



*I have set you among my people ...  
and provided you as a lighthouse  
to the nations*

*Isaiah 42:6 (MSG)*

# FOREWORD



I have two pieces of good news to share in this issue. Firstly, I am pleased to inform all our friends and supporters that One Hope Centre has been approved as an Institution of Public Character (IPC) with effect from 1 August 2013 for a two year period. This would allow, among other things, for donors to claim tax deductions in respect of donations made to One Hope Centre.

As we trace the journey of One Hope Centre from its humble beginnings, we are truly thankful and grateful to God for his favour and grace. The attainment of IPC status represents an important milestone and chapter in our journey. It is also an affirmation of the calling of One Hope Centre to be an instrument of healing for people oppressed by gambling addiction and loanshark harassment problems, regardless of their race, language or religion.

We receive this affirmation with some trepidation as we are mindful of the burden and the stewardship which comes with the IPC status. We will continue to remain focussed on our mission and objectives. In this regard, we have set up various subcommittees namely the Support Group, Volunteer Management, Fundraising, Spiritual Needs/Church Liaison, Audit and Publicity subcommittees to assist the Board in the discharge of their duties.

One new initiative which we would be embarking on in the coming months is the development of education/publicity collaterals targeted at the younger generation in particular students, aimed at warning them of the risks of gambling and involvement with loansharks. We will explore ways to partner with other institutions/organisations/schools to promote this message. The problem of gambling amongst our youth is highlighted in an article written by one of our subcommittee members Jennifer Lee in this edition of our newsletter.

We recognise that prevention is more important than cure. For years, One Hope Centre has been grappling with the downstream problems created when people get ensnared by gambling addiction. We sense that the time has come to tackle more vigorously the upstream problem by warning people of the dangers involved. Hopefully, with the IPC status, the additional funding and resources will enable us to fulfil this.

The second piece of good news to share is that we have brought on board our new Executive Director Mr. Dick Lum. Dick played an instrumental role in helping to secure approval of our IPC status. We have included an interview with Dick on his background and vision in this issue of our newsletter. We are confident that with Dick at the helm, One Hope Centre will continue to grow and live up to its calling and mission.

Shalom,

Christopher Chuah  
President  
One Hope Centre

## Up Close with Dick Lum (Executive Director of One Hope Centre)

Interviewer : Dick, welcome on board One Hope Centre. Would you be able to share with us your working experience prior to joining One Hope Centre?

Dick : I hold a Masters in Social Science (Counselling) and was working as a psychotherapist prior to joining One Hope Centre. Before that, I had more than ten years of working experience in half way houses serving in a senior management position where I oversaw the operations of the organization. In addition, I had also worked with the Singapore Prison Service and ran the gambling addiction program for inmates. I was also a pioneer

volunteer facilitator at support group meetings organized by One Hope Centre in the earlier years.

Interviewer : What led you to serve in the area of gambling addiction?

Dick : I came from a family where my paternal grandfather hailed from China in the early 90s during a time when he and his peers were part of an exodus escaping from the impecunious economic situation that was affecting



his homeland where many were starving from lack of food.

Upon coming to Singapore, he landed a job working on board ships, often getting cuts and injuries from working in hazardous environments. Treatment back then came in the form of consuming home-brewed herbs and applying medication that contained opium as a pain killing agent. Grandpa became an opium addict from frequently medicating his injuries with the stuff. After getting addicted, he tried on several occasions to quit but did not manage to. Even a jail term (for opium consumption) could not deter him from continuing with his habit and thus resigned to the belief that he would remain a junkie till he breathed his last.

In 1975 my grandpa suffered an illness and was hospitalized for close to a month. The sight of him at the age of 76 going through the pain from his illness and from that of his withdrawal from opium was an agony for me to behold. At the peak of his discomfort, grandpa threw away his dignity as the patriarch of the family and begged me to get opium for him. Edged on by filial piety, I did it without considering the consequences.

The supplier was a neighbour of ours and walking into the den one late afternoon, there I was, buying some of the stuff. Fortunately there wasn't any raid conducted during the transaction and managing to carry the stuff to the hospital without a hitch, I thought I could quickly unload it to grandpa. But no, there were other people in the ward I did not know and never saw before. On thinking I would deserve a pat on the back for a job well done, I was instead scolded for not coming sooner with the stuff. On handing it over, I realized that I had become an enabler to the grand patriarch of the family. Instead of helping him to quit, I enabled him to remain in addiction. I had also endorsed co-dependency when I allowed myself to be manipulated to satisfy his craving. That night I couldn't get down to sleeping well and rolling from one edge of the bed to the other, I was ruminating over how to tell grandpa on the next visit that I wanted no more, not ever again to be his drug-mule.

Grandpa looked composed when I visited him in the afternoon the next day. Plucking enough courage, I broached the concern I had and told him I wanted out from being his drug mule. Much to my amazement, he made no fuss. I believed he understood that I badly wanted him to live an addiction-free life and that he saw my reluctance as a strong indication.

Having to be confined in hospital, grandpa knew he would have to face the agony of withdrawal after his last fix wore off. Yet he didn't ask for my help or that of another person's. Instead, he made an attempt

once again to quit. With that resolution, he embarked on a new journey that subsequently saw him discharged addiction-free and to live a further 8 years without the fear of the law coming after him and outdoing many of his peers in longevity with whom he had shared the opium pipe.

Being associated with drug addiction in this somewhat peculiar way exposed me to many precious lessons. Like a planned curriculum, I saw the loss of dignity in a person addicted to drugs, witnessed the agony of withdrawal, experienced the fear of having the law after me and the guilt of committing an unlawful act, understood the urge to be freed from being in bondage, realized the folly of being an enabler, recognized the mistake of co-dependency and last but not least, savoured the sweetness of exiting from addiction successfully.

As I reflected upon these happenings, it dawned on me that I had become a recipient of something I didn't expect. I became a recipient of a new revelation that allowed me to see an exception to my strongly anchored belief of hopelessness and the adage that "once a thief, always a thief" or I should say, "once a junkie, always a junkie". I was proven wrong in my deeply entrenched belief and by God's grace, given an opportunity to behold a rare glimpse of hope. The humbling encounter moved me from entertaining criticism to espousing compassion and from endorsing hopelessness to hopefulness. Instead of conforming to commonly perceived views, I was now transformed by the renewing of my mind as God replaced my prejudices one by one.

Incidentally grandpa was not the only person in the family with an addiction issue. I have an uncle who was addicted to gambling. I looked up to him whenever I got into mischief. He would come to my rescue and plead with my parents to give me a chance to prove I was capable of repentance. Without his intervention, I would often times, end up being caned. In my eyes, he was a superb uncle. He was also a very caring husband..... well, until compulsive gambling became his stronghold.

Uncle N was my dad's younger brother. His problem started when he made some winnings from playing mahjong at social gatherings. After a while when he soon became bored and looked for more excitement, Uncle N began spending his weekends at the race-course by day and at the mahjong clubs in Chinatown at night.

When the tides of winning eventually receded, his gambling spree soon accelerated to high-stake binging in order to chase back losses. By this time, it was no longer the thrill he was looking for in gambling as he was already deeply entrapped in it and was aspiring to a big windfall just to quit even.

Failing to bring home household allowances, gambling away at the horse races and mahjong often, drinking late into the night and coming home drunk either to celebrate his winning or drown his sorrow over losing, took a toll on Uncle N's marriage. As a result, yelling became the mode of communication with his spouse. With empty promises to turn over a new leaf, the situation at home only got worse - from quarrels to brawls and finally to signing the divorce papers. It was sad that my uncle did nothing to salvage his marriage. It could be said that he gambled it away. After his divorce there was a time of sobriety that was suggestive of a breakthrough, but it was short-lived. Like a hog unable to resist frolicking in the mud, he lapsed back into gambling, incapable of resisting the lure of the mahjong tiles and the horses.

