice to send a message once in a while to people we know in church.

**Tock Heng:** I think a pandemic will help people see the great difference having a church life makes. We could create topical chat groups. These can be WhatsApp video calls.

**Cheryl:** Church members could have a genuine interest in each other's lives. We don't have to only talk about bible study.

**Joyce:** If we know of somebody who hasn't been to the physical services for a long time, if we are planning to attend, why not get him or her to come, too?

**Liancy:** The past is what it is. We will leave it behind. It is the past. We can't hold on to it. What we have is the present. ■

Lee Chung Horn is a church elder. He works as a medical doctor. Additional questions by Soh Lay Bin and Michelle Cheong.

# Come, let us adore Him

by Jaken Heng

**The people of God have always been a people suffused in song. Has Covid-19 taken away our singular privilege – that of praising God with the instrument of our voices?**

The first song recorded in scripture can be found in Exodus 15, where Moses, Miriam, and the children of Israel praise God for their deliverance from the forces of Pharaoh.

The irrepressible theme of deliverance from the enemy then continues to reverberate through salvation history, surfacing in the great thanksgiving psalms of the Old Testament (the second half of Psalm 22, and Psalm 118) and the canticles of Luke's Gospel (the Benedictus, Magnificat, and Nunc Dimittis), among other instances in scripture.

This song of God's deliverance endures in the Church of the present, where the people of God have never ceased to write new hymns and spiritual songs thanking and praising God for salvation.

## Looking back

Has the scourge of Covid-19 deprived us of our singular privilege – that of praising God with the instrument of our voices?

In March last year, I was an undergraduate student majoring in linguistics at an Australian university when the Singapore government issued an advisory urging Singaporeans studying overseas to return, for fear of the coronavirus crisis, which was reaching fever pitch abroad.

This occurred at the same time True Way began streaming services, and I tuned in for the first such service from my flat



Coming back to church on Sundays feels like coming home.



After the news broke, our first Sundays were harried affairs, filled with awkward strategies that had to be revised many times. At first, our people were caught up in the excitement. Then the chill came, and many stayed away.

in Australia.

After returning, one week into my period of home quarantine at the beginning of April, the government announced a national lockdown. Among a flood of other measures, public religious services were suspended.

In July 2020, as the nation began to emerge from the lockdown, True Way resumed

physical Sunday services. The first physical service in the 'new normal' was held on 12 July.

But for most of the pandemic's length, congregational singing has been prohibited, except for a brief period of looser measures in April this year.

The church told us not to sing aloud with our voices but in our hearts, out of concern for the public good and in

Restrictions on singing might have had a beneficial effect on worshippers, leading them into deeper meditation on the words of songs played.

deference to the law.

At an in-person gathering of my Young Adults' Ministry (YAM) discipleship group in April this year, opinions on the rules were mixed.

One member's opinion was that the restrictions on singing might have had a beneficial effect on worshippers, leading them into deeper meditation on the words of songs played in church.

But other people said the rules had a less than desirable impact on other aspects of the Sunday service.

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For instance, several group members thought that the measures stopped them from expressing with their mouths what they felt in their hearts during congregational singing.

The first services felt forlorn and bereft.

Indeed, on Sundays, a greatly reduced congregation gathers, each worshipper clad in a mask, again in deference to the mandate issued by the authorities.

I remember the first services in Phase 2 of the country's reopening were held in the church's multi-purpose hall, with socially distanced worshippers sitting on socially distanced chairs, in front of a makeshift lectern and Communion table. The services felt quiet. We were eventually able to gather in Sanctuary 1, then in Sanctuary 2 as well, with the support of the mother church.

As the pandemic's spread abated locally, rules began to be eased. When Christmas Day arrived last year, we had 240 worshippers gathered across two sanctuaries, and congregational singing was once again permitted.

But the recent reinstatement of a state of heightened alert, once again muted the gathered assembly's song of praise.

We now gather in church on Sundays in a group of only 100 worshippers. Again, no singing.

...several group members thought that the measures stopped them from expressing with their mouths what they felt in their hearts during congregational singing.



Many churches soon discovered it was hard to reassure worried church congregants who decide to stop coming to church. But at a later point, church leaders realised the high-quality virtual services they created made it even easier for people to stay at home.

### Beyond singing

Perhaps I have painted a rather bleak picture. We should remember, for example, that spoken responses by the congregation remain permitted under current safety guidelines.

Nothing hinders worshippers from acclaiming "Thanks be to God" at the conclusion of readings from scripture. Neither need the congregation refrain from praying aloud liturgical texts such as the Lord's Prayer, the Apostles' Creed, or a corporate confession of sin in unison.

