

THE GRADUATE

The Magazine of The National University of Singapore Society

July - September 2015

Celebrating by Giving Back

NUSS Does its Part with Groceries on Wheels



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NUSS
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President's Message

Dear Fellow Members

Contributing with Dedication and Pride

In our constant quest for renewal to advance the Society, we have always sought to bring new blood into the leadership team. I am pleased to warmly welcome Mdm Catherina Tan and Mr Eugene Tan to the Management Committee (MC). I would like to express my sincere thanks to both of them as well as our current MC members for stepping forward to serve NUSS.

We would also like to take this opportunity to specially express our sincere thanks and appreciation to our long-serving MC member, Mr Chandra Mohan, who recently stepped down to make way for new blood into the MC. Mr Mohan has given decades of selfless service and contribution to the Society and for that we are extremely grateful.

The experiences of the incumbent MC members as well as the addition of Catherina and Eugene will help create new ideas and perspectives. We look forward to their contributions and active participation, particularly in adding to the perspectives of women and younger members.

Similarly we have completed our appointments of Sub-Committee members and look forward to working closely with them. Sub-Committee members hold key appointments and are at the core of our work at NUSS. We appreciate their efforts and contributions, and it is our intention to further engage Sub-Committee members at a higher level of participation and support in the coming months.

The recent Annual General Meeting has illustrated that democracy and debate are well and truly alive in our Society. From the many comments and queries made with regard to various issues brought up, it was clear that members do care for the long-term well-being of NUSS.

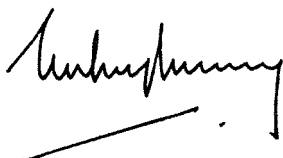
NUSS is deeply saddened by the recent earthquakes in Nepal and Sabah and wish to convey our condolences to the families of the victims. In light of tragedies caused by natural disasters as well as rising number of people affected by unfortunate social circumstances, NUSS recognises the need to reach out as widely as possible to help improve the lives of survivors of disasters as well as the under-privileged.

It is with this spirit that we have not only raised more than \$39,000 for victims of the recent Nepal earthquake but also continue to care for the less privileged locally through charity projects such as Groceries on Wheels.

Besides reaching out to the under-privileged in the community, the Society continues to contribute back to its alma mater, the National University of Singapore (NUS). In conjunction with the nation's 50th birthday, the Society will be holding the NUSS SG50 National Day Charity Golf, which aims to support financially-challenged students studying in NUS. The event seeks to raise \$300,000 and will help to enrich the culture of giving and contribution within the Society.

Over the years, the Society has enjoyed many stories of success. While we continue to take pride in our achievements, the Society will also need to learn from past lessons and explore new ways of generating alternative revenue streams and increasing productivity, amidst cost challenges due to labour shortage in the service industry.

As always, we welcome constructive feedback and suggestions on how we can improve things. We look forward to welcome you to visit our Guild Houses and take time to further strengthen the bonds we already have and enjoy.



David Ho C'72
President



**New Management Committee Members:
Mdm Catherina Tan (left) and Mr Eugene Tan.**



**NUSS raised \$39,115 for victims of the recent
Nepal earthquake.**



**Mr Heng Swee Keat flagging off Groceries
on Wheels.**

THE GRADUATE

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COVER PHOTO Genesis Photography



Conrad Centennial Singapore
FITNESS CENTRE

ENJOYMENT FOR EVERYONE

NUSS is collaborating with Conrad Centennial Singapore, allowing members to use its Fitness Centre in the heart of the city. Come experience the latest exercise equipment, including cross-trainers, Cardio Wave machines and many more! In order to enjoy the facilities adequately, members are required to make prior arrangements.

Bookings can be made up to seven days in advance through www.nuss.org.sg or by calling our Member Relations Officer at **6395 6620/6621**.

Please note that all cancellations made after 48 hours prior to the date of booking and no-show will incur a fee and will be charged to the member's account.

Members are reminded to present their **membership card** upon arrival prior to the usage of the Centre's facilities for verification.

Meanwhile, we wish all members a pleasant experience at the Fitness Centre.

For more information, please visit <http://tinyurl.com/ConradGym2015>



Scan your QR code reader to see more pictures



NUSS welcomes new members to Management Committee at this year's Annual General Meeting

NUSS welcomed an elected female member to the Society's Management Committee (MC) after a long hiatus. A young member was also elected into the MC, strengthening the leadership of the Society with new blood.

Mdm Catherina Tan Bee Hwa, who has been an NUSS member for 25 years, was a welcomed addition to the MC. The last female MC member was Dr Rosemary Khoo who was elected in 2010. Along with Mdm Tan, the MC also welcomed Mr Eugene Tan Zhi Zhong who at 27 years of age is one of the youngest members to serve in the MC. Both Mdm Tan and Mr Tan were introduced to members present at the AGM. In conjunction, six incumbent members were re-elected to the MC.

Mr David Ho, President of NUSS also thanked former MC member Mr Chandra Mohan K Nair, who withdrew his candidacy so as to allow new blood and ideas into the MC to take the Society forward.

After the introduction and welcoming of new MC members, a resolution was tabled for a vote. The resolution, proposed by the Membership Chairperson, Dr Paul Wang, was put forward to seek members' approval to charge an entrance fee of S\$50 for new applications under the SG50 Membership Promotion.

The objective of the resolution was to facilitate



a membership marketing promotion planned in line with SG50 and had the potential to create a spike in new membership sign-ups. The resolution was also tabled to address the expected decrease in subscription revenue due to the projected increase in Life Members by the end of 2019.

Weighing in on the concept and context behind the resolution, Mr Ho said, "It is for the future strength and financial position of the Society," adding that members should think beyond individual positions. Mr Ho also assured the house that the MC had debated long and hard regarding the impact of the resolution if it were carried but nevertheless proceeded to present the resolution, for the long-term sustainability of the Society.

When the floor was opened to questions and comments, many members rose to air their views and opinion, both for and against the resolution. The most significant concerns were the constitutionality of the resolution, the dilution of the value of NUSS membership, the budget allocated to publicise the promotion and the possible strain on current facilities and resources with an increased membership.

While it was clarified that the resolution adhered to the Constitution of the Society, the MC was advised by the Society's legal advisor, Mr Peter Madhavan from Joseph Tan Jude Benny LLP, to reword the resolution so that its intention and constitutionality are more clearly defined.

After much deliberation, the MC moved to withdraw the resolution and informed members that they would be notified of any subsequent actions with regard to the resolution in due course.

The AGM was attended by 161 Ordinary Members and 17 Associate Members, who had earlier enjoyed the sumptuous spread of local favourites at the lobby before the commencement of the evening's agenda. With no other matters arising, Mr Ho concluded the meeting and thanked the members for their attendance and support. ■

Eugene Tan Zhi Zhong - Committee Member

Tight Community in NUSS



"I think one defining factor is that NUSS is a tight community so people really know each other."

Eugene's connection with NUSS started during his undergraduate days at the National University of Singapore (NUS), where he has fond memories of interacting with NUSS members as part of the Undergraduate Student Leader Engagement Programme.

Eugene graduated from NUS Business School with a Bachelor of Business Administration (BBA) in 2011 and served in the NUS Students' Union EXCO during his undergraduate days. Three years after graduation, Eugene joined NUSS and served in the Alumni Development and University Relations Sub-Committee. His recent decision to run for elections into the Management Committee (MC) came with the aim to grow the Society's younger membership base.

Eugene realised that NUSS is more than just a place for gym, food and drinks, which were his earlier impression before joining the Society.

"I looked a little deeper into the history and realised NUSS was much more than just a place for gym, food and drinks," he remarked. "I think one defining factor is that NUSS is a tight community so people really know each other."

Eugene is currently a Naval Officer with the Republic of Singapore Navy.

Catherina Tan Bee Hwa - Honorary Assistant Treasurer

Inspiring More Female Leaders to Serve



With her strong background in finance, Catherina hopes to help strengthen NUSS' financial position.

Catherina joined NUSS shortly after graduating with a Bachelor of Business Administration (BBA) from NUS in 1989. In her earlier days as an NUSS member, she saw the Society as a place for her to gather with family and friends. However, in recent years, Catherina has been keen in giving back to the NUSS community.

Her involvement with the DanceSport Section has shown her that NUSS is a platform for members with talents and special interests to step forward and cater to other members' needs. During her time there, she introduced Line Dance to the Society's stable of activities. Catherina was previously the President of the NUS Choir as well, which led to her involvement with the NUSS Cultural Section as one of her first assigned Sub-Committees with NUSS.

With her strong background in finance, Catherina hopes to help strengthen NUSS' financial position. She looks forward to offering her different perspectives, and paving the way for more lady members to come forward and serve the Society.

Catherina had previously worked as the Vice-President of Finance and Administration in SBS Transit as well as Director of Finance and Human Resource in a training organisation.

A Meaningful Delivery that Gives Back

NUSS marked Singapore's 50th anniversary in a meaningful way with NUSS Groceries on Wheels (GOW), reaching 2,000 households in need.





Scan your QR code reader to see more pictures



The air of excitement was palpable as GOW kicked off to a roaring start at Kent Ridge Guild House. In conjunction with the Society's SG50 celebrations, the morning's activities received a rousing introduction from a fleet of 15 riders from the Harley Owners Group (HOG), drawing cheers and applause from participants.

In its sixth year running, the annual event brought together 300 volunteers who prepared and distributed 2,000 bags of groceries and basic necessities to the less privileged. Collaborating with the North East Community Development Council and South East Community Development Council, NUSS members and volunteers from all walks of life visited households and elderly residents on financial assistance throughout Eastern Singapore.

The guest of honour was Chairman of the SG50 steering committee and Minister for Education Mr Heng Swee Keat, who flagged off the convoy of cars, buses, and motorbikes that were raring to go on a fine Saturday morning. He also helped deliver groceries to needy families in the North East District.

During his address to volunteers before the flag-off, Mr Heng commended the project's organisers and volunteers for helping the less fortunate as a way of marking SG50, a milestone in the nation's history. He added that the "human spirit of care and compassion" was necessary for the nation to thrive, and

thanked those present for their time, effort, and resources.