I was getting married in March 1984 and in observing tradition, it was customary to visit relatives about the wedding and to invite them to the celebration. As the only Christian in the family then, I was most eager to have Uncle N attend my wedding held in church for it was the first time in the history of the Lum family that a young man was getting married the "western" way, doing the walk down the aisle with the bride and having a church pastor officiating the ceremony. So with an invitation card and 2 boxes of cakes in tow, I arrived at Uncle N's flat one early morning to herald the news. Knocking on his door, I was ready to surprise him but to my disappointment he was not at home.

As I was about to leave, I chanced upon a neighbour who was leaving his flat and got to know that Uncle N had not been home for a while and some other people had been looking him up as well. I felt something amiss as Uncle N was not one who liked travelling.

On my wedding day, Uncle N did not turn up at the church or tea ceremonies or the dinner feast. News of Uncle N's death came to me one day some months after my wedding and from probing into what happened, I learnt that he had been in hiding from loan sharks for his huge debts. Now I knew why he was not home when I visited his flat. His health was also neglected, suffered from high blood

pressure and eventually died of a heart attack as a result. It broke my heart to grapple with how gambling had robbed him of his savings, broken up his marriage, ruined his health and finally cost him his life. In every sense of the word, he was a sore loser. If only the clock could be turned back, I reckoned things could have happened differently or if only he had sought counselling for his issues, he could still be around but then there was no known support group to help those in such trouble at that time.

His death dealt me a great blow. When I was in trouble, he always came to my rescue but when he was in trouble, I hardly did anything for him and even if I knew of the gravity of his problem, I would still not know how to help him. Besieged with remorse, I wanted to know how to make good this loss and was prepared to do my bit. The riposte that sprang from within, took me by surprise. Abstruse as it seemed, I envisioned helping others from falling into the same pit of devastation that gambling addiction had ensnared many. It certainly was a tall order but I thank God that there is no order too tall that His servant cannot deliver when God Himself is at the helm. Many years have now lapsed and the call to reach out to help others never got dimmer with time. God has been sustaining it in my heart and it is all about His love for the lost sheep.

Interviewer : Wow, that is an amazing story. So in a sense, your passion for serving in this field was shaped by your own personal experience?

Dick : In retrospect, I believe growing up in a family environment surrounded by the two forms of addiction and experiencing its effects first-hand was indeed God's plans to instil in me the "heartware" with which I could understand what the lost and hurt go through so as to effectively help them. It is amazing how God churn us out as instruments of His to do his will.

Interviewer : Thank you for sharing your story with us and the readers and we certainly wish you the very best in your new role as the Executive Director of One Hope Centre.

### If Your Children Gamble, They Are



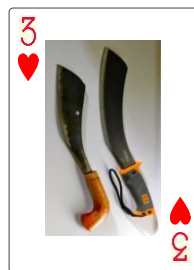
**3 times more likely to drink alcohol**



**4 times more likely to smoke cigarette**



**2 times more likely to use illegal drugs**



**3 times more likely to be involved in a gang fight**



**4 times more likely to get into trouble with the police**

## A Look At Youth Gambling

“It was the thrill of winning which drove me to do this”. This is the reason Mike (not real name) cited to the Public Prosecutor when charged with robbing a person to fund his online football betting expenditures. For the second year polytechnic student, securing the means to fuel his fun was a sound enough rationale for him to gamble, and even jeopardise his studies and future by committing a serious criminal offence. Thankfully, through various representations made to the Public Prosecutor and by God’s grace, Mike was given a second chance. He was given 30 months’ probation and ordered to serve community service. Today, thanks to One Hope Centre and the support of his family members, he is reformed.



Unlike adult problem gamblers, not many youth gamblers (ranging from the age of 10 to 21) gamble to solve their poor financial situation. Rather, they consider gambling another hobby which entertains and excites, where the only significant difference which distinguishes gambling from other games they play is that gambling involves a monetary transaction. Moreover, youth gambling does not necessarily encompass the conventional forms of gambling such as patronising a casino, or buying 4D. The existence of online casinos and football betting websites means gambling can now take place at home, if the youth has access to a computer with internet. This suggests that gambling, in its various new digitised variations, are more easily available to youth should they should decide to explore another seemingly “harmless” outlet for fun.

For Mike, it was the simple curiosity to play and win in an online football bet, a “game”, which ended up dragging him down the slippery slope of compulsive gambling where he could hardly shut his mind off from the preoccupation to gamble (also known as pathological gambling addiction). Calvin Hong, a former counsellor at a Boys’ Home, recounts a session he had with a boy who claimed he “didn’t have a choice” falling into his gaming addiction. Together with the boy, Hong helped him realise the numerous times he could have said no and stopped his addiction, from the time his friend in school introduced him to an online game, when he played truant to game at home, or before he began to borrow pedestrians’ mobile phones to make payments for his game under the pretence of needing to make a phone call. “[You have] more

choices in the beginning. Every choice you make leads you to a greater consequence,” Hong cites.

He further elaborates that young people may not realise every choice they make has consequences, where making wrong choices consequentially leads to the less available choices. The process of repeatedly making the wrong choice, of not saying “no” to every gambling-related decision, leads up to authorities making that final legal decision for you. Hong adds that youth tend not to think of the far-reaching consequences, but rather consider the immediate result of their actions.

A gambling awareness survey conducted by the Methodist Children and Youth Centre revealed that about one in four secondary school respondents believed that if they became addicted to gambling, it would only affect them and not their family. This startling statistic reveals that youth may not be aware of the great consequences of their actions. In the case of youth gamblers, a clear understanding of the consequences of their actions, of getting into trouble with the police or causing trouble for their family, needs to be reached, such that they more carefully make the right choices for themselves, and the people around them.

For youth gamblers, the concept of gambling as purely a game for fun without dangerous consequences are one of the many misconceptions they may have. In the most recent gambling participation survey conducted and released by the Ministry of Community Development, Youth and Sports, almost 60% of the surveyed individuals stated they began to gamble at the age of 24 or younger.

**“stopping pathological gambling always has to begin with the recognition of that addiction”**

This is no surprise, seeing how gambling is considered a social activity for many families. In the heat of Chinese New Year festivities where mahjong tables and card games are especially prevalent, youth can be exposed and even egged on by relatives to join in the gambling. When the act of gambling is commonplace and encouraged, youth may get the wrong idea of gambling as an acceptable practice. The misconception of gambling as an acceptable practice, coupled with their vulnerability to make decisions without looking at the far-reaching consequences, may lead a youth to the downward spiral of gambling addictions and potentially even crime. The family environment a youth is in, therefore plays a huge part in affecting the way a youth perceives

gambling; family members need to influence their youth in the right way and make a strong stand against gambling to help him or her understand that it is wrong.

Part of the process of looking out for youth includes watching for the warning signs if it appears a youth is addicted to gambling. Some of these warning signs the International Centre for Youth Gambling Problems and High-Risk Behaviours advises parents to look out for include changes in a youth's behaviour or attitude, mood swings, asking for more money allowance and experiencing difficulties in school. If a child is indeed facing an addiction to gambling, family members must not be negligent in treating the problem, and should seek help for their child through counselling or therapy.

The first step to stopping pathological gambling always has to begin with the recognition of that addiction. From there, a youth gambler has to make that choice to say "no" to gambling, and seek help if needed.