On occasion, the call to worship takes the form of a responsive reading of a psalm or some other scriptural passage. All of these are legitimate expressions of the Church's unending declaration of God's praise (Psalm 51:15).

In recent years, however, I have come to appreciate such liturgical forms for what they are – scriptural or scripture-based ascriptions of adoration, confession, thanksgiving, and supplication.

I have also learnt that much like the words of songs we sing in church, the words of spoken responses do not reduce my freedom, but provide a framework in which I can express my individual relationship with God in a way that is consistent with the corporate nature of the church.



A tremendous amount of learning-on-the-job happened. Elder Lek Siang Hwa adjusts the lights. Photo by Jakin Heng.

When I was a child and teenager in True Way, I disliked spoken responses as I felt that being given words to say represented an infringement of my freedom of expression in worshipping God.

A further point to consider is that the historical record informs us that the notion of a temporary 'fast' from certain expressions of praise is not alien to the universal Church's public worship.

In the traditional Sunday service of many churches, the opening song of praise to the Trinity (Gloria in excelsis) is not sung during Lent and Advent, in anticipation of the festive seasons of Easter and Christmas.

Similarly, the word alleluia is not said during worship services in Lent, when services take on a more sombre and

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muted character, as befits the penitential and contemplative tone of the season. These omissions are a type of fasting.

So we could think of this time of 'fasting' from congregational singing as a timely reminder that corporate worship does not consist only of singing.

We can also worship God with silence. In silence, we may please God with a listening ear and the collective meditation of our hearts.

### The role of musicians

One group within True Way's worship ministry that has been affected by these changes is the band ministry, whose members provide accompaniment to congregational singing during worship services.

Scripture bears witness to the fact that music – as instrumental accompaniment to congregational singing – has an indispensable place in the church's liturgy. By the Red Sea, at the time of their deliverance, Miriam and the women of Israel sang their song of praise accompanied by the sound of tambourines. The last psalm in the psalter - Psalm 150 - also records for posterity the plethora of instruments used for worship – lute, harp, trumpet, tambourine, cymbals.

In the early months of the pandemic, including the time of the circuit breaker, only the sound of a piano or electronic keyboard accompanied our worship leaders as they recorded online services, sequestered in their own homes.

As restrictions eased, a small number of worship ministry members began returning to church on a weekly basis to record the proceedings of the service. Over time, other instruments, such as the guitar or drums, were added to the mix.

I remember how challenging

the process was at the start, as musicians and streaming crew struggled with the vagaries of modern audio-visual technology. At one recording session, I watched Elder Lek Siang Hwa perched at the top of an extra-long ladder, tugging at the overhead lights!

When music could once again be played live during physical services, two musicians accompanied the worship leader and support singers as others present in the sanctuary "sang in their hearts".

Someone in our band said that returning to services in the sanctuary felt like a homecoming.

In my estimation, we were not at all out of practice despite our many months 'off-duty'! And I have no doubt that my fellow musicians all wore wide smiles behind their masks – it was just so good to be back.

### What are we missing?

Like many people, I miss the Sunday gathering of the church. Many of us miss singing along with the worship leader, the support singers, and the rest of the congregation. Many more miss the strains of the choral benediction sending us out into the world: "Go in peace, go in joy, go in love."

On the other hand, some of us are perfectly happy with watching a live-streamed

service and participating in the congregational song virtually. But, a virtual service cannot be a worthy substitute for the Sunday service.

At Sunday services with the singing of psalms, hymns, and spiritual songs, a singular purpose – worship – finds a singular expression. In modern societies, there are very few other occasions apart from public worship where the spectacle of hundreds of people in a hall uplifts, consoles and exhorts the gathered. We are poorer without gathering.

The way the congregation's song foreshadows and enacts the heavenly worship of God here on earth has great significance. In Hebrews 12, the epistle's author reminds the church that the congregation gathered for Sunday service worships God in the presence of angels and saints. At the Sunday service, we practise here on earth that which will be our eternal occupation and joy.

Scripture also tells us plainly that the church gathered in one place partakes in the divine liturgy of heaven, where God is truly worshipped for ever – the Father, the Son, and the Holy Spirit. This eschatological dimension of the Sunday service comes to the fore chiefly at the observance of the Lord's Supper. In the sacrament of His body and blood, Christ gives us a foretaste of the resurrection of the dead and

Scripture also tells us plainly that the church gathered in one place partakes in the divine liturgy of heaven, where God is truly worshipped for ever – the Father, the Son, and the Holy Spirit.

the life of the world to come, when all things have been made new (Matthew 26:29; Luke 22:18).