Mr Heng also urged those present to show appreciation to the pioneer generation for their contributions, and persevere in discovering innovative ways to care for members of our diverse community in the spirit of our nation.

The objective of GOW, however, was far greater than simply giving out free goods, said NUSS Community Care Sub-Committee Chairperson and project founder Mr Archie Ong. He emphasised that the interaction between the volunteers and beneficiaries was key, and highlighted the need to "foster a sense of hope and confidence amongst Singaporeans".

The outpouring of support was evident with volunteers of all ages and walks of life working tirelessly to make a difference for the community at large. Volunteers included NUSS members, students from Anglo-Chinese Junior College, Dunman High School, Methodist Girls' School, as well as various corporate partners and sponsors such as Atos Information Technology Pte Ltd and POKKA Singapore, to name a few.

Bryan Wang, a tertiary student, and his family were involved in the delivery of the bags. Speaking on behalf of his parents and siblings, he stated that they were "proud to be contributing to a worthwhile cause".

Despite arriving at the break of dawn to load bags of groceries onto buses for transportation, Anglo-Chinese Junior College

Since its inception in 2010, the **GOW project has delivered a grand total of 13,600 bags of groceries.** It has been well-recognised as an NUSS project that gives back tirelessly to the community.



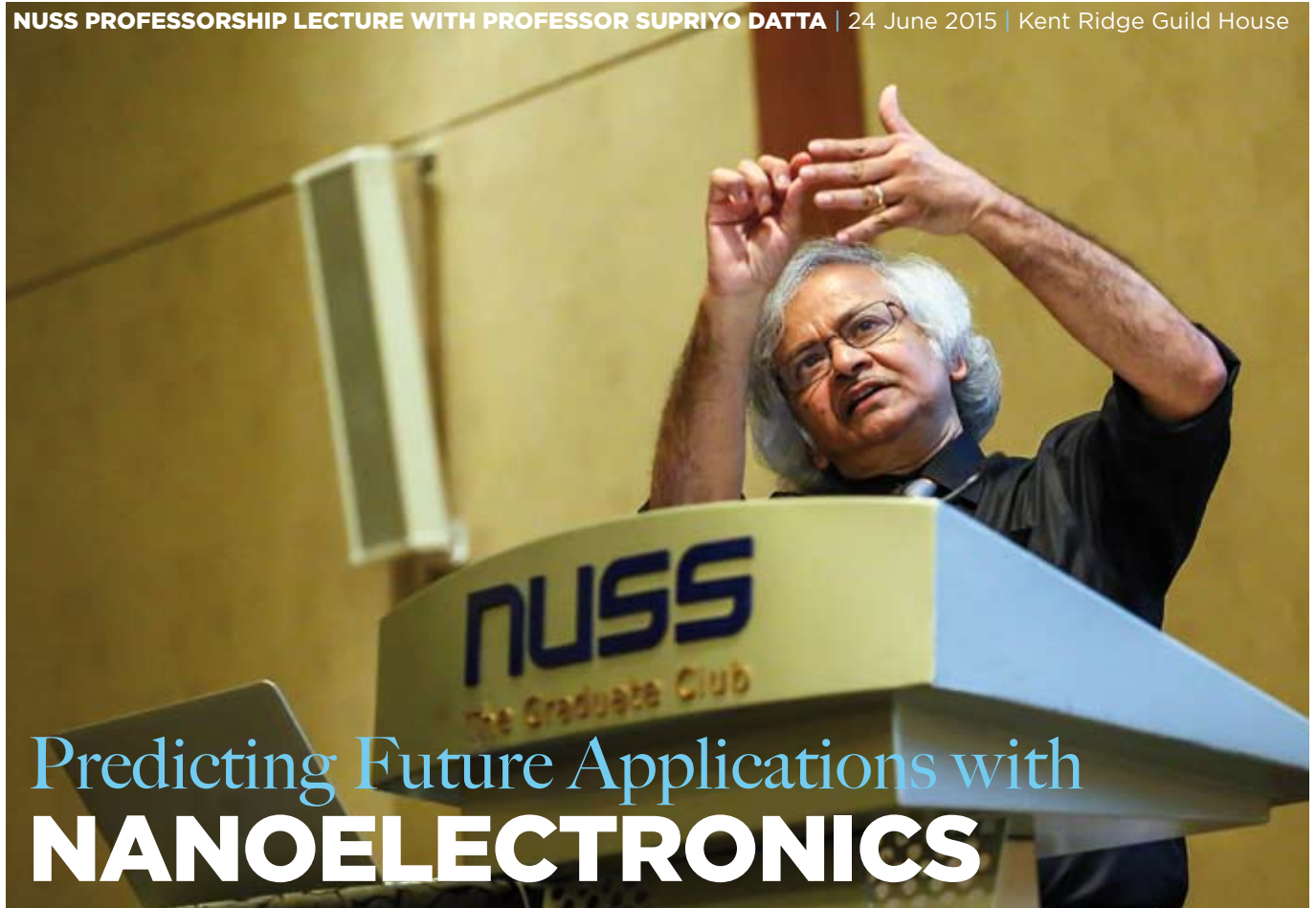
student Nicole Lai and her peers were brimming with enthusiasm. When asked about what motivated her to volunteer, she answered, "I want to help build a compassionate community by understanding the needs of the underprivileged. The smiles of the people I help are the greatest reward."

Indeed, there was no shortage of smiles from the beneficiaries, many of whom greeted the volunteers heartily with handshakes and words of thanks. As a first-time

beneficiary, Mr Abdul Raman bin Mokotos Ali was moved to tears. He explained that the donated items would benefit him greatly, especially during the upcoming Islamic month of fasting.

Since its inception in 2010, the GOW project has delivered a grand total of 13,600 bags of groceries. As the Society's largest grocery distribution social service event in Singapore, GOW is well-recognised as an NUSS project that gives back tirelessly to the community. ■

NUSS would like to thank the following sponsors for their generosity that helped made GOW 2015 a success: Lee Foundation, NTUC Fairprice Foundation, The Rotary Club of Queenstown Singapore, Boncafe International Pte Ltd, Khong Guan, Nestle Professional and POKKA International Pte Ltd.



Predicting Future Applications with NANO-ELECTRONICS

Smartphone usage has penetrated many aspects of our lives, and its creation was made possible because of the availability of nanotechnology. **Professor Supriyo Datta** spoke on the physics behind the technology, as well as its practical applications for future inventions at the well-received NUSS Professorship Lecture.

A faculty member of Purdue University, Professor Supriyo Datta has published numerous research papers on spin electronics and molecular electronics and has won multiple awards for his research work. As a Fellow of the American Physical Society (APS) as well as the Institute of Electrical and Electronics Engineers (IEEE), his credentials attracted varied audiences wherever he went, including IT professionals, businessmen, fellow academics and engineering students.

Mr Eddie Lee, NUSS Vice-President shared that the Professorship Lecture series is part of an ongoing effort by NUSS to deliver meaningful lectures and to provide its members with the knowledge for personal growth. As part

of the Society's engagement efforts, this lecture was opened to members of the public as well.

Professor Datta began the lecture by explaining the fundamental scientific concepts such as electron flow, relations between resistance, voltage and current, the function of transistor, before moving on to explain nanoelectronics and how memory devices in smartphones were derived from nanotechnology.

"In this world, there are more transistors than ants," said Professor Datta, the Thomas Duncan Distinguished Professor of Electrical and Computer Engineering. Professor Datta explained that the physics of the memory devices lay in Giant Magnetoresistance*, the discovery for which Albert Fert and Peter Grunberg won

Professor Datta remarked that we could anticipate new hard disk and memory devices to be possibly produced by future engineers and entrepreneurs if they leveraged on the spin electronics technology.

the Nobel Prize in 2007. As a leading researcher in the associated field of spin electronics, Professor Datta extensively explained the effects of the internal magnetic field, and how it impacted the transistor resistance.

The lecture concluded with the prediction of future possibilities in the field of nanotechnology such as brain-inspired magnetic networks and quantum information. However, the prediction contained a caveat as expressed by his observation,

"Prediction is very difficult, especially if it is about the future."

During the Questions-and-Answers session, moderated by Professor Chua Soo Jin, a question was raised about the practical application of spin electronics and nanotechnologies. Professor Datta remarked that we could anticipate new hard disk and memory devices to be possibly produced by future engineers and entrepreneurs if they leveraged on spin electronics technology. ■

*Giant magnetoresistance is a quantum mechanical magnetoresistance effect observed in thin-film structures composed of alternating ferromagnetic and non-magnetic conductive layers (Wikipedia).

Staycation



Special

This Golden Jubilee weekend from 7 to 10 August, Singapore celebrates its 50th year of independence. **Heidi Chan** explores great staycation options without having to go far to reap the enjoyment and bliss over the long weekend.

A staycation in Singapore offers the attractiveness of minimal planning, cheap transportation and convenience. This gives good enough reasons to explore different places to stay in without the fuss of overseas travel.

Fullerton Bay Hotel

To get an unhindered view of the fireworks display during the National Day celebrations, consider the Fullerton Bay Hotel. Voted one of the World's Best 100 Hotels by *Travel+Leisure USA* and awarded the Best Hotel Experience by the Singapore Experience Awards, you would be guaranteed a luxurious stay. Lantern, the rooftop bar and pool also offers unparalleled views of the bay. Situated right in the heart of Marina Bay, you can stay close to the celebratory parade and witness the flypast from the comforts of your room. Price is from S\$600 onwards, depending on season.

SPECIAL FEATURE

Fullerton Bay Hotel offers a tailored room package for the Golden Jubilee that includes a custom-design Fullerton Merlion Bear, complimentary Heritage tours and a Merlion cocktail.

Festive Hotel, Resorts World Sentosa

For families with young in tow, Festive Hotel would definitely suit your needs. Offering separate chambers for parents and a loft bed for kids, this hotel offers design surprises that delight families. Additionally, staying in Resorts World Sentosa puts you at a stone's throw away from international attractions such as the Universal Studios, Singapore. Adults also have numerous award-winning spas to choose from, thrilling all members of the family. Price ranges from S\$600 onwards, depending on season.