Family members, likewise, must be supportive in helping a youth keep away from gambling, and finding the help he or she needs.

For any youth gambler struggling to break free from addiction, it is important for them to remember that others are likewise fighting the same battle. They are not alone, and breaking from gambling addiction can be done. 1 Corinthians 10:13 states that temptations in your life are no different from what others experience. And God is faithful. He will not allow the temptation to be more than you can stand. When you are tempted, he will show you a way out so that you can endure.

While youth gambling is a topic not spoken about frequently in our society, nevertheless, there are many youth battling, and triumphing over this addiction. Through seeking help with their families, and ultimately, seeking help from our saviour Jesus Christ, gambling is one temptation that can be overcome.

## OHC - The Place Where Happenings Occur

Support group meeting in progress



Visiting psychologist Professor Xiao Wen with Mr Dick Lum at a Saturday Support Group meeting



# OHC - The Place Where Happenings Occur



A study visit  
made by Lienchiang  
County of Taiwan to  
One Hope Centre



Our volunteers and peer  
supporters attending the para-  
counselling workshop by  
courtesy of the President's  
Challenge Volunteer Drive 2013

## The Old Has Gone, the New Has Come *Kelvin Ang*

My name is Kelvin Ang, 50 years old. I am married to Jasmine and we have three lovely children.

As I share with you my testimony, neither do I feel proud nor feel shameful at all. I feel blessed and cared for by the Lord Jesus Christ, who has recently come into my life. He has always protected me, given me strength to overcome all my sufferings and difficulties that I am facing. I feel cared for by One Hope Centre, all the unselfish and caring brothers and sisters. By the grace of God they are willing to journey with me during my difficult times.

In July 2012, I was indebted to 10 licensed moneylenders (LML) due to gambling. That was my third relapse acting on my own using short-cut and quick ways to overcome my financial difficulties, thinking and hoping of providing my wife and three children with a better living. All these

were short-lived happiness. Eventually, I landed in huge debts. My monthly salary was insufficient to repay my creditors.

I went through three relapses over a period of 11 years and my family suffered greatly. I underwent bankruptcy for a period of six years from 2003 to 2009. In 2009 I attempted suicide. You may be curious and definitely want to ask me, "Why I have 3 relapses?"

Today, I have found the true answer from God. During my past 3 relapses, I was alone without God, One Hope Centre - spiritual brothers and sisters and family support.

In the past, I was acting upon my own thoughts and ways, superstitious, and was going for more of what I want than what I really need. I had been to many Chinese temples, consulted many fengshui masters, and even been to the

Chinese cemetery in the wee morning hours at 3 a.m. to beg for 4D numbers. I had been a strong believer in Chinese deities and idols for more than 40 years. I did not believe in God at all.

This was how I landed into debt situations but it did not matter to me anymore. I have learnt that yesterday is of the past and I am forgiven. Today and tomorrow determine new beginnings. There is new hope and a new destiny.

I thank God that today I am on my way to recovery after 10 months of prompt monthly repayment to all the licensed moneylenders. I had fully settled 4 out of 10 LML. The remaining six LML will be fully settled with another remaining 6 monthly repayments.

In Dec. 2011, it was my first time attending Sunday church worship service. My intention was not to worship God but just to accompany my wife who has been attending Sunday church worship service regularly. Since then, I kept accompanying my wife to attend the Sunday worship service. I began to know God more but still did not believe in Him. During this period of just knowing and not believing in God, sometimes my mind will think if I were to believe in God, how am I going to remove the three Chinese figurines placed on a big altar for many years in my house. This made me very confused and I was afraid to remove it as I was very superstitious then, thinking that I will be severely punished for disrespect for them.

On 3rd September, 2013, while driving back and reaching home from work, I suddenly have the courage to test God. I asked, "God, if you are really the true God, please help me to remove the three Chinese figurines and the big altar in my house by today, and I will believe you are the true God." To my amazement, the next moment I saw two Bangladesh workers on a cart carrying rubbish. These workers were hardly to be seen around that time. I managed to ask them to remove the big altar, and the 3 Chinese figurines to a Chinese temple. That was my last visit to a Chinese temple. Since then, my house was so peaceful and calm.

**I have learnt (to) stop gambling and stop borrowing, let go of my pride (and) admit my mistake**

I started to believe there is a true God and Lord Jesus Christ is the only one. Yes, I started to believe but did not have faith in God yet. It was only one week later (9th September, 2012), when I went to attend the Sunday worship service with my wife and 2nd daughter. During that worship service, when one of the worship songs, "I Surrender" was sung, tears kept flowing down from my eyes. I couldn't believe it and kept asking myself what had happened to me. I kept using tissue papers to wipe my tears, but it kept flowing down uncontrollably. After the worship service, I still have the urge and courage to see Pastor Tan Seow How. I sincerely told Pastor Tan my debts and my financial difficulties that I was facing. With Pastor Tan, my wife, and my 2nd daughter we did prayers together. During the prayers and after the prayers, tears still kept flowing down and at that moment, I confirmed and knew very well Lord Jesus has come into my life. That day and that moment, I gave myself to Lord Jesus Christ.

Since that day onwards, I have strong faith in God and do my sincere prayers daily. Life has not been the same for me again. God has transformed me to become a better person. In March 2013, I was baptized. Thank God.

Through God, I have learnt:

- That God provides our needs not our wants
- To be contented with what I have and no longer chasing for my wants
- Cast upon God's thought and ways but not mine
- I have learnt to be calm and have a positive mind

Happy Moments - Praise God  
Difficult Moments - Seek God  
Quiet Moments - Worship God  
Painful Moments - Trust God  
Every Moment - Thanks God

If anyone were to ask me today, "Do you regret becoming a Christian?" My reply would be: "Yes, I really regret. I really regret why 11 years ago, I did not believe there is a true God and come to know God."

In end July 2012, I came to One Hope Centre (OHC) to seek help for my gambling addiction and debt situations. I first attended the New Comers (NC) sessions with fear and worries. I thought my debt situation was the worst but here I could see there were some worse than me. In these NC sessions, we have to be sincere and open up to share how we landed into debts situations.

In the NC sessions, I have learnt:

- How to overcome my fear and worries
- Stop gambling and stop borrowing
- Let go of my pride
- Admit my mistake

Through counselling, I have learnt:

- How to work out my financial plan so that I have adequate amount for monthly repayment to the ML
- To be sincere and honest to my family
- Owe money, pay money but do not have to pay with your life.

I was transferred to attend the Recovery Group (RG) sessions after my fourth session at the NCG. In this RG sessions, I see many unselfish and caring brothers and sisters who are willing to walk through together with me during my recovery journey. They are also facing gambling and debts situations but have been through it.

In RG sessions, I have learnt:

- How to handle harassments by the Banks, Licensed Moneylenders and Loan-sharks
- How to care and share with one another
- How to transform myself with different monthly sharing topics, eg. How to cope with stress, anger, family relationship and etc.

Today, I strongly believe that with the one and only true God, OHC - spiritual brothers and sisters, and family support, from "IMPOSSIBLE", it becomes "I'M-POSSIBLE" now.

Without You Lord, Who will I be?  
Without You Lord, Where will I be?  
Thank You Lord  
Amen!



## The Joy of a Transformed Life

Eric Ang

Life Testimonies

5/5/2011 was the day when I was given another chance to be a good son, husband and father again.