### Singing in our hearts

We return now to the song of God's deliverance which echoes down the halls of scripture, and we see that this song culminates in the great song of the Lamb – the last song recorded in scripture (Revelation 15:2-4), sung by the saints washed in Christ's blood.

If our physical presence at the Sunday service is truly a participation in the eternal worship of God in heaven, we can have confidence that we, who now may only "sing in our hearts," truly partake in the saints' song of salvation. ■

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If you speak to congregants who have come back to church, you will hear them say how appreciative they are of the work that has gone into creating a safe Sunday service, and how their bonds to church are stronger for this.

# How do people give?

What we know and don't know about donating and money

by Lee Chung Horn

One question has fascinated behavioural scientists for decades: why do people give money to charity?

Researchers are curious to find out why people donate, why they don't do it as much as they might want to, and what bridges or widens this gap.

The reasons for charitable giving seem to fall into three categories. First, the purely altruistic group— I donate because I value the social good that the charity champions. Second, the “impurely” altruistic – I donate because I get value from knowing that I'm contributing to the cause. And finally, the not-at-all altruistic – I donate because I want to show off to people how rich or how good I am.

The apostle Paul argues that donating is about fairness and reciprocity. Paul contends that donating is possible because God in Christ has reconciled the whole world (2 Cor 8:15).

But has COVID-19 changed the landscape of donating?

## A terrible plunge

Experts in the Organisation for Economic Cooperation and Development (OECD) believe that COVID-19 will shave off 7 trillion dollars of global GDP before the pandemic runs its course. Singapore politicians, after spending nearly S\$100 billion in stimulus, have begun talking openly about recession, retrenchments and reskilling.

“All countries are plunging together,” the OECD says.

## Hearts over heads

In better times, we know that people, despite knowing they should donate to causes that have the largest impact, find themselves drawn to pleas that



Some societies view equity as a worthy goal in and of itself because of its moral implications and its intimate link with fairness and social justice.

feature one single beneficiary. This might, for instance, be a Filipino domestic helper who can't pay her bill after two weeks inside a Singapore hospital.

The emotions we feel when we see her plight in a photo provoke a more powerful urge to donate than bar charts about, say, poor sanitation in Bandung, Indonesia.

In the same vein, research shows that data about the proven effectiveness of the charity does not increase giving. When it comes to charitable giving, we are often ruled by our hearts and not our heads.

Still, COVID-19's grim economic realities have made us think harder about giving.

But our attempts to give money are often frustrated by our failure to understand two things: the procedures and the regulations.

We saw this during a forum in our church recently. The forum was held to allow church leaders to provide answers to questions raised by communicant members.

Because of COVID-19 restrictions, the church decided that the usual Q-&A session of its annual congregational meeting would be best handled with a separate Zoom meeting.

Out of the twelve pre-submitted questions, eight were questions about money, donations and governance. This is a sign of the times. For several years now, communicant members have become interested in how the church was using the tithes and donations it received. With the arrival of COVID-19, our people wanted to understand if their desires were, if not bringing good directly, then setting forth ripples, for good.

The submitted questions were good ones, and they are signs of a maturing church body. Unfortunately it was clear to many at the forum that our attempts to give money to church work continue to be frustrated by our murky understanding of two things: the procedures and the regulations.

I asked some people afterwards what they thought of the answers provided at

## COVID-19's grim economic realities have made us think harder about giving.

the forum. Two opinions: “I wish the answers were better thought out. I really thought they could have been fuller. If people are given a poor understanding of how their money is received, they will feel disappointed, or worse, suspicious,” and “Next year's questions will show us if our members have advanced in their understanding.”

Of course, giving is deeply woven into the fabric of Christian communities. With the donations it receives from members and worshippers, our church pays salaries, bankrolls projects, disburses money to deserving beneficiaries.

Writing in *Commonweal*, David Albertson and Jason Blakely proclaim: “Thriving religious communities know how to turn strangers into family, share material goods heedless of profits, link communities beyond local boundaries, and

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## How do people give?

forge solidarities across class and ethnicity.”

Albertson and Blakely are professors at University of Southern California and Pepperdine University respectively.

Giving is one way churches experience and create solidarity. With non-religious charities, on the other hand, the pattern and magnitude of giving is different because their solidarity and loyalties are different.

### What do our givers know?

After listening to the whole forum, I went away wondering how much our church members know about giving and charities. For example, do our members know that legally and organisationally, our churches are registered as charities? That in Singapore, charities, and institutions of a public character (IPCs) are looked after by the Ministry of Culture, Community and Youth (MCCY)?