SPECIAL FEATURE

Sentosa offers numerous free activities over the Golden Jubilee weekend, such as the Wings of Time show on 8th August, entry to the Merlion and Fort Siloso guided tours on 9th August, and cable car rides on 10th August.



Festive Hotel, Resorts World Sentosa

D'Kranji Farm Resort



D'Kranji Farm Resort Wanderlust Hotel

Tired of the hubbub of city life? With rooms such as the Family Suite, boasting four queen-sized beds, a barbecue pit and a private karaoke system, celebrate the Golden Jubilee weekend with the extended family where there is plenty of room for all. D'Kranji Farm resort also offers a fishing village, an exhibition farm and the Swiftlet Garden Museum. Located at the Kranji countryside, rent bicycles to explore parts of Singapore you never knew existed. Prices from S\$160 onwards, depending on room type.

SPECIAL FEATURE

Located off Neo Tiew Road, there are numerous fish farms and gardens to explore in the vicinity. Bollywood Veggies, a farm and bistro just next door provides a rustic experience. The more adventurous can also visit Sungei Buloh Wetland Reserve, just around the corner - you will definitely feel closer to nature.

Boutique hotels have been fast gaining popularity in recent times. Wanderlust Hotel has four thematic levels, ranging from the colorful and neon to the black and white. There are three different types of rooms to choose from, and the hot favorite is the Whimsical. The hotel offers nine loft rooms with other varying themes such as Tree, Typewriter and Space and was voted *Singapore Tatler's* 'Best of Singapore' Boutique Hotel in 2013. Wanderlust Hotel will satisfy those looking for a unique staycation experience. Price averages at S\$200.

SPECIAL FEATURE

A renovated school building from the 1920s, Wanderlust Hotel invites you to celebrate the nation's 50th year of independence in a building filled with rich history.

With a smorgasbord of hotel options to please everyone, consider staying in Singapore this long weekend. With more shops and restaurants advertising SG50 promotions along with free bus and train rides on 9 August, join in the celebrations by opting for a Singaporean staycation holiday instead. ■

Future-Thinking Ahead

Jamson Chia, NUS Alumnus and author of *What I Didn't Learn In School*, speaks to *The Graduate* and shares his insights on the importance of having the right attitude, finding a good mentor and what it takes to succeed.

An experienced mentor, author and businessman, Jamson Chia believes that one needs to be 'forward-looking' in order to succeed in life. Perceiving himself as 'futuristic', Jamson leans towards long-term perspectives when it comes to thinking about business and life, while keeping in mind what really matters at the end of the day.

"Being futuristic and disciplined are the two keys I think of that will determine your success in life. Your attitude and how you approach anything speaks volume. Self-discipline is the ability to do the things you need to do, at the right time, whether you like it or not," he explained.

Choices and Attitude

Jamson knows first-hand how the purposeful process of planning and developing one's career can make a difference to a person's destiny. He coaches and mentors his company associates, nurturing their skills and strengths while continuing to invest in the training and lifelong development of his team and himself. A graduate in Mechanical Engineering from the National University of Singapore (NUS), Jamson tried his hand at being a student entrepreneur. He also interned at an international engineering company as an undergraduate.

For Jamson, the importance of thinking ahead and deciding what really mattered in life to him sank in during his internship days.

It was a turning point for him. He shared, "In 2003, as my journey in NUS was coming to an end, I was expected to go into the engineering industry, as that was my training. By then, I realised it was not my cup of tea and this realisation hit home when I bumped into my internship supervisor one day. We chatted happily, until I asked how work was coming along for him. With sudden tears forming in his eyes, he told me that after 17 long years in the company, rising from being junior engineer to

chief engineer, and through no fault of his, he was asked to leave because of a turn of events. Upon hearing this, I asked myself if this was the kind of life that I wanted. I thought perhaps I could look into something that I really had passion for instead. Ultimately, it was all about the choices I made."

Jamson soon discovered that choice-making was not an easy journey. On days when his friends were out enjoying themselves, either fine dining or drinking, he would choose

Being futuristic and disciplined are the two keys I think of that will determine your success in life. Your **attitude** and how you approach anything speaks volume. Self-discipline is the ability to do the things you need to do, at the right time, whether you like it or not."



to bury himself in his work. He had a planned path for his career and life, and understood that financially, he was not in the position to enjoy such activities yet. He was also determined not to rely on his parents to succeed in life. He perceived that this trend is prevalent among youths today and that not much is being done to resolve it on the home front, which is unfortunate.

He observed, "I see it all too often - the upbringing of a child and the attitude towards money and instant gratification when children want things yesterday because today is too late. Back then, we pretty much worked very hard for what we wanted and I feel that this is missing today.

"An example was a young mentee who was asked to leave recently. He had an attitude of being able to fall back on his parents if something did not work out for him and he told me that he actually did not need to work. Such an attitude, to me, is not acceptable. If you do not want to fight for your own needs and survival, I do not know how you are going to survive decades down the road.

"There are many young people depending on their parents' money and will not feel much pain if anything happens because it is not their own hard-earned money. Not having enough staying power is one thing in life, but not having enough hunger to get something for themselves really does not bode well for their future and success."

Success Keys

Determined to make his future count, Jamson went on to work in the financial advisory industry despite his mother's objections. She was a financial advisor herself and was against his choice of career because the market was deemed to be saturated.

However, Jamson persisted, earning a lower salary compared to his peers in the early years. He persevered in his job, providing protection and business sustainability for individuals and businesses. In

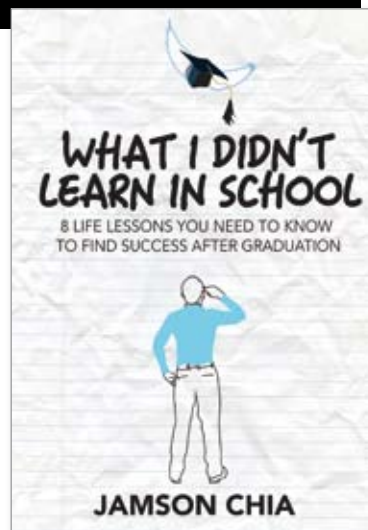
Success is based on two factors. The ability to choose - to do what you want, to buy what you want, to choose which holiday you want to go for and so on - essentially, more options to choose from. The second key is the ability to spend more moments with your loved ones."

2005, his third year in the industry, Jamson achieved the highly acclaimed international Million Dollar Round Table (MDRT) status.

Jamson explained, "Success is based on two factors. The ability to choose - to do what you want, to buy what you want, to choose which holiday you want to go for and so on - essentially, more options to choose from. The second key is the ability to spend more moments with your loved ones - What is the point of working day and night when you miss watching your kids grow up?

"I see today too many people just chasing after the material things and honestly, I think if young people are not careful and they do not know how to master their money, then money will control them. You can choose to be a slave or be a master of your money."

His passion to share his knowledge and life experiences with others led him to write "What I Didn't Learn In School - 8 Life Lessons You Need To Know To Find Success After Graduation", a self-help book for undergraduates and young graduates that will help



Jamson's book will help young graduates plan for a fulfilling career.

them to sidestep obstacles and plan for a fulfilling career. With this same mindset and desire to help the next generation, Jamson mentors his mentees and encourages them to step up to what the future brings for them.

Legacy of Mentorship

While mentoring young entrepreneurs is the spark in his daily work, he shared that the way to go about doing it is to first find out what they really want. He remarked, "I realised it really takes a lot of

time to prepare before I start mentoring someone. I take time to understand them, their goals and dreams or where they are coming from with their personal values. All of these need to be known before I embark on a journey to slowly work on moulding them into the future leaders."

Jamson emphasised the importance of working hard during an internship. He said, "Focus on adding value to your employer during your internship and you will see your returns multiply. The key is also to find a mentor who can stretch and guide you and really help you move forward to the next phase of your life."

In looking for a good mentor, Jamson's advice is to find someone who really understands the individual and who is willing to be around in the long term, preferably somebody who has 'been there, done that', as the experience counts a lot. This mentor can perhaps guide the individual onto a proper path but does not necessarily tell them what to do. Jamson gives an example, "I do not believe in spoon-feeding, so a few of the juniors that I work with would ask me questions and I would deliberately tell them to mull over what the answer could potentially be. I often see, with today's generation, many mentees expect the answer to be given. However, this actually steals away the chance for them to learn for themselves and that is very much what is needed to succeed."

Rounding off the chat, Jamson concluded, "At the end of the day, my objective and mission is to bring them to the next level, and bringing out the true potential in them brings me great immense joy in helping them mould their future while building a sustainable business. I want to leave a legacy where I can make that difference in others' lives and a legacy where we can create a better financial future for the individual and their loved ones. All these add to a better future for everyone." ■

Sweeping GOLD

Recent SEA Games gold medallist in the ladies' floorball event, **Ou Mei Wen** talks about her love for the game, what drives her and the pride in representing Singapore at world-class events.

Floorball may not be a very well-known sport for many. However, for NUS Human Resource Executive Ou Mei Wen, it is her passion. Mei Wen only picked up floorball while pursuing her Diploma Studies at Republic Polytechnic and immediately fell in love with the sport, which is fast paced and emphasises teamwork.

As a child, Mei Wen never had the opportunity to play sports competitively. So when this late bloomer in the sporting arena was chosen to represent Singapore at the national level, the rest as they say, is history.

Competing at the highest level of any sport is incredibly demanding and being a sports-woman has not been an easy journey. Mei Wen had to juggle

her work, projects and training sessions, which sometimes ran up to six times a week.

Working towards getting gold at the SEA Games, the national floorball team started competitively training in the last quarter of 2014. The team also participated in various floorball competitions such as the first South East Asia (SEA) Floorball Championship in Singapore, as well as the World Floorball Championship Qualifier in Melbourne. Hard work and perseverance paid off in the end.

During the SEA Games finals, Mei Wen helped the team take gold on home ground by regaining possession of the ball leading to the goal-scoring opportunity in the second period. With the home crowd celebrating their success plus the sense

of pride and tears of joy flowing while draping the national flag over her shoulders, it was a dream come true for her.