I attempted suicide on 30/4/2011 due to heavy debts because of my addiction to gambling. I was warded in hospital for 3 days. Eventually on 5/5/2011 my wife brought me to One Hope Centre for counselling. Two years had passed and I have learned from One Hope Centre that by giving my family a wonderful life doesn't have to be rich, but it is the love we care for one another that counts.

I first started to gamble at 23 years old from a football bookie whom I had befriended at my work place. It started from \$200 a game, and eventually grew to a few thousand dollars in order to recoup my previous losses. This habit went on for a few months until I lost all my savings. Instead of stopping, I started to lie to my girlfriend then (now my wife), and my colleagues in order to get money from them. I even asked the bookie to recommend loan sharks to me so that I can borrow money to cover up my losses in order not to let my family know. All this routine went on for a year.

One day the bookie went to my house to ask for payment because I was unable to repay my bets. My father had to sell his loyalty shares given by his company to raise the money to pay off my debts. At that time the debt was around \$40,000. From this lesson, I stopped gambling for three years, quit my job, and found another job because I was too ashamed to face the previous colleagues. Unfortunately, it all started again when the flat which my wife and I had applied for, came. We borrowed renovation loans from three banks, and the total approved loan amount was about \$55,000. The total renovation cost was lower than we expected and I used the remaining balance as my gambling capital.

Apart from football, I also bet on horse racing. Within a few months, the \$30,000 were gone. I started to borrow from the loan sharks again. When I could not pay up I would go around telling lies in order to get money. I even went back to my parent's house to steal their money. I went to the extent of using the company's money. The covering up went on for about few years, until finally I was caught by my boss. I confessed about my debts to my wife.

After I had paid my boss, I sent my wife to her parent's house because I was unable to pay the loan sharks and was afraid that the loan sharks would harass her. At the same time, I was "on the run." I went into hiding for almost a year, but still kept in touch with my wife. I did promise her I would change and work hard. By that time she was having our first child and we decided to move back as she did not want to stay at her parent's house. After more than one year of running away, we moved back and I did really change for many years.

Then in 2006, we sold our flat and upgraded to a bigger unit. With the cash from the sale of our flat, the nightmare started again. I started gambling again until my wife told me she was having our second child and she begged me to stop. I did stop.

But I started again when my wife was in the hospital waiting to give birth. My brother called me and told me that a big boss was placing heavy bet on a horse and asked me to bet on it. I went to bet on that horse and it really won the race. I won \$4,000. After that day, I would lie to my wife that I would be working on weekends for overtime, but I would be inside the betting centre.

Once again, I started to borrow from loan sharks and also from the licensed money lenders. I would spend time under void deck to talk to loan sharks for more loans to service my debts and raised money for my gambling capital instead of spending the time with my family. This went on for quite some time, until one day, one of the moneylenders came up to my house for payment. I got no choice but to tell my wife my problem.

**the counsellor in OHC told me I had to face the moneylenders and loan sharks**

Again, she helped me to pay off my debts. As I was afraid that she might get angry, I kept aside a \$3,000 loan, thinking that I would be able to pay this \$3,000 myself. Unfortunately because of this \$3,000, it ballooned up to \$25,000 in just a few months. I had no choice but to ask her brother for help. Instead of helping, he went to tell my wife about my problems. I was thrown out of the house by my wife. Roaming outside, I kept thinking, how to solve my problems.

Then, on 30/4/2011 I decided that ending my life should solve all the problems. After taking a last look at my family, I stuffed myself with drugs. Thank God that the suicide attempt was unsuccessful.

My wife brought me to OHC on 5/5/2011 for counselling. The first few months were tough as the counsellor in OHC told me I had to face the moneylenders and loan sharks together with my family. The moneylenders even went up to my office to ask for payment. Fortunately, my managers were able to accept my explanation and let me keep my job.

With counselling and all the help and sharing at the recovery support group meetings in OHC, I have been able to work on my debt repayment and service my loans comfortably. I was also given the opportunity to

participate in the Gambling Recovery Programme conducted by OHC to help me overcome gambling addiction. For these past two years, my family members started to trust me. I feel peaceful and cheerful and I know I am a more responsible person.

My relationship with my parents and brother has also improved - once considered a "pest" but today we go out for dinner on weekend whenever we are free. We would also organize gatherings in chalet to have a quality relaxing family time.

As for my wife's family, her parents and siblings seem to begin to forgive me. They had seen much change in me. I will continue to work hard and not forget what gambling had done to me and my family. I thank God for all His blessings.



*Did You Know*

- ✚ Bankruptcy is declared by the High Court when you are unable to repay a claim made against you.
- ✚ The recovery of the claim is administered by the Official Assignee.
- ✚ The Official Assignee's role is to expeditiously recover and realize the assets of bankrupts for distribution to creditors and to assist bankrupts in obtaining a discharge from bankruptcy.

- ✚ The Debt Repayment Scheme (DRS) is a voluntary and debtor-driven scheme administered by the Official Assignee under the Bankruptcy Act.
- ✚ Debtors with unsecured debts not exceeding \$100,000 will be able to enter into a debt repayment plan under the DRS with their creditors and avoid bankruptcy.
- ✚ Debtors will commit to repay their debts over a fixed period of time of not more than 5 years. When the debtor meets his financial obligations under the DRS, he will be released from his debts and have a fresh start.

- ✚ As an undischarged bankrupt, you may apply for block period of travel and during this period, you may travel frequently as you wish.
- ✚ Your family members are not liable to pay your creditors if they are not co-borrowers with you on a mortgage loan, an unsecure line of credit or under a hire-purchase agreement or guarantors for your debts.

- ✚ You may apply for loans and credit facilities after your discharge from bankruptcy. However the decision whether or not to grant credit, lies with the credit grantor.
- ✚ Before granting any credit, a credit grantor would determine the creditworthiness of applicants by reviewing their past records.

- ✚ Licensed moneylenders are not to ask borrowers to reveal or obtain from borrowers, their passwords, including SingPass and internet banking passwords.
- ✚ Except permitted by law, licensed moneylenders are not to disclose the loan information of borrowers to another party.

- ✚ Examples of disclosure are:
  - Pasting photos/details of borrower at places where the public can see
  - Faxing demand letters to the borrower's office
  - Speaking loudly within hearing of others while demanding payment from borrower
- ✚ Borrowers can report such acts of the licensed moneylenders to the Insolvency & Public Trustee's Office.

## Donating To One Hope Centre

On 1 August 2013, One Hope Centre was accorded the status of an Institute of Public Character (IPC). With this status, monetary donation made to the centre will entitle the donor to a tax deduction of **250%** the amount donated.



Giving to One Hope Centre will now serve to benefit both the beneficiary and the benefactor. Please consider donating to One Hope Centre. You may make your donation through any of the following means.