That because of the tax privileges they enjoy, charities are required to abide by strict regulations?

That charities are different from IPCs?

Despite being materially different creatures, charities and IPCs are partners with the government in its mission to create social good. On its website, MCCY offers: “To enable the charity sector to

flourish, we adopt a robust yet balanced regulatory approach and work with various partners to help charities strengthen their capabilities and governance.

“We encourage co-regulation and a culture of transparency and accountability. This enables a safe giving environment where everyone can do a part in creating a caring society.”

### How many are there?

In 2019, there were 2281 registered charities in Singapore. Out of this number, 1295 were religious charities. They form the majority. Arts, sports, and education charities make up the rest.

Out on the playing field, there are, of course, many other independent groups, usually small outfits staffed by young people, who are not registered with, and have no interest in being aligned with Singapore charities. Not many people know this fact, they are naively bowled over by the good causes.

### Crowdfunding, the new kid

Indie do-gooders are not the only other players. There are now more new kids on the block. Heard of Indiegogo, Kickstarter, GoFundMe, GIVE.asia? The new way to raise money is crowdfunding.

In the last fifteen years, crowdfunding has grown from small beginnings to become a conduit of funds for entrepreneurs, inventors, creative artists, social activists, even older seniors who know

## Giving is one way churches experience and create solidarity.

next to nothing about the internet.

And it has crashed into the Christian world with unexpected results.

The first recorded successful instance of crowdfunding occurred in 1997, when British rock band Marillion funded their reunion tour through online donations from U.S. fans. The band raised 60,000 pounds.

Crowdfunding’s business strategy is simple. Don’t just talk to your aunt or grandmother, or 4 or 5 friends, and office colleagues. Ask a congregation, a crowd of people. You don’t have to know them. Don’t ask for big sums. Ask for small amounts. Perhaps \$5 a pop. Along the way you might be surprised by strangers who will happily give \$50.

Use the internet. Use social media. Get people to come around to your cause. Cut out the middleman. Many people will click away from your page and give nothing, but if you get 2000 clicks a day, you might catch 20 donors.

It’s not just money. Inventors and entrepreneurs use crowdfunding to validate their ideas, gain exposure, burnish a brand.

Some crowdfunding campaigns (that’s the name for causes) are quirky – a Swiss girl needs money for a backpacking trip in Indochina. Others have a more proper sheen to them – for example, the recent campaign to help Jurong hawkers whose stalls burned down.

Although many campaigns fail, crowdfunding is an alluring buzzword today. Unlike traditional funding, it has rebel appeal. In some ways, it’s an example of modern society re-inventing itself. Not every person in the field agrees, but crowdfunding has been called a “democratisation,” long overdue, of not just

money markets, but also social ideologies.

The UK has the largest crowdfunding market in the world.

UK Crowdfunding Association founder Bruce Davis says: “In 2017, more than 6 billion pounds were transacted in the UK’s crowdfunding industry. This included 2 billion pounds in small business investments, 1.4 billion pounds in consumer lending, and some 350 million pounds in sales of shares.

“Crowdfunding isn’t only about charity. A big part of it is investors who want something back.”

Christian crowdfunding organisations have also appeared. They appear to target Christians hoping to get funding for their projects, or their own churches.

GiveSendGo is one such. Founded in 2014 in New Hampshire, U.S., its aim, according to its leaders, was “not just to run a profitable business but to create a community where both givers and receivers could be inspired by the hope of Jesus.”

But religion is often badly mixed up with partisan politics in the U.S. GiveSendGo was vilified for hosting Kyle Rittenhouse, whose crowdfunding campaign netted almost US\$600,000.

Rittenhouse, 17, was indicted for the murder of two Black Lives Matter protesters in Kenosha, Wisconsin last year. He went to GiveSendGo to get sympathetic Christians to pay his legal fees.

A few months later, a GiveSendGo page for Enrique Tarrio raised more than \$113,000 after the latter was arrested while carrying high-capacity gun magazines to Washington, D.C.

Tarrio is the leader of the right-wing militant group Proud Boys. He and his group were assembling to take part in the January 6 U.S. Capitol riot.

PayPal, which GiveSendGo used to process donations,



Crowdfunding platforms do not offer their services for free. For instance, GoFundMe, the largest personal fundraising site, charges a processing fee equal to 2.9 percent of the total amount raised, plus 30 cents of each individual donation.

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## How do people give?

reportedly approached the crowdfunder about removing the campaigns for Rittenhouse and Tarrío. GiveSendGo refused, and severed ties with PayPal.