Mei Wen credited her coach, who saw potential in her, as a driving force for her to further excel in the sport. She appreciated fellow Singaporeans for their support, which motivated her (and her teammates) to do her country proud. Most importantly, she thanked NUS for the encouragement and understanding during training season, where she was able to leave work a little earlier to make it in time for practice sessions.

"We learnt to enjoy the process of the whole journey. All the hard work that the team puts in, it is all worthwhile at the end of the competition because it is the fruit of

our effort. You do not pay the price for success - you enjoy it," remarked Mei Wen.

Moving forward, Mei Wen and her teammates will focus their attention on the World Floorball Championships in December where they will be competing against stronger teams from Japan, Australia, Denmark, Slovakia, Russia, USA and the Netherlands. Training sessions will no doubt be tougher and more intense.

For Mei Wen, her journey with floorball as her passion is best explained by Mike McLaren's quote - "*Never give up. If you want to be something, be conceited about it. Give yourself a chance. Never say that you are not good for that will never get you anywhere. Set high goals. That is what life is all about.*" ■

“ We learnt to enjoy the process of the whole journey. All the hard work that the team puts in, it is all worthwhile at the end of the competition because it is the fruit of our effort.”



Photos by Lim Sau Boon/Sport Singapore

NUSS STAFF DINNER & DANCE | 30 March 2015 | Conrad Centennial Singapore, Ballroom



It is that time of the year when NUSS staff are recognised and acknowledged for their hard work and efforts in the past year, culminating in a grand party at the annual staff dinner and dance.

The evening's theme was Dare to Dream, Dare to Wear. Staff turned up gameily in 'zany' costumes such as a doctor, a sailor and even as a model. The best dressed was Raguvaran Naidu who dressed his finest as a pirate and Nor Azira who dressed up as a pageant queen.

Through the evening, a sumptuous 8-course dinner accompanied peals of laughter as everyone had fun with lucky draws and games. However, the mood kicked up a gear when the long service awards were given out to several individuals for their five to

25 years of dedication to NUSS. The loudest applause was reserved for recipients of the 25 years long service award, Chan Yew Fatt, NUSS Driver and Lim Ah Moi, NUSS Jackpot Attendant.

With a continued commitment to being part of the NUSS family, NUSS gave a big 'thank you' to the staff, leaving them with a twinkle in their eyes and renewed inspiration for the days to follow. ■



Winners of the best dressed contest: Raguvaran and Azira.



Staff participating in a game segment.



From left: David Ho (NUSS President), Best Employees: Chen Jia, P.S.Nathan, Roy Chung and Roy Higgs (NUSS CEO).



Scan your QR code reader to see more pictures



Kenneth Lou (left) and Jayden Ooi.

Entrepreneurs Must Embrace Risk, Failure and Adventure

The path of a young entrepreneur is an arduous one. While it is definitely not for everyone, three young entrepreneurs discuss how non-monetary motivation was the key to enduring and eventually, succeeding in the journey.

The inaugural Meet-The-Young-Entrepreneurs session welcomed three enterprising CEOs and Directors who spoke of their experiences in setting up a business from scratch, working with scarce to no resources and of course, dealing with failure.

A Long and Lonely Road

Kenneth Lou, CEO of tech startup Novelsys, kicked off the evening with a discussion on why entrepreneurship is not suitable for everyone. He explained the fear and uncertainty that came with the job, as well as the need to sacrifice his social life. “We exposed ourselves and threw ourselves into the deep end,” he recalled. “It was a leap of faith.”

Despite having two start-ups which “failed horrendously”, Mr Lou said that the inspiration to change the world and the way we live kept him going. “We (Singapore) lack Singaporean companies that we can really be proud of,” he lamented, referring to what he saw as a lack of encouragement for entrepreneurship in Singapore. However, he was

encouraged by the amount of talent in local youths.

Mr Lou then wrapped up his presentation by emphasising that entrepreneurship ultimately came down to grit and determination. “Entrepreneurs live to the highest highs, but also the lowest lows,” he commented.

The second speaker Jayden Ooi, CEO of mobile messaging start-up Collappe, shared that the journey of entrepreneurship was not always smooth sailing, and discussed the lessons he learnt from his failures.

To further stress his point, Mr Ooi shared an insightful story about a meeting with a fellow entrepreneur, who encouraged him to always ask three questions as an entrepreneur: “Do I really know how to do this business?”, “How much do I want to achieve?”, and “What do I want to do with my success?”

He concluded, “If you don’t know the answers to these questions, you are just doing it for money. In hard times, having a direction will keep you going.”

Mr Ooi also stressed the importance of being focused as a young entrepreneur and rounded off his presentation



“A lot of Singaporean companies are sales-driven and not innovation-driven. But you never really fail until you give up.”

Mr Kelly Choo
Co-founder
Brandtology

with his favourite saying: “An eagle chasing two rabbits will catch neither.”

Staying Motivated Through Failure

The final speaker Mr Kelly Choo, co-founder of analytics firm Brandtology, had failed three times before Brandtology’s success. In 2011, the firm was acquired by iSentia.

Mr Choo quipped to much laughter from the audience, “When you’re in school and had less commitment, you can fail as much as you want.” However, he also stressed the need for intrapreneurship, which is entrepreneurial behaviour in individuals working in large organisations.

“Intrapreneurship is a stepping stone to entrepreneurship,” he added, explaining that he encourages such behaviour in employees under him. Like Mr Lou, he feels that the entrepreneurial scene in Singapore needs to be improved.

“A lot of Singaporean companies are sales-driven and not innovation-driven,” he explained. He feels that the aversion to failure is preventing such entrepreneurial behavior. “But you never really fail until you give up,” he concluded.

In all, the speakers agreed that entrepreneurship was a lonely but fulfilling path. Networking, surrounding oneself with positive people and seeking advice from mentors, were important pieces of advice the three offered to the audience in hope that Singapore will encourage greater entrepreneurial spirit in today’s youths. ■



Scan your QR code reader to see more pictures

Towards Real World COMMERCIALISATION

Four young start-up founders gave their business pitches to an audience comprising investors and directors, showcasing their best and most innovative products at the second edition of Venture N.E.T.

“**V**enture N.E.T. is a joint venture between NUS and the Institute of Engineering Leadership (IEL), which is a platform for start-ups to present themselves,” said Mr David Ho, President of NUS in his opening address. Professor Luda Kopeikina, Head of Enterprise Development Lab (EDL), a unit of IEL, shared, “Venture N.E.T. helps to make the connection between potential investors and start-ups. We have seen more start-ups onboard with us, alongside an increase in investors. This is a long-term pursuit and EDL remains committed to the cause of promoting start-ups and transferring the expertise of mentors to the next generation of entrepreneurs.”

The event featured sharing from guest speakers, Mr Ronnie Wee, Managing Partner of Incuvest Pte Ltd and Dr Liew Kian Heng, owner of Liew Strategies, as well as business pitches of young start-ups such as aCELLerate, LuminiCell, SKINetrate and Structo.

After the event, the presenters were interviewed to share their thoughts on their presentations. Ms Jamaine Chen who founded aCELLerate, a biomedical company, said, “We have received enquiries from several investors regarding our patented petri dishes, which performs four times better than the normal dishes with 16 times of cost savings. Our innovation is of significant interest to scientists and the management.”

Dr Vojislav Jovanovic, Business Development Manager of Luminicell, said,



“Venture N.E.T. helps to make the connection between potential investors and start-ups. We have seen more start-ups onboard with us, alongside an increase in investors.”

Professor Luda Kopeikina

Head of Enterprise Development Lab
Institute of Engineering Leadership

“Our product enables scientists to visualise cell behaviours at such a level of detail and such a long period of time that is unprecedented!”

Mr Chris Ng, Managing Director of SKINetrate, shared, “SKINetrate’s disposable miniaturized flow-through cell is the only device that

delivers 10-times cost reduction and accelerates product development to cosmetics and pharmaceutical companies through minimal use of expensive ingredients and skin, and elimination of recycle-time in skin permeation tests.”

Mr Huub van Esbroeck, Founder of Structo, shared his

views, “Structo’s 3D printer is a disruptive innovation providing ten times faster prototyping at an industrial scale.”

Mr Joe Tay, Managing Director of Taytonn Pte Ltd, looked on as entrepreneurs interacted with potential investors. He attended last year’s Venture N.E.T. and has brought his industry network of friends along for this event. He shared his observation, “As Venture N.E.T. expands and gains a reputation, I foresee that future Venture N.E.T. events will attract more industrial experts and investors, and such involvement will raise the profile of the event.”

Sharing similar sentiments, Dr Robyn Wilson offers another perspective to account for the future growth potential of Venture N.E.T. She said, “Asia has a greater propensity to give in a way that encourages and enables the success of the next generation. It is the future!” ■



Going Green



Scan your QR code reader to see more pictures

NUSS members and guests were decked out in their finest green-wear on St Patrick's Day, in commemoration of Ireland's most celebrated patron saint. The celebratory mood reflected a palpable pride in the Irish heritage. NUSS members clearly enjoyed the great Irish food and drinks with a turnout of more than 100 celebrants each night. Celtic rock band, Gan Ainm, and Irish band, Cairde Ceile, provided entertainment, keeping the mood high through both nights with many hoping for sightings of 'leprechauns' for luck. ■

Bunny Hoppin' Fun!

What could be more fun for kids and adults than Easter, a holiday full of hope and love, not to mention plenty of goodies! More than a hundred adults with 55 children turned out for this year's Easter Brunch fun, participating in face painting, treasure hunt, balloon sculpting, candy floss and popcorn munching.

Adults were not left out and were given a complimentary glass of Santa Margherita Sparkling Wine. The activities and sumptuous buffet spread delighted everyone. Many already expressed that they are looking forward to the event next year. ■



BALVENIE WHISKEY PAIRING DINNER | 29 April 2015 | Suntec City Guild House



Scan your QR code reader to see more pictures

Indulgence at Whiskey Fete

Setting the Scottish mood for NUSS members and guests, Neil Strachan who represented William Grant & Sons, shared his humour and expertise in pairing the best of Balvenie Whiskey with great food through the evening.