- ❖ By crossed cheque made payable to: ONE HOPE CENTRE
- ❖ By deposit or fund transfer to: Maybank Account No: 0415 1006 196
- ❖ Through internet at: [www.onehopecentre.org](http://www.onehopecentre.org) **OR** [www.sggives.org](http://www.sggives.org)

## 前言



我有两件好消息要通过这一期通讯与大家分享。首先，我非常兴奋地通知所有一望中心的朋友和支持者，从八月一日起一望中心已经被公益机构 (IPC) 批准的机构，有效期为二年。除其他事项外，这将允许一望中心的捐献者可以得到税务扣除。

当我们追溯一望中心从渺小的开始，一路走来，我们真心的感谢上帝的恩宠和恩惠，在我们的旅程篇章里，有公益机构成员地位的实现，是一个重要的里程碑，这也是给一望中心一个肯定，成为特别呼召去帮助有赌瘾和大耳聋骚扰所压迫的人，无论他是属于什么种族，语言和宗教。

我们领受 IPC 地位的肯定，也带来责任重大和要留意管理的工作，是有些许的担忧，但我们会继续保持焦点在我们的使命和目标。在这方面，我们也成立了各小组委员会，就是审计委员会；教育与宣传委员会；筹款委员会；灵性需求与教会联络委员会；支援小组委员会和义工管理委员会。各组委员会将协助董事会去履行不同的职责。

在未来的几个月，我们将有一个新的倡导，就是着手发展教育与宣传，针对的目标是年轻一代，特别是学生，目的是倡导他们有关赌博和参与高利贷活动的风险。我们将探讨如何与其他机构、组织和学校成为合作伙伴，以推动这个讯息。我们有一位小组委员会成员 Jennifer Lee 写了一篇报道刊登在这期通讯中，特别强调有关青少年赌博的问题。

我们也认识到预防胜于治疗，多年来，一望中心一直在抢救那些已经陷入谷底有赌瘾的人。我们感觉到是时候大力去倡导和警告人们有关赌博的危险性。

第二件好消息要与大家分享的是我们有一位新的执行主任林志成先生，林先生发挥了重任，协助中心通过公益机构的审核。在这期的通讯中也包括了与林先生的一篇访谈，有关他的背景和愿景。在林先生的带领之下，我们有信心，一望中心将会继续增长和达到我们的呼召和使命。

平安

一望中心主席  
蔡子健

## 近距离接触林志成先生（一望中心的执行主任）

访问者：Dick，欢迎你加入一望中心，你可否与我们分享你加入一望中心之前的工作经验吗？

Dick：在我还没加入一望中心之前，我拥有社会科学硕士学位（辅导），接着就成为一位心理治疗师。在这之前我曾任职多间半途之家，担任高级管理职务达十多年。此外，我也协助新加坡监狱的囚犯有关赌博成瘾的课程。在早年，我也是一望中心的先锋志愿者，协助带领支援小组。



访问者：是什么促使你在赌博成瘾这领域上事奉？

Dick：我是来自这样的一个家庭：九十年代初，我祖父一辈的人都是从中国漂洋过海，离乡背井移民来这里谋生，因为家乡受到经济萧条并且缺乏粮食。我爷爷来到新加坡之后，他落脚在船上工作。因为常常在危险的环境中受伤，所接受的治疗都是采用家里自酿含有鸦片的草药。因为滥繁的使用这种药物来治疗伤口而使他染上了鸦片的毒瘾。成瘾后，他曾多次试图戒鸦片烟，但都不成功。即使被监禁（因抽鸦片）也不能阻止他继续抽鸦片，他甚至相信他一生都会是一个吸毒者，直到他人生最后的一口气。

在 1975 年，我爷爷生了一场大病，留医将近一个月，我看到一个 76 岁的老人家还要遭受病魔的折磨和加上戒鸦片瘾所带来的痛苦，那些症状使我为他难过。在他最痛苦的时候，身为一家之主，他竟然放下尊严，求我去买鸦片给他。为了表达一点孝心，我不顾一切后果去帮他购买。

卖鸦片的人是我的邻居，那天傍晚我买了一些鸦片，幸亏那时没有警察搜查。我把那些鸦片带进医院，我以为能快速交给我爷爷，可是当时病房里有很多我不认识的访客。我以为他会赞赏我为他所做的事，谁知他却责备我没有把鸦片早点给他。当我把鸦片交给爷爷时，我已经成为一个怂恿爷爷继续吸毒的人。我没有协助爷爷戒毒，反而帮他继续沉迷他的毒瘾，我竟然愿意让他利用我去满足他吸毒的欲望。那天晚上我在床上翻来覆去无法入眠，我一直反复思想，我如何在下一次拜访我爷爷时，要告诉他我再也不要为他买毒品了。

第二天下午，当我去探访爷爷时，他看来很安定，在交谈中，我鼓起勇气提出我对他的关注，告诉他我不能继续帮他去买毒品。令我很惊讶的是他没有焦急。我相信他了解我坚决的立场要他脱离毒瘾的生活。

住在医院里，他知道他要面对戒毒过程的痛苦，可是他没有求我也没有叫别人帮他，反而他尝试再一次戒毒。有了决心，他随后踏上了脱离毒瘾的旅程。在他多活八年里，他再也不怕法律的制裁，也比其他一起吸毒的朋友更长命。

因为与毒瘾有这么一个特殊的关系，促成我学习很多宝贵的功课，就像一个有计划的课程，我看到一个吸毒成瘾的人丧失尊严；见证过戒毒过程的痛苦；也尝试到帮忙去买毒品时可能被法律的控告；做非法行为带来的罪疚；了解被捆绑要得自由；理解怂恿一个吸毒者的愚蠢和最后体会到成功脱离毒瘾的甘甜。

当我回想过去所发生的事，我意想不到我会领受这亮光让我会强烈的改观了我对他们绝望的信念，就是“曾经是小偷，永远是小偷”或者说“曾经是吸毒者，永远是吸毒者”。事实证明我那深根蒂固的信念是错的。靠着神的恩典，给我一个机会看到他们是有一线希望。卑微的遭遇把我从喜欢批评人转变成有同情心的人，认为绝望的，将对他们拥抱希望。神更新了我一个又一个的偏见想法，代替一般的观点。通过这样的过程，神改变了我的观念。

在我家族中，我爷爷不是唯一有成瘾问题的人。我还有一位好赌博的叔叔。他是我小时候，当我调皮捣蛋时，会帮我求我父母给我机会证明我能够悔改。若没有他的干预，我必定受到鞭打。在我眼中，他是一位超好的叔叔，他也是一位很顾家的丈夫…，可是当他沉迷赌博之后，他就改变了。

N 叔叔是我爸爸的弟弟。他的问题是始于在多次社交聚会中，他打麻将赢了一些钱。经过一段时间，他觉得不够刺激。他经常在周末的白天跑马场，晚上就去唐人街麻将俱乐部。当他赢钱的局

势逐渐消失，为了要追回损失，他赌得比以前更严重。到这地步，他已经不再是寻找赌博的刺激，而是陷入很深的心态就是要赢一大笔钱财来翻身，以偿还债务。

我叔叔时常在马场或麻将俱乐部赌博，没给家用。有时赢钱就去喝酒庆祝，有时输了也去喝酒解闷，常醉醺醺夜归。对他的婚姻有不良的影响。因此他与我婶婶常争吵。屡次的承诺都没实现，家中的情况越来越恶劣，从吵架到打架，最终就签字离婚。很遗憾的是我叔叔没有做任何事去挽救他的婚姻，可以说他把婚姻也赌掉了。离婚后，他有短暂的控制，似乎有一点的改变，但是他无法胜过赌博的诱惑，他很快又复赌了。

我是在 1984 年 3 月结婚，按着传统习俗，我得拜访我的亲戚并通知他们有关我的婚讯，同时邀请他们参加我的婚礼。因为我是家族中唯一的基督徒，我是非常渴望 N 叔叔能够参加我在教会的婚礼，因为这是我们林家第一次有一位年青人在教会举行西式婚礼；有新娘走红地毯和教会牧师主持婚礼仪式。在一天早上，我带着两盒喜饼和请柬到 N 叔叔的家，打算告诉他我的婚事让他惊喜，可是他却不在家。当我要离开时，有位隔壁邻居告诉我，我的叔叔已经有一段时间没有回家了，并且常有人来找他。我感觉 N 叔叔会离开家，事情有点不寻常，他不是一个喜欢旅行的人。