Crowdfunding companies screen their prospective campaigns. It's in their interest to repel scammers, fraudsters and malefactors. They need to protect their reputations. They don't always succeed.

When it comes to the investment and lending sub-areas in crowdfunding, regulation is handled by governments. In Singapore, the regulator is MAS.

### Who are the people most drawn to crowdfunding?

The people who are most drawn to using crowdfunding are small groups who are unable to tap into the three main revenue streams that all organisations rely on- services, goods, and advertising.

In their ranks, you might find start-ups that are set up as social enterprises. Staffed by young people, the energy is intoxicating, the activist causes rousing, and everyone seems capable of designing an attractive webpage.

Many of these groups are non-religious, but some are populated with faithful Christian volunteers.

Many of these Christians are active members in their churches. But for good or poor reasons, these small Christian outfits often stand apart from their churches, valuing independence and self-determination over funding security.

Few of them sell goods. Their services are almost always free. Not being registered charities, they get no government breaks.

Even though they rely on an unpaid volunteer workforce, they struggle to keep all their projects alive in the time of COVID-19 because donations have fallen.

Over time, some of these small groups burn out. Other evolve and grow up, finding funding models that help them keep their dreams alive.

### A small sea of appeals and cries

Of course, the church has no influence over whether their Christians launch crowdfunding campaigns, or give to crowdfunding. Giving is intensely private, it is a personal act.

Indeed, what can the church say, if it even understands enough to offer a balanced commentary?

But crowdfunding will complicate church life because it confuses members, competes for funds, encourages the proliferation of splinter groups that unmoor themselves from leadership, body and budgets. So, an examination is prudent.

For now, there are few leaders in our churches who can properly distinguish between NGO, VVO, non-profit, PCO, charity, IPC, start-up. We blink in confusion when these groups come to us with a spectrum of good causes, all asking for support.

There is a need for educating our people. It's not just prudence, it is need.

Add to these competing external groups the little private campaigns that circulate, unfiltered and unpoliced, within the body politic of church, and the confusion intensifies.

I've seen many of these in my church chat-groups. A lady in one group circulates an appeal to buy SIM cards for migrant workers. She has decided to start a collection in church. Another group is busy



Sometimes crowdfunding steers philanthropy in the wrong direction when contributions that would otherwise help many people or entire causes, end up going to one person.

discussing how best to hand over \$78 to an intermediary who will then deliver the money on Thursday next week to the mother of the poor child with brain cancer at Seng Kang Hospital.

And – “Please support my girlfriend. She published her first book. She is so brave, she paid for it. She is a good Christian but not from our church, but trust me. I think your \$18 will go to charity!”

In the first hour, everybody is laughing, keen to chip in. Nobody seems to see the lines he should not cross, or the holes he should not fall into. The few who are leery hang back in silence, not wanting to offend. Nobody seems to think: who in the church screens these appeals, who endorses them? Why care?

Do we do harm in ways that we are not aware of?

### What exactly did Jesus and Paul say, and not say?

Jesus didn't say a whole lot about donating. He talked about good news for the poor. He issued a call for resistance to wealth. God in Jesus favours the poor, champions their struggle for justice, while condemning the self-absorbed rich, and calling for a sweeping disposal of wealth for the poor.

Jesus' words called for a break from the social ethics of the Roman Empire, but they continue to challenge the economic structures of our modern world today.

Our modern-day giving systems

are hobbled because we don't understand modern economics. Plus this: COVID-19 has choked fundraising, giving and wealth sharing.

Remember Paul's words in 2 Corinthians 8:7-15? In the apostle's day, Jewish Christians were poorer than Gentile Christians. So Paul decided to raise funds for Jewish Christians. Collecting donations in Paul's time was a simple affair, nothing like the present time, because the world was smaller and simpler.

We cannot go back in time. Though the Bible says little about how organisations require governing, Christians must understand that regulatory procedures, far from being onerous or pro-empire, faithfully protect the generous impulses of donating, loving neighbour and helping stranger.

We must be grateful that many of us at True Way care about good causes, but we really need to go further. Right now, our work in giving is patchy, and we are contented with patchy answers. This is not enough. We must help every cause grow beyond flash-in-the-pan dogoodism. We must show people what happens to their money when they give it away.

Let's remember Paul's theology: God's reconciliation of the whole world has made giving and reciprocity possible.

Between giving and not giving is a line that we should cross more often, with confidence, and with joy. ■

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TOGETHER is produced up to three times a year. Current and previous issues of TOGETHER are available at [www.trueway.org.sg](http://www.trueway.org.sg)