No stranger to drinking, Neil likened Highland games to the whiskey Olympics and often joked that if drinking whiskey was a sport, there would be plenty of professionals in Scotland. Popular Scottish favourites such as *My Bonnie*, *Flower of Scotland* and *Danny Boy* were played by a two-piece band, adding flavour to the evening's atmosphere. Special thanks to William Grant & Sons and Heritage Beverages who made the exciting evening possible. ■



SAKE PAIRING DINNER | 29 May 2015 | The Dunearn

For the Sake of Saké

Saké continues to be popular among industry professionals and consumers alike. Many have ventured into pairing possibilities for the brew with great food and are discovering a whole new world with it. Saké expert, Wendy Chua, walked participants through an excellent session on saké and the art of drinking it. The exquisite Western cuisine paired with the saké sponsored by Beam Suntory and the wonderful music by stroller musician, Hilary Francis, were a hit with everyone present. With such a successful event, it is easy to see why there are many already waiting for the next session to come around. ■





Reciprocal Delight

in **WESTERN AUSTRALIA**

Breathtaking views of Matilda Bay and the Perth city skyline make the University Club of Western Australia the perfect place to relax or entertain in style. It is no wonder that it is gaining popularity as the favourite ‘chilling spot’ for NUSS members to visit. NUSS member **James See** found out this and more during his trip to NUSS’ reciprocal club in Perth at the start of this year.

I had a brilliant opportunity to visit NUSS’ reciprocal club while in Perth recently, and the process was easy with just an NUSS introduction letter needed. Situated just an eight-minute drive from the Perth Central Business District, the new University Club rested on the banks of the Swan River, overlooking a serene landscape.

The beautiful Swan River spurred the growth

of Perth by linking suburbs and regions, the hills and the sea. In 2004, the Swan River was recognised as Western Australia’s first heritage icon. Today, many can be seen rowing and kayaking on the river, while basking in the sheer beauty of the black swans against the river’s backdrop.

Matilda Bay is a natural bay in the Swan River in Western Australia, adjacent to the Perth suburb

of Crawley. The University Club of Western Australia is just opposite the Matilda Bay Reserve, a recreational parkland between Hackett Drive and the river.

As I stepped into the club, entering the Club Café and Bar, a relaxing and congenial space welcomed me. The Café offered a variety of tastefully-presented and reasonably priced meals, as well as aromatic coffee brewed by a professional barista.

An alfresco dining area overlooking the University and Matilda Bay provided a scenic view, making the Club Café and Bar a wonderful space to enjoy the company of friends and colleagues.

For those looking for a more formal ambience, the Club Restaurant and Lounge Bar featured contemporary cuisine and an extensive list

of premium West Australian and regional wines. It was an awesome dining experience, with stunning views of the University grounds and personalised service adding to the comfort and style.

Since my visit was perfectly timed to coincide with Chinese New Year, I got to celebrate the festivities with other Chinese residents in Perth. Laughter and cheers were aplenty as the “God of Fortune” took a stroll down the street, offering “fortune” to those who stopped to take a photo with him.

Adding to the festive ambience was the traditional lion and dragon dance, which delighted the crowd and drew loud applause. The celebrations continued through the day, and coupled with the great weather, the day was one that would be fondly remembered. ■



As I stepped into the club, entering the Club Café and Bar, a relaxing and congenial space welcomed me.

■ The University Club of Western Australia

Hackett Entrance #1, Hackett Drive
Crawley WA 6009

Contact Number (Reception): +61 (8) 6488 8770

Email: info@universityclub.uwa.edu.au

Website: <http://www.universityclub.uwa.edu.au/>

Opening Hours:

The Club is open from 7.30am on Mondays to Saturdays. The Club closes on Monday and Tuesday evenings at 7.30pm and 11.30pm from Wednesdays to Saturdays. The Club is closed on Sundays.

Club Reception is attended 7.30am - 8pm on Mondays to Fridays, and 10am - 8pm on Saturdays.

Please note that timings of opening hours shown on website may vary according to business demands.

■ **How to Visit** For more information on the various reciprocal club arrangements, please visit www.nuss.org.sg. For enquiries, please contact Zach Ng at 6586 3704 or email zachng@nuss.org.sg

NUSS FUNDRAISING FOR RELIEF EFFORTS TO NEPAL | 7 May 2015



From left: Eddie Lee (NUSS Vice-President), Archie Ong (NUSS Community Care Sub-committee Chairperson) and Benjamin Jeyaraj William (Secretary General of Singapore Red Cross).

NUSS Raises Funds for Nepal Victims

NUSS played its part in helping Nepal recover from the earthquake by raising funds and making a difference with its donation.

Doing its part to give help where it is needed, the NUSS Community Care Sub-Committee made a difference with its recent donation drive to help the victims of the recent earthquake in Nepal and raised over S\$39,115 to aid humanitarian relief efforts.

In line with its core mission of giving, the Society appealed to NUSS members as well as staff for donations. The contributions will be channelled towards acute emergency and recovery assistance operations in Nepal, to aid affected communities and people who lost their homes and livelihoods.

“Community service is an integral part of the NUSS mission and we will support worthy causes to make a difference. We were deeply saddened by the impact of the disaster on the Nepalese and through the donation drive, we hope to help survivors to get their lives back together,” said Mr Eddie Lee, NUSS Vice-President.

Acting on its mission to cultivate a more gracious social and cultural environment, the Society has rendered assistance during past international disasters, as well as contributed more than \$1 million to the NUS Alumni Bursary Fund, benefitting underprivileged NUS students. ■

FACILITIES
UPDATE



Makeover of Kent Ridge Guild House's BADMINTON COURTS

NUSS has served up revamped courts for our shuttlers at the Multi-Purpose Hall at Kent Ridge Guild House.

Two of the four badminton courts within the Multi-Purpose Hall at the Kent Ridge Guild House recently received a sprucing up with the installation of new floor mats. The remaining installation works of the new floor mats are to be completed by 10 July 2015. Besides the flooring, the LED lighting and ventilation systems are also being worked on to enhance user experience.

Members are kindly reminded to wear shoes with non-marking soles so as to protect as well as extend the lifespan of the courts.

With the renewal of the court surfaces, shuttlers can be ensured of smashing good times in practising their lobs, drops and backhands.



Farewell Mr Opera

NUSS Life Member and Singapore Lyric Opera's founding father passes away at 75.

Mr Leow Siak Fah, better known as Singapore's Mr Opera, passed away on 14 April 2015 in Germany. He is survived by his wife, virologist Dr Ling Ai Ee, a son, a daughter and their respective spouses.

An accomplished businessman, a trained lawyer and a talented opera singer, Mr Leow was a man of many talents. Born in Malaysia, Mr Leow was the eldest of four siblings. He enrolled at the National University of Singapore's Law Faculty in 1966 and became a permanent resident in 1977.

In 1980, Mr Leow became a member of NUSS. It was his passion for opera that led him to start The Singapore Lyric Theatre in 1990 with a group of opera aficionados from NUSS. It was during this time when he served as Chairperson of NUSS' Cultural Sub-Committee that Mr Leow realised the need for an independent institution to promote and present Western opera to Singaporeans from all walks of life. The Singapore Lyric Theatre was thus born.



Renamed The Singapore Lyric Opera (SLO) in 1999, the SLO established itself as a non-profit organisation. It continued to keep close ties with NUSS and has grown into what it is today through the Society's moral and financial support. In 2004, returning to its roots after almost 20 years, the SLO produced Franz Lehar's *The Merry Widow* in conjunction with NUSS' 50th Anniversary Celebrations.

Everyone who had the pleasure of knowing him has stories of his kindness and quirks, his sense of humour but mostly, his passion for opera. Mr Leow lived his life surrounded by music. As an NUSS member for 35 years, the Society has lost a valuable member, one whose lifetime passion we were privy to, and had the honour in flourishing. ■



Mr Leow takes a bow at the NUSS 50th Anniversary production of *The Merry Widow* (2004), and performing in *Die Fledermaus* (1993).

Applying for Absent Membership



Travelling for an extended period or being temporarily relocated for work? NUSS members going abroad for a continuous period of more than six months may apply to be placed as an Absent Member, subject to the Management Committee's approval.

As more members are jet setting around the world, NUSS recognises that members want to retain their membership, but lack the opportunities to fully utilise the club. While applying for an absent membership, here are some key pointers to take note.

Submission of completed application form

The completed Absent Status application form must be accompanied with the following:

- Documentary proof to support the intended period of absence (not more than 36 months per application)
- Payment of 20 percent of the prevailing subscription fee for the full period of absence

Submission of application form and supporting documents can be done via soft copy at your convenience. Simply email the documents to azira@nuss.org.sg

Submission of documentary proof

See box on right for a list of documentary proof that is required for submission.

Payment Matters

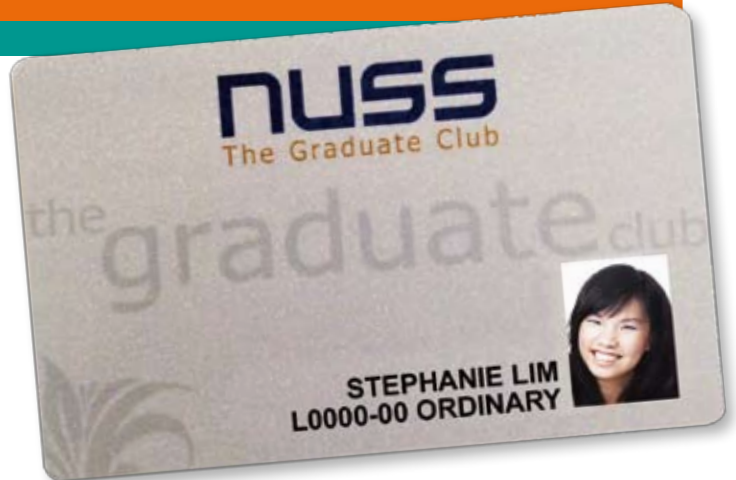
Ensure that all outstanding bills (including unbilled entrance fee instalments) are cleared upon submission of your application. An upfront payment of 20 percent of the prevailing subscription fee for the full period of absence needs to be made at the time of application, which will be calculated upon receipt of the application and supporting documents. All fees are subject to prevailing GST.