在我结婚那一天，N 叔叔不但没有参加我在教会的婚礼，连在家中的茶叙和酒楼的宴会他都没出席。我结婚几个月后，有一天我接到 N 叔叔的死讯。我探听到他欠了巨大的债务，一直在躲避大耳窿的追债。那时我才知道我拜访他那一天，为什么他不在家。他忽略他的身体健康，导致高血压，最后心脏病爆发而死亡。这使我心灵绞碎，赌博如何剥夺了他的积蓄；使他的婚姻破裂，也毁了他的健康；最后还赔上了他的命。在各方面来说，他是一个彻底失败者。但若时光可以倒流，我认为事情就不会这样子发生。倘若当时他对他的问题有寻求辅导，他应该还存活着，可是当时没有知晓的支援小组去帮助他这种困难的人。

他的死亡造成我很大的打击。小时候当我有麻烦时，他总是来救我，可是当他有困难时，我却没有为他做任何的事，甚至他的问题很严重时，我也不知道如何帮助他。怀着些许的自责，我想在这一切的损失上如何做一些的弥补。我很惊讶我有一种很强烈的意愿，要将我失去叔叔的悲伤化成力量决心去帮助那些陷入在赌博诱惑；无药可救的人。这显然是个很艰难的使命，但感谢主，我相信当主亲自掌管的时候，没有一个艰难的使命是祂仆人无法完成的。虽然事过多年，主把这个要去帮助人的呼召持续在我心中一直没有磨灭，这都因为主爱那些迷失的“羊”。

访问者： 啐！那真是一个不平凡的故事，这么说来，你会在这领域热忱服事是因为你自己亲身的经历所塑造造成的吗？

Dick： 现在回想起来，相信我在这两种有成瘾的家庭环境中长大，这的确是神的计划让我亲身经历所有极度痛苦和恐惧烙印在我“心版”上，使我能体会别人所受的痛苦，促使我更有效的帮助他们，神如何陶造我们成为祂的器皿去成就祂的旨意，是何等奇妙的安排。

访问者： 谢谢你与我和所有的读者分享你个人的故事。我们要衷心的祝福你在一望中心所负起执行主任的新职份。

## 若你的孩子有赌博，他们...



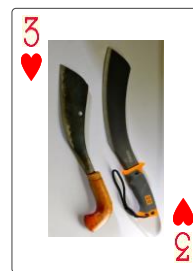
更有 3 倍的可能性会喝酒



更有 4 倍的可能性会抽烟



更有 2 倍的可能性使用毒品



更有 3 倍的可能性参与帮派斗争



更有 4 倍的可能性与警方惹上麻烦

## 探讨青少年赌博

“是那赢钱的刺激促使我这么做。” Mike (化名) 被控告抢劫他人来支付足球赌博开销时, 对检察官说。对于这个就读理工学院二年级的学生来说, 即使犯罪会影响他的前途, 以打枪来确保他有足够的资金继续赌博, 也是情有可原的。幸好, 因为在法庭献上的各个陈诉以及神的眷顾, Mike 被判接受缓刑 30 个月和进行社区服务。今天, Mike 很感谢《一望中心》和家人的支持, 让他感化。

很多参与赌博的青少年 (年龄介于 10 至 21 岁) 不象成人赌徒, 并非要还清债务而赌博。他们识赌博为另一个嗜好与刺激的娱乐, 和其他游戏的分别是, 赌博涉及了钱财交易。更何况青少年读博不仅是环绕传统赌博方式, 譬如去赌场或买马票, 但更包括了网上赌场和足球博采网站。只要青少年有电脑以及互连网络, 他们就能够不出门, 在家里也能够赌博。这意味着, 若年轻人要探索另一个似乎“无害, 有趣”的活动, 网上多种不同的赌博方式就在弹指间。



对于 Mike 而言, 他是因为简单的好奇, 想要赢取网上足球博采这个“游戏”, 害得他踏上强迫性赌博的路, 无时无刻都在想着赌博 (也称为病态性赌博)。Calvin Hong, 在一所男童收容所的前辅导员说, 他在辅导一位男童时, 男童称他赌博上瘾是“毫无选择”。在 Calvin 的带领下, 他帮助男童发觉他在很多情况下, 从他的朋友介绍他在网上赌博, 到翘课而待在家里上网赌博, 到借用路人的手提电话暗地里为他的足球博采付款, 都是可以说不, 可以停止赌瘾。Calvin 说, “在开始的时候, 你是有较多的选择的。每一个抉择会导致一个更大的后果。”

Calvin 阐述, 青少年未必知道他们做的每一个抉择都会有后果, 而当他们做了一个错的决定时, 以后拥有的

选择就会更少。当你一而再, 再而三地做出错的决定时, 对每一次的赌博活动不说“不”, 最终就会导致法律的制裁。Calvin 还说, 年轻人通常不去想长远的后果, 而只在乎眼前的收获。

一个循道儿童与青少年中心进行的赌博意识调查显示, 在每四位受访的中学生里就有一位相信, 赌瘾只会影响他们自己而不会牵扯家人。这惊人的数据透露了年轻人不了解他们的行为可带来的后果。对于青少年赌徒来说, 他们会给家人带来烦恼, 也会跟警察惹上麻烦的讯息, 需要很清楚地传达给他们, 使他们做出正确的选择。

很多赌博的年轻人误认赌博为一个好玩和毫无危险后果的游戏。新加坡社会及家庭发展部推出了一项参与赌博活动的调查, 结果发现有将近 60% 的受访者表示, 他们在 24 岁之前就开始赌博。

这其实并不稀奇, 因为赌博对许多新加坡家庭来说是一个休闲活动。尤其是在华人农历新年佳节, 麻将和扑克牌游戏不胜枚举, 因此很多青少年都会接触到赌博, 甚至被亲朋戚有说服一起参与。当赌博被普遍化和鼓励时, 青少年会错误认为赌博是一个可以接受的标准。这个误解, 再加上青少年不想长远的后果, 很有可能导致他们赌博上瘾, 甚至犯罪。

家庭环境对于青少年如何看待赌博有非常大的影响。家人必须引导他们走向正确的道路, 让他们了解赌博是毫无意义也是错误的, 因此千万不要赌博。

要知道青少年是否赌博上瘾, 就要留意一些警告信号。国际青少年赌博问题和高风险行为中心建议观察青少年的态度和行为是否有转变, 有没有情绪波动, 需要更多的零用钱, 在学校是否碰到困难。如果孩子确实赌博成瘾, 家庭成员不能够疏忽于处理问题, 应该通过辅导或治疗为他们的孩子寻求帮助。

停止病态赌博的第一步是从承认赌瘾开始。从而, 青年赌徒得做出选择, 对赌博说“不”, 如果需要就寻求帮助。相同的, 家人应该支持青少年远离赌博, 接受帮助。对一个想摆脱赌瘾的青年来说, 知道其他人也在打同样的战是很重要的。他们并不是孤军作战, 而挣脱赌博确实是可以做得到的。哥林多前书 10:13 说“你们

所遇见的试探，无非是人所能受的”。而上帝是信实的。祂不会让试探大过于你所能承受的。当你被试探时，祂会显示一条出路给你，让你克服诱惑。在我们的社会里，青年赌博不是一个常被讨论的话题。然而，确

实有很多青少年在与赌瘾抗战，也反败为胜，不再赌博。通过家人的支持，最终也因通过主耶稣的帮助，赌博的诱惑是可以克服的。

## 一个被改造生命的喜悦 – Eric Ang 的见证

2011年5月5日是我的生命转泪点，再一次给予我机会可以做个好儿子；好丈夫和好爸爸。

我因为赌瘾而造成沉重的债务负担，在2011年4月30日我试图自杀，我在医院留医了3天。最终在2011年5月5日我太太带我去一望中心接受辅导。两年过去，我在一望中心学习到要提供家人一个美好的生活，不是要富有而是要以爱彼此关心，才是最重要的。

我23岁时在工作地方认识一位地下钱庄朋友就开始赌球，我起初以\$200赌一场，最终我增加筹码到几千元，期望把之前的损失能赢回来。这样的习惯持续了几个月，直到我失去所有的积蓄。我不但没有停止，反而开始向我的女友（现在是我太太）和同事们撒谎来借钱。为了不让家人知道，我甚至要地下钱庄介绍高利贷借钱给我去偿还。这样的情况例行了一年。

有一天地下钱庄去我家讨债，因我无能力偿还我的赌债。我爸爸为了筹钱帮我还债，不得不卖掉所拥有的忠诚股票，那时我大约欠了4万元的债。从那次的教训，我的赌博停止了3年，我换了工作，因为我羞于面对我以前的同事。很不幸的，当我和太太申请的组屋来时，我们向3间银行借3万元装修贷款，我的赌博又从新开始。当时批出贷款是5万5千元，总装修成本低于我们的预算，我把余额用来做赌博资金。

除了赌博，我也赌马。在几个月内，我的3万元余款就飞了！我也开始向高利贷借钱，当我无法还债时，我又撒谎到处向人借钱。我甚至去我父母家偷钱。我也偷空公款，隐瞒多年，直到我被老板捉到，我不得不向我太太求助并坦白了我的债务。

当我还清我老板的债，我送我太太去娘家住，因为我无法偿还高利贷的债，我担心高利贷会来骚扰她。同个时间，我也“逃路”。我这样躲藏了一年，但还是有我太太联络，我答应我太太我会改变和努力做工，也在那时候她怀了我们第一个孩子。我太太不要继续住娘家，我们决定搬回家住。经过一年多的逃亡，我回家之后，接下来几年，我真的有改变。

到了2006，我们要提升到比较大的组屋，把原本的组屋卖掉，我的噩梦又开始了，我把销售组屋的现金，又拿去赌博，直到我的太太怀了第二孩子时，她求我停止赌博，我也真的有停止。

当我太太在医院待产时，我又复赌了。我的弟弟打电话通知我有一位老板下注某一匹马，叫我也去下注。我去下注，果然给我赢了4千元。从那天开始，我常欺骗我太太我周末要加班，其实我是去投注站赌博。不久我又开始借高利贷，同时也借有执照的贷款公司。我会花很多时间跟高利贷要求更多的资金去还赌债和现金做赌本，而不是花时间去陪伴我的家人。这样的情况持续了相当长的时间，直到有一天，一位有执照的贷款公司的人上我家讨债，我没有别的选择，只好向我太太说出我的问题。又一次，她帮我还清债务。我害怕她会很生气，偷偷隐瞒了3千元的债，以为自己可以有能力把这3千元还清。很不幸的，就因这3千元，我在短短的几个月里，滚到2万5千元。我没有其他方法，只好去告诉我太太的哥哥求助。他不但没有帮我反而去告诉我太太有关我的问题，我太太把我赶出家门。

我于是在外面溜达，思考我如何去处理我的问题。在2011年4月30日，我决定要结束我的生命来解决我的问题。我见了我家人最后一面，过后，我服了很多毒药。感谢神自杀的企图没有成功。

2011年5月5日，我太太带我去一望中心接受辅导。前几个月是非常艰难的，一望中心的辅导员告诉我和家人一起面对贷款公司和大耳窿的骚扰。有些贷款公司甚至派讨债人到我公司去讨债，还好我的经理能接受我的解释并保留我的工作。

在一望中心我从辅导和参加支援小组的分享得到帮助，我做了还债计划并按着能力实行如何还债。我也有机会参与一望中心的戒赌课程，帮助我去克服赌瘾。在这两年多里，我的家人开始信任我。我体会到平安和喜乐，并且我也学习做一个有责任感的人。

我和我父母和弟弟的关系也改善很多，曾经被认为是家中的一只“害虫”，今天只要我们有空闲，我

们都会在周末一起用晚餐。有时我们也会在度假屋聚会，享受一个高质量轻松的家庭时间。

对于我太太的家人，她的父母和兄弟姐妹看到

我的改变，也开始原谅我。我会继续努力，紧记赌博对自己和家人所造成的祸害，并且珍惜被改造之后的生命所带给我的喜悦。感谢上帝所有的祝福！阿门！

## 勿洛卫理公会拜访一望中心

教会赞助当晚  
的自助餐

支援小组的  
参加者



林仁发牧师在  
小组中分享



## “旧事已过，都变成新的” – Kelvin Ang 的 见证

我是 Kelvin，今年 50 岁。我的太太是 Jasmine，我们一共有 3 个可爱的孩子。

当我预备自己的见证时，我并不觉得骄傲也不感觉羞耻，反而觉得自己是蒙恩被眷顾的人，因为主耶稣进入了我的生命。祂保守我也赐我力量来胜过我所面对的苦难。我也领受了在一望中心里弟兄姐妹们无私的爱护。凭着神的恩典，他们与我一起走过这段艰难的时期。

在 2012 年 7 月，因为赌博也为了想要给我的太太与孩子更舒适的生活，更为了寻求解决财务困难的捷径，我欠了 10 组有执照借贷公司的债。这是我第三次的复赌，经过短暂的欢喜，我很快就陷入庞大的债务。我每个月的收入根本不足以偿还债务。

在这 11 年内，3 次复赌的经历把我的家人陷入痛苦的深渊。从 2003 到 2009，一共 6 年我是破产人士。

在 2009 年，我甚至尝试自杀。你可能好奇我为什么会 3 次复赌？

今日我从神得到了答案。过去的 3 次我一再复赌，因为我是在孤军作战，我没有神，没有一望中心的弟兄姐妹及家庭的支持。

在过去，内心有欲望，不满足于只能得到基本需要。我迷信也按个人的意愿行事。我曾去过多间的庙宇，也咨询过很多的风水师。我甚至有在清晨 3 点到墓地去求 4D 的真字。我拜偶像有 40 年之久，我根本不信神。这些信念导致我欠债，但是如今这些已经不再重要，我如今明白昨天已成为过去，我也得到了宽恕。今天与明天会带来新的开始，新的盼望，新的前程。

感谢神，我如今康复已经将近一年了。通过每个月按时的还债，目前我已经还清了 4 组有执照借贷公司的贷款。我只需再多 4 个月就能还清所剩 6 组贷款。



在 2011 年 11 月，是我第一次在教会参与主日崇拜，那时我只是陪伴太太去参加。从那一次开始后，我就继续陪太太参加崇拜，我开始认识祂但却仍然不依靠祂。就在这段认识但又不愿依靠的期间，我想到如果我信了耶稣，我会如何去除家里的神坛上供奉多年的那 3 尊偶像。我觉得混乱也很害怕，因为我当时还很迷信。我怕这些神明会怪我不敬而惩罚我。

在 2013 年 9 月 3 日，当我从公司驾车回家时，我突然有了想测试上帝的勇气。我向上帝说：“如果你是真神，今天就请帮我去除家里神坛上的那 3 尊偶像。那我就会相信你真是真神。”意想不到的我立刻就看到 2 个清除垃圾的工人，我很少在这时刻还能遇到他们。因此，我就要求他们帮我把偶像与神坛搬移到庙宇。这是我最后一次到庙宇。从此之后，我的家既平静又平安。