Utilisation of Club Facilities

Absent Members who are temporarily back in Singapore, are able to patronise the Society's facilities and/or activities, up to 30 days within a period of 12 months without having to pay any subscription fee.

Kindly provide at least a week's notice to the Society in writing or email should you wish to patronise the club.

This is to allow time to activate your membership account for your usage.



WHAT TO SUBMIT

For Salaried Employee

- Copies of:
- 1) Visa/ Permit/ Exit permit/ PR card/ Overseas ID; and
 - 2) Employment letter; or
 - 3) Overseas income document/ Annual tax returns

**Note: (1) and either (2) or (3) are compulsory*

For Self Employed Person

- Copies of:
- 1) Visa/ Permit/ Exit permit/ PR card/ Overseas ID; and
 - 2) Company's registration certificate or equivalent; or
 - 3) Overseas income document/ Annual tax returns

**Note: (1) and either (2) or (3) are compulsory*

For Accompanying Spouse

- Copies of:
- 1) Dependent pass; and
 - 2) Spouse's employment letter

**Note: (1) and (2) are compulsory*

For Overseas Education / Exchange or Internship Program

- Copies of:
- 1) Visa/ Permit/ Exit Permit/ PR Card/ Overseas ID; and
 - 2) School/ Company letter

**Note: (1) and (2) are compulsory*

For more information on the application for Absent Status, please visit www.tinyurl.com/absentmembership for FAQs or contact us at mship@nuss.org.sg.



C O N S U M E R D E B T

Are we spending beyond our limits?

Against the backdrop of increased consumer debt, financial prudence and debt management remain key in planning for and ensuring the sustainability of spending habits. **Oon Tian Sern** explores the issues on the ground.

The latest global report in debt published by the McKinsey Global Institute in February this year, shows that Singapore is the third largest debtor nation in the world at a Debt-to-GDP ratio of 382 percent¹. Even more worrying is the report showing that Singapore's household debt – that is, the debt incurred by Singaporeans primarily through housing loans – is one of the highest in the world. In fact, our percentage change in household debt-to-income ratio between 2007 to 2013 saw the biggest jump worldwide (see chart below).

To rein in consumer debt, the Monetary Authority of Singapore (MAS) has introduced the Total Debt Servicing Ratio (TDSR) in June 2013, on top of property cooling measures in 2009. The next step from a policy standpoint was to tackle unsecured consumer debt.

As of 1 June 2015, Monetary Authority of Singapore (MAS) has prohibited financial institutions (FIs) from granting further unsecured credit to a borrower whose outstanding unsecured debt across all FIs exceeds 24 times his monthly income for three consecutive months. This limit will be reduced in stages until it reaches 12 times the monthly income by 1 June 2019.

MAS' rules allow borrowers to take loans for medical, education or business purposes as they do not count towards the borrowing limit and need not be suspended when the borrowing limit has been exceeded.

Secured vs unsecured debt

Secure debt refers to debts which are secured by collateral such as housing or motor vehicles. As such, the risk of lending reduces as assets are handed over to the lenders in the event of defaulted repayment. An example of unsecured debt is credit lines.

It is the concept of borrowing future potential income for present consumption. Unsecured debt can be repaid through savings or personal

income. Yet, once defaulted, lenders do not receive collateral in return.

Managing debts

On 6 April this year, an announcement on the new borrowing limits of unsecured credit was posted on the MAS website. Mr Wong Nai Seng, Assistant Managing Director (Policy, Risk & Surveillance) of MAS said, "All of us have to take active steps to manage our unsecured debts so that they do not become unsustainable. Most borrowers do not spend or borrow beyond their means, but some may require help to reduce their debts gradually. If you need

help, we encourage you to act early and approach your FIs or Credit Counselling Singapore (CCS) for assistance."

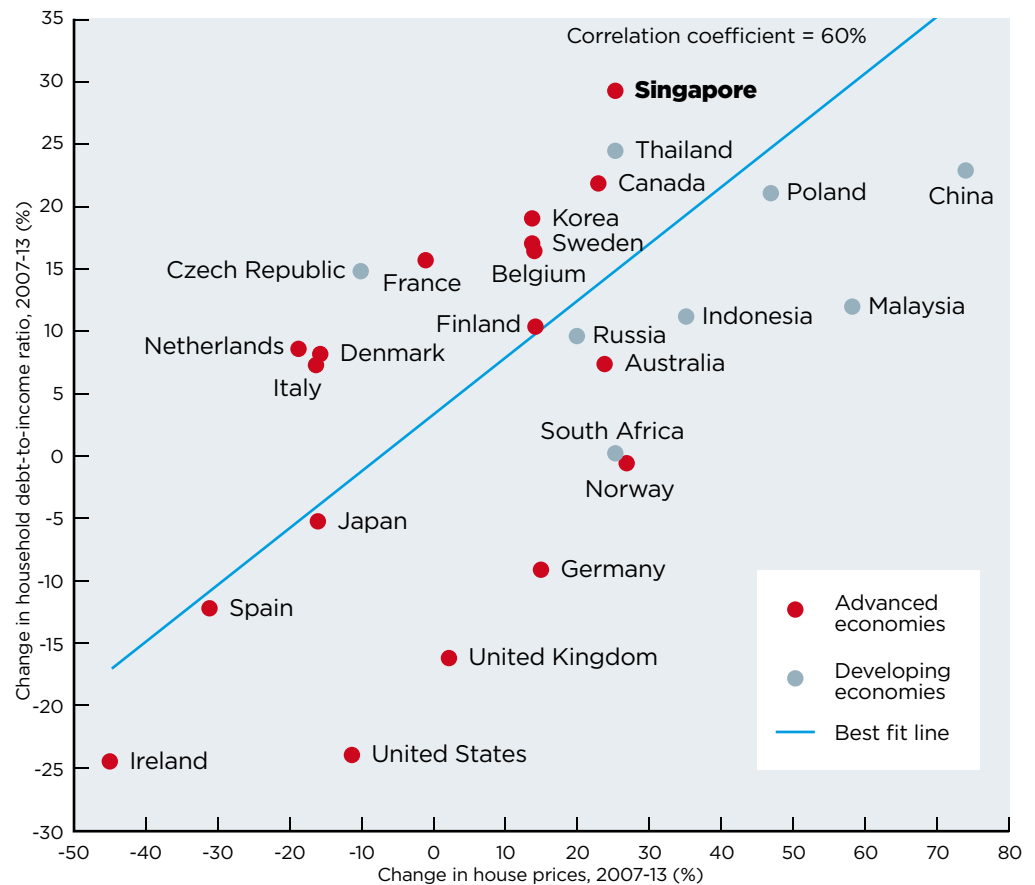
While underlining that the management of debt and exercise of financial prudence is a personal responsibility, sometimes unexpected events which are beyond an individual's control, such as unemployment or loss of health may quickly turn into a debt situation.

For example, Brian* lost his job and health in the same year. This was devastating for the family as he was the sole breadwinner, and he had had to undergo surgery without adequate medisave cover,



HOUSEHOLD DEBT-TO-INCOME RATIO, 2007-13

Across countries, rising house prices are correlated with increases in household debt-to-income ratios



Source: National sources; Haver Analytics; Federal Reserve Bank of Dallas; McKinsey Global Institute analysis

¹Debt-to-GDP ratio includes government debt, corporate debt and household debt. Property cooling measures by the government took effect in late 2009 and may not have sufficient time for its effects to be reflected in this McKinsey report.

*Note: Real names are not used in this article as individuals and families in debt have shared their story (stories) on grounds of anonymity and confidentiality.

coupled with a housing loan to repay and a son who had yet to graduate from university.

He found himself depleting his savings to cope with crisis and running into debt very quickly. Brian shared, "Sometimes people assume that debt comes from overspending, but it is not true in my case. In fact, it is more important to seek financial assistance to tide over this tough period. However, I have had no luck with regards to this in my situation."

Sam* also shared her experiences in coping with debt, "There is a stigma that comes with seeking help for debt management. The fear that someone within your family or network may find out about this, and the subsequent loss of trust, are really issues that I had to deal with."

Mr Saiful Nizam, Assistant Manager, Debt Advisory Centre, Association of Muslim Professionals (AMP), shared

his understanding of Sam's situation, "Usually the pride of an individual, and the fear of losing face, prevent individuals from seeking help. It is usually when the individual is at rock bottom – snowballing of debt, constant harassments such as splashing of paint and receiving of hell notes, family isolation - does one then start to look for a solution. That is when they will usually seek help from the support group. It takes incredible courage for an individual to seek help. From our experience, family support is very crucial during this difficult process."

The tightening of credit loan may have the intent of encouraging financial prudence from individuals. Yet, sometimes individuals short on cash may resort to other forms of quick loans, such as licenced or unlicenced moneylenders, to resolve immediate financial problems (See "Moneylenders" box).

Working professionals' response to unsecured credit scheme

Credit lines and unsecured personal loans can be used to fund expenses that may not be immediately attainable at their present income levels. To tie the maximum loan to a lower multiple of a borrower's personal income suggests that certain expenditure which is bought on credit previously may not be possible now. The question is — how are the working professionals adjusting to the new scheme?

Amrita Banta, Managing Director of Agility Research & Strategy, a research and consulting company specialising in premium markets, shared her view on the tightening of credit access, "The tightening of credit access should help the economy to stay on a controlled and sustainable growth path, which will end up benefiting the business community and consumers at large."

The risk of borrowing on credit is higher for individuals who operate in industries where income is a variable. Royce Lee, a freelance emcee shared that financial prudence is necessitated by the volatile nature of the entertainment industry.

He said, "While the start-up cost is not high, there is no earned income without any gigs. Given that this career path inherently has its own risk, there is no incentive to take on more risk in the form of resorting to credit."

Cost of living affects risk-taking behaviour

Other factors such as high cost of living have to be considered when figuring out the reasons for working professions appearing to be more conservative towards discretionary spending.

Sear Hock Rong, a community volunteer in his neighbourhood for the past 10 years, has interacted with many resi-



DEBT / INCOME



As of 1 June 2015, MAS will prohibit financial institutions (FIs) from granting further unsecured credit to a borrower whose outstanding unsecured debt across all FIs exceeds 24 times his monthly income for three consecutive months.