我开始相信主耶稣基督是唯一的真神。可是虽然我相信，但对神的信心还是不够。一个星期后（2012 年 9 月 9 日），我与太太及第二女儿参与主日崇拜，在崇拜时当我们唱赞美诗“我降服”，我的眼泪就不停的流，我不能相信自己会如此，一直问自己发生了什么事？当时，我一直用纸巾抹干眼泪，但眼泪还是不能自控的在流。崇拜过后，我鼓起勇气去见陈牧师（Pastor Tan Seow How），我把自己的债务及财务上的困难都一五一十的讲给牧师听。过后，牧师就为我，太太和女儿一起祷告。

从祷告的开始到末了，我的眼泪还是一直不断的在流。我明确知道并肯定主耶稣已经来到我的生命里。就在那一天，那一刻，我把自己交托给主。我也从那一天开始对神有了坚定的信心。我每日都有真诚的祷告。

我的生命从此不再一样，神把我转变成一个更好的人。在 2013 年的 3 月，我受洗了。感谢神，因为通过神，我学习到：

- 神会供应我们所需，不是我们所要
- 要知足，不再追求满足个人的欲望
- 寻求神的意念，不是自己的意愿
- 我学习平静内心并有积极的心

快乐的时刻 - 赞美神  
苦难的时刻 - 寻求神  
安静的时刻 - 敬拜神

痛苦的时刻 - 信靠神  
所有的时刻 - 感谢神

如果，今日有人问我“你会后悔成为一位基督徒吗？”我的回答是“会的，我的确后悔。我后悔为什么 11 年前，我不相信这位真神？”。

在 2012 年 7 月底，我来到一望中心为了我的赌瘾及债务问题寻求帮助。开始，我是带着焦恐的心情参加了新人组。我以为我的债务应该是最糟糕的了，但是我发觉还有人比我更糟糕。在新人组，我们需要敞开自己并坦诚的分享为何自己会负债。在新人组，我有下列的学习：

- 如何克服忧虑及恐惧
- 不可以再借贷，不可以再赌
- 放下对面子的看重
- 承认自己的过错

通过辅导，我也学习到：

- 如何策划个人的财务，让我有足够能力每个月偿还债务
- 要真诚的对待家人
- 欠债只需还钱，而不是把性命赔上。

参加过 4 次在新人组后，我被转移到康复组。在康复组，我看到许多无私的弟兄姐妹以爱心陪伴我走康复的旅程。这些弟兄姐妹本身都曾经面对赌博与债务的困扰。

在康复组，我学习到：

- 如何面对银行，有执照贷款公司及大耳窿的骚扰
- 如何彼此分享与关怀
- 如何通过每个月的讨论课题更新自己，例如如何处理压力，情绪，家庭关系等等。

今天，我深深相信借着独一的真神，一望中心的弟兄姐妹及家庭的支持，我从‘凡事都不能’成为‘我凡事都能’。

主，如果没有你，我会是何人？  
主，如果没有你，我会在何方？  
主，感谢你。阿门！



# 赌博 的祸害



你能输得起吗？

## 你知晓吗？

- ✚ 当你无法偿还被索赔的数额，高等法院会宣布你破产
- ✚ 这索赔的程序是由官方受托人来管制
- ✚ 官方受托人的职责是尽快把破产人士的资产分配给债权人，好让破产人士的破产能够获得解除

- ✚ 根据破产法令，偿还债务计划是由官方受托人所管制
- ✚ 债务人的无抵押债务不超过\$100,000, 是可以与债权人共同进行偿还债务计划，以避免破产
- ✚ 债务人要承诺在一段固定的时间内，不超过 5 年偿还其债务。当债务人有负起财务责任，符合偿还债务计划的要求，他就可以脱离他的债务，从新开始

## 你知晓吗？

- ✚ 在未解除破产之前，你可以申请一段旅游期时间，在此期间，你可以随意旅行
- ✚ 你的家庭成员，若不是共同借贷有抵押的贷款；不是担保你的贷款，不参与你的分期付款合约或也不是你债务的担保人，他们不需要为你的债务承担责任

- ✚ 解除破产后，你就可以申请贷款和享有信贷便利，然而，信贷是否被批，决定权在于信贷授权人
- ✚ 在给予任何信贷之前，信贷授权人会确定申请人的信誉，审查其过去的记录

- ✚ 合法借贷公司不可透露或要求借贷人提供他们的电子政府密码和银行网络密码
- ✚ 除了法律允许，合法借贷公司是不可披露借贷人的贷款资料给另一些人

- ✚ 披露的例子如：
  - 在公众可看见的地方，粘贴照片和借贷人的个人资料
  - 传真讨债信件到借贷人的工作场所
  - 在别人可听到的范围内，大声向借贷人讨债
- ✚ 若合法借贷公司有以上的举动，可向产业处理及信托局反映



### 捐献给一望中心

从 2013 年 8 月 1 日起，一望中心是公益机构（IPC）所符合的机构。有了这符合性条件，所有捐献给一望中心的款项都享有 250% 的税务扣回。

现在捐款给一望中心将让受益人和捐献人都获益。请考虑捐献给一望中心。你可以通过以下任何方式捐献。

- ❖ 划线支票 (抬头 ONE HOPE CENTRE)
- ❖ 存款或银行转账 (MAYBANK ACCOUNT NO: 0415 1006 196)
- ❖ 互联网: [www.onehopecentre.org](http://www.onehopecentre.org) 或 [www.sggives.org](http://www.sggives.org)

## ABOUT ONE HOPE CENTRE

Vision : Hope for the Hopeless  
Mission : Offering Help, Healing and Hope

*A place of refuge,  
regardless of race or religion*

### Objectives

- To alleviate the destructive consequences of gambling and debt by providing hope amidst hopelessness.
- To empower gamblers to withstand fear, face all consequences, take personal responsibility and get rid of the root cause of their problems.
- To enable gamblers and families to resume a normal life by encouraging love and restoring their marriages and familial relationships.

### What is One Hope Centre?

- A faith-based ministry centre founded in August 2004 that focuses on helping gambling and loan-shark victims.
- Renders help to people regardless of race or religion.
- To date, we have blessed many people through our counselling services; have saved many lives from the brink of death; restored countless marriages and relationships. Many lives have been transformed from being gamblers to helpers.
- Our core strength is the sharing of experiences by the victims who have successfully walked through similar struggles.

### Core Competencies

- Established centre for gambling addiction recovery
- Holistic programs
- Individual and family recovery
- Years of industry practice
- Loan-shark counselling practice
- Passionate staff and volunteers
- Inclusive and multi-racial

8 New Industrial Road, #04-04B, LHK3 Building  
Singapore 536200

Email: [help@onehopecentre.org](mailto:help@onehopecentre.org)

Website: [www.onehopecentre.org](http://www.onehopecentre.org)

Helpline: **65471011**

## Daily Services

Helpline from **Monday to Friday**  
9.00 am to 6.00 pm

Pastoral care and counselling  
by arrangement and  
appointment only

### Weekly Programs and Services Offered

**New Seekers' Support Group  
& Recovery Support Group  
Conducted in English/Chinese**

Every Thursday

7.30 pm to 9.30 pm  
St. Andrew's Cathedral

Every Saturday

7.30 pm to 10.00 pm  
Geylang Chinese Methodist Church  
**Up to end Dec 2013**

**From Jan 2014**

7.30 pm to 10.00 pm  
Metropolitan YMCA (Geylang)  
10, Lorong 37 Geylang,  
Singapore 387907