NEED FOR FAMILY SUPPORT

“Usually the pride of an individual, and the fear of losing face, prevent individuals from seeking help. It is usually when the individual is at rock bottom – snowballing of debt, constant harassments such as splashing of paint and receiving of hell notes, family isolation – does

one then start to look for a solution.”



Mr Saiful Nizam
Assistant Manager,
Debt Advisory Centre,
Association of Muslim
Professionals

BENEFIT OF CREDIT CONTROL

“The tightening of credit access should help the economy to stay on a controlled and sustainable growth path, which will end up benefitting the business community and consumers at large.”



Amrita Banta
Managing Director
Agility Research & Strategy

MONEYLENDERS**LICENCED VS UNLICENCED**

Even though there is an official categorisation between the two types of moneylenders, the relationship between licenced and unlicenced moneylenders are blurry, as many debt bearers have found out. Some started out borrowing from licenced moneylenders. Afterwards, they received frequent and unsolicited advertisements from unlicenced moneylenders to borrow more cash from them, unaware that it is an illegal practice to advertise moneylending services via SMS. Such networks push debt-bearing individuals to snowball their debt, taking on loans from one moneylender to pay off the debt of another moneylender and in the process, generate more debt for themselves.

The Debt Advisory Centre (DAC) warned that unlicenced moneylenders impose very high interest rates and trap borrowers by claiming that payments are late and they have to start over. Refusal to pay means that the debtors will be harassed at home and their workplace. This makes debtors continue paying even when repayment has exceeded more than five times their original debt. Clients who have been unable to pay or have stopped paying have, in some cases, lost their jobs as a result of harassment tactics at work.

Furthermore, since any borrowing or paying of unlicenced moneylenders is an offence, DAC advises its members to stop paying, lodge a police report, change one's SingPass password, handphone number, bank account number and be mentally prepared for the harassment and fear-inducing strategies carried out by the syndicates to force individuals to pay off the claimed debt.

This advice primarily protects the individual in three ways. Firstly, changing their SingPass password prevents unauthorised access to the debtors' personal information. DAC cites two clients whose CPF accounts were accessed and money transferred from their Ordinary Accounts to Special/Medisave Account when the debtors failed to pay the unlicenced moneylenders.

Secondly, the debtors will not receive SMSes from unlicenced moneylenders threatening harm to them and family members by changing their contact numbers. Lastly, changing bank accounts prevents unlicenced moneylenders from depositing money into their account without the debtors' knowledge or permission and then asking for high repayments.

In ensuring better financial management when considering debt repayment, the rule of thumb is to not forsake meeting the basic needs of family, save on unnecessary consumption, work out a savings plan and negotiate with licenced moneylenders on repayment terms based on what is affordable in their circumstances.



dents in his volunteering work. He said, "The rise in cost of living are important issues on-the-ground and I think other luxury expenses and credit loans would not be as big a concern to the community as managing the cost of living."

Addressing consumer debt

Help is available to individuals facing consumer debt issues. Over-indebted bor-

rowers usually owe multiple credit facilities. Ms Tan Huey Min, General Manager of Credit Counselling Singapore (CCS) offered three advices for managing credit card debts, "Firstly, one has to stop using the credit facilities in order to not create new debts. Next, one should avoid incurring penalties for late payment by making the monthly payment on time. Thirdly, when trying to pay down one's debt,

DEBT ADVISORY CENTRE

TIGHTLY-KNIT COMMUNITY NETWORK

The setting up of the Debt Advisory Centre (DAC) is one of the strategies mooted by the Association of Muslim Professionals (AMP) in 2012 at the 3rd National Convention of Singapore Muslim Professionals to strengthen the financial architecture of the Muslim community in Singapore. In April 2013, the formation of DAC was spearheaded by Mr Sani Hamid, a Director with Financial Alliance, who is currently the advisor of the centre.

The DAC is currently headed by Mr Saiful Nizam Jemain, Assistant Manager at the DAC, assisted by two case officers specialising in debt matters. The Centre is open to all ethnic groups and offers a platform for those inundated with debt to support one another in managing their debt problems and receive one-on-one consultation from experienced case officers. The support group session is held every Saturday at AMP in the Pasir Ris East Community Building.

Mr Firdaus, a regular facilitator of the support session, shared his motivation for the project: "We are heartened by the fact that individuals who were overwhelmed by the weight of their debt problems can learn from the sharing of others and better prepare themselves to handle the situation."

Over time, a tight-knitted community of one-time debtors turned volunteer mentors formed and regularly supports the group facilitation session. These sessions are open to all ethnic groups, and is a platform for the open sharing of debt problems by volunteer mentors and newcomers. This further reinforces the fair, supportive and non-judgemental nature of these sessions.

Since the inception of DAC, the team of three case officers has received and attended to more than 1,200 cases as of December 2014, with each case officer attending to an average of two cases per working day.

REDUCING CREDIT DEBTS

"Firstly, one has to stop using the credit facilities in order to not create new debts. Next, one should avoid incurring penalties for late payment by making the monthly payment on time. Thirdly, when trying to pay down one's debt, the borrower should at least stick to the initial minimum monthly payment amount so that as the overall debt reduces, a bigger portion of the monthly payment will be paid towards the principal sum and hence accelerate the repayment process."

Ms Tan Huey Min

General Manager
Credit Counselling Singapore

the borrower should at least stick to the initial minimum monthly payment amount so that as the overall debt reduces, a bigger portion of the monthly payment will be paid towards the principal sum and hence accelerate the repayment process."

For many debtors, the problems are more than merely managing credit card debt. In response, Ms Tan said, "At CCS, we assess the individual's situation to identify the most appropriate solution and where necessary, we refer the borrower to other help agencies for relevant assistance."

Vincent Yeo, a financial consultant from Foong Kin Peng Organization, representing finexis advisory Pte Ltd, offered his professional insight on the management of debt. He said, "Financial planning is

a progressive process and changes as one progresses in different stages of life. Hence, identifying short, medium and long term financial goals become essential in ensuring that individuals manage their priorities and limitations as they deal with debt management."

The consequences

At an individual level, there are dire consequences in failing to manage huge debts. In the longer term, the next generation may have to inherit present debt obligations or suffer from the implications of having a debt bearer in the family. It is therefore crucial to prevent oneself from such situation by managing one's finances carefully and equipping oneself with the necessary financial knowledge. ■

CONCLUSION As much as consumer debt is detrimental, it requires individual responsibility to exercise financial prudence and commit to a long-term financial plan to ensure responsible and sustainable expenditure.

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NUS Drama Works presents

Crazy Little Thing Called Love!

This original triple bill explores the delightful yet maddening thing we call love:
Ride the roller coaster of puppy love with Melanie and Bryan ...
Contemplate the meaning of bravery with homebody Yan ...
And navigate the hilarious landmines of a traditional Peranakan wedding.



And dazzling dances!

Date: 9 & 10 October 2015 (Friday & Saturday) ☆ Venue: The Substation Theatre ☆ Time: 7.30pm
Ticket price: \$18 (NUS Students) / \$22 (NUSS Members) / \$27 (Public) / \$33 (VIP)

The Substation Theatre is located at 45 Armenian Street Singapore 179936
For tickets and enquiries, please call Renee Yang at 6586 3736 or email reneyang@nuss.org.sg

ONLINE SHOPPING

BOON OR BANE
FOR CONSUMERS?

By 2015, Singaporeans will be spending a staggering total of \$4.4 billion a year online, with travel, fashion/beauty, and entertainment/lifestyle coming in the top three online shopping categories. **Sheena Ong** examines this trend further.

According to the Visa Consumer Payment Attitudes Study 2014, an extensive consumer survey done by Visa in 2014, 25 to 34-year-olds with the most access to the Internet and social media, are naturally the most frequent online shoppers with 53 percent shopping online several times a month. This percentage looks to escalate over the next few years, showing that as much as 50 percent of Singaporeans would shop completely online if given the choice.

Yet just last November, popular local online fashion retail store Zalora faced a security breach scare, when an alleged email from the e-store containing details of 900,000 customers started circulating online. The poster of the email claimed that the email addresses were being sold for S\$4,500. While it has since been proven a hoax, this data leak scare demonstrated the potential dangers online shopping poses to security and personal details.

Increasing social media access

In January 2015, Singapore's Internet penetration rate stands at 81 percent, the highest in any Southeast Asian country. Singaporeans spend 2.5 hours on average a day on social media platforms. It is no wonder then that we are the second most socially connected country in the world with a social media penetration rate of 59 percent according to surveys conducted by social media agency, We Are Social.

Convenience, choice and cheap prices

For consumers, online shopping offers irresistible perks not extended by traditional brick-and-mortar stores. The three most outstanding are undoubtedly convenience, extensive choices and cut-rate prices. Online shopping also completely eliminates

SINGAPORE'S ONLINE SHOPPERS



25 to 34-year-olds

The group with most access to the Internet and social media



53%
shop online several times a month



81%
Internet penetration, highest in Southeast Asia



2.5 hours a day
on social media



59%
social media penetration, second highest globally

the inconvenience of travelling time and costs for the consumer.

"Everything can be done in the comfort of your home," says Daniel Teo, a 23-year-old Singaporean studying in the United Kingdom who shops online for most of his clothes. "You can browse through all the items in several shops at a time and have it delivered to your doorstep."

Marketplace apps such as Carousell, which was co-founded by local entrepreneurs Lucas Ngoo, Quek Siu Rui and Marcus Tan, offer convenience like no other. Carousell's tagline, "Sell in a Snap, Buy with a Chat" encapsulates the ease at which online transactions can be made where sellers simply upload a photo and interested buyers bid their best price.

Furthermore, search functions on most online retail stores greatly reduce the time needed to browse through online stores. The ability to categorise products according to brands, colour, price or any of the other innumerable matrices found on most online stores facilitates easy and convenient shopping.

Popular algorithm-based travel sites such as Google Flights and Skyscanner allow the consumer to simultaneously compare prices from multiple merchants and identify the combination that best suits their needs. E-commerce has thus enabled the consumer to retrieve information about products and prices at unprecedented ease and speed.

Rising costs of labor and rent

Brick-and-mortar stores incur costs for labour and rent, while e-commerce platforms hardly have any such overheads. The latter is a win-win situation for both online retailers and consumers, who benefit from the cost savings passed on to them.

The 2014 Visa study shows that travel remains the category which most online consumers make purchases in. The cheaper prices found on online travel platforms such as Skyscanner and Agoda have almost eliminated the need for travel agencies to perform the role of a middleman. With the removal of commissions and fees charged by the middlemen, consumers are increasingly going straight to airline websites to purchase tickets and compare prices.

“Product descriptions are easier to access and price comparison can be done quicker,” says Mdm Sharon Tan, a 55-year-old who owns her own business retailing car accessories. “As someone who runs a business, I am likely to start shifting it partially online soon. Running a physical shop is time-consuming and overheads are high in Singapore. An online business may also reach out to consumers I may not have dreamt of reaching before.”

In a research paper published by Savills, vacancy of retail space in Singapore has increased in 2015 to 6.8 percent island-wide. Retail rental rates here have risen to become the seventh most expensive in Asia Pacific. When interviewed by Channel NewsAsia, Hermant Kalbag, head of consumer products and retail practice in Asia Pacific at A T Kearney said that “Internet retail essentially eliminated almost 20 percent of the cost that retailers had”. This has further driven up the popularity of online retail outlets, which have little fixed costs and can afford to price their offerings much more competitively.

Privacy concerns

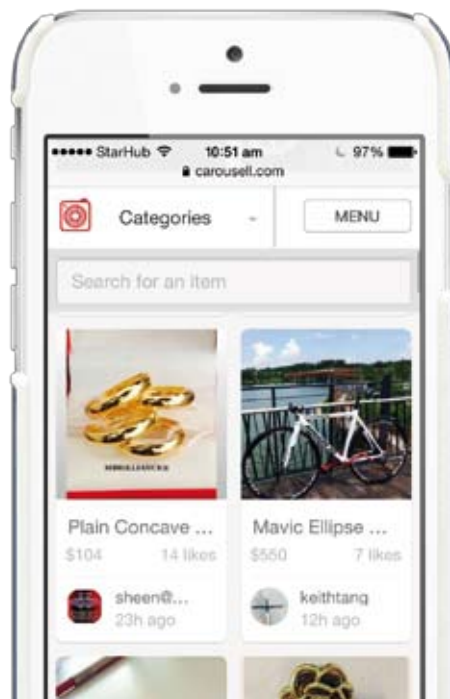
Part of the appeal of online shopping lies in its convenience. Retailer Zalora refines a customer’s shopping experience through search analytics, which rely on statistics of consumers’ search engine behaviour, allowing site owners to improve their visibility and performance on search engines.

According to Harry Markl, Managing Director of Zalora Southeast Asia, collection of such data allows the retailer to “tailor products for [their] customers”. However, many see it as a serious invasion of privacy and breach of ethical conduct.

UK-based online fashion retailer ASOS utilises such search analytics to market directly to consumers on other platforms as well. For instance, an interested shopper who opens a link to a pair of shoes on ASOS will find that this particular pair of shoes will later appear on her Facebook news feed as a sponsored post. This is known as targeted marketing, directing advertisements to individual users based on their search history. With such technology increasingly being used by online retailers, online shoppers may have to protect their privacy while shopping.



TRAVEL remains the category which most online consumers make purchases in. The cheaper prices found on online travel platforms such as **SKYSCANNER** and **AGODA** have almost eliminated the need for travel agencies to perform the role of a middleman.



“Internet retail essentially eliminated almost 20 percent of the cost that retailers had.”

Hermant Kalbag

Head
Consumer products and retail
practice in Asia Pacific
A T Kearney

Dangerous security breaches

The most popular choices of payment for e-commerce transactions are credit cards and payment intermediaries. As with any online transaction, security breaches concerning financial details remain a pertinent cause of worry, with 57 percent of Singaporeans surveyed citing financial data falling into the wrong hands as a major concern.

Online payment technology has brought endless convenience to consumers. However, hackers or data leaks may leave sensitive financial information vulnerable. Most online transactions typically go smoothly, but any one breach may have disastrous consequences.

Additionally, many online retail stores remember users' credit card information from previous purchases for purposes of convenience. Major online fashion retailers frequented by Singaporeans, such as Zalora, Love, Bonito and ASOS save default credit card numbers from previous transactions, so the customer will not have to repeatedly key in details when making purchases. This is not limited to credit card details, but also addresses for delivery, email addresses, birthdays and other sensitive information.

The Visa study indicated that Singaporeans appreciated such seamless payment processes and were 46 percent more likely to shop from an online store that retained such information as the checkout process was much faster. Nevertheless, the trade-off between convenience and security is a cause for concern for online consumers.

Protecting yourself when shopping online

"To be safe, I usually go to more trusted websites," says Daniel. "Otherwise, I pay with Paypal because they protect my card details from the online merchants just in case."

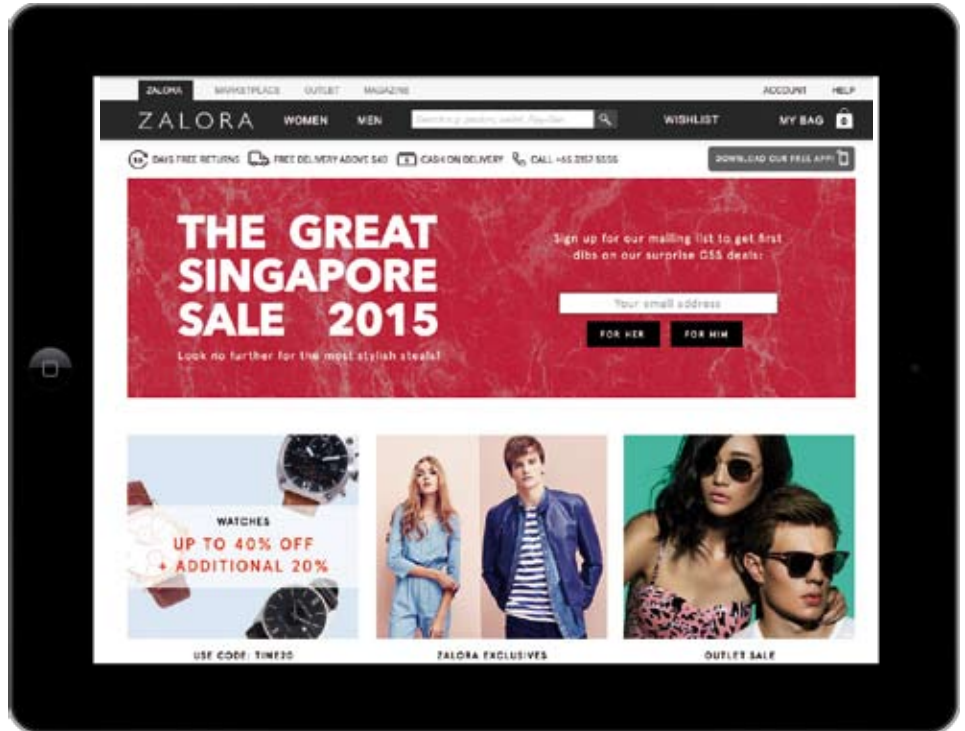
In a set of tips to ensure safety when shopping online, The Association of Banks in Singapore (ABS) recently shared simple steps such as updating one's mobile for SMS alerts to inform yourself of credit card activity, or reviewing monthly statements thoroughly to identify and curb suspicious activity on your credit card. Registering for 3-D Secure with your bank authenticates your identity at the time of each online transaction by requiring an SMS verification code to be entered.

ABS also advised online shoppers to only give credit card details when making purchases, and not for any other purposes. Likewise, reputable and trustworthy online merchants use online encryption technologies for transactions, and would never ask for payment information to be sent via email.

Lastly, a quick way to tell if a web browser is secure, advises ABS, is to look for an 's' after the 'http' in any URL.

"There is always going to be a chance of risk in everything you do," concludes Mdm Tan. "You just have to be smart about it and manage the risk."

Online shopping brings many advantages to consumers by exposing them to many more choices at cheaper prices and unparalleled convenience. Nevertheless, we should recognise the potential dangers online shopping poses. Taking simple steps to ensure online safety will enhance consumer experience immensely in this thriving new industry. ■



Retailer Zalora refines a customer's shopping experience through search analytics, which rely on statistics of consumers' search engine behaviour, allowing site owners to improve their visibility and performance on search engines.

How to protect yourself

The Association of Banks in Singapore recommends:



Updating one's mobile for SMS alerts to inform yourself of credit card activity.



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Only give credit card details when making purchases, and not for any other purposes.



No payment information via email. Reputable and trustworthy online merchants use online encryption technologies for transactions, and would never ask for payment information to be sent via email.



Look for an 's' after the 'http' in any URL, a quick way to tell if a web browser is secure.

CONCLUSION While online shopping offers immense options and conveniences, shoppers have to take steps to protect themselves when shopping online.

Ageing in Community in the US: Lessons for Singapore?
 18 May 2015
 Kent Ridge Guild House



Age in Community Programs/Tools

- State agencies initiate –NORC and other home based support services
- Member-resident driven—Co housing, 'Villages' and neighbor- to- neighbor volunteer programs
- Partnerships for sustainability –BCAN, Mont. County, MD, Village-Village network

CREATING TIES TO LAST A LIFETIME

With our ageing population, Singaporeans must face the reality that an ageing community is becoming a trend. Susan Wilkinson discussed openly with NUSS members, guests and NUS Alumni about this changing trend. Using USA as a case study, she shared her observations on its relevance in Singapore. Key points mentioned include the need to identify changes in the physical and social environment to be more age-friendly, the long term costs and challenges involved and various collaborations, as well as support systems and tools to be put in place for success. This educative session was jointly organised by the S-Connect Sub-Committee and the NUS Faculty of Arts and Social Sciences.

SWAMI Home Visit
 9 May 2015
 SWAMI Home, Sembawang



GLAD TIDINGS FOR THE ELDERLY

Caring and sharing joy with the elderly and needy folks at SWAMI Home was the goal for the day. During the visit, the residents of the Home were showered with attention from the NUSS Community Care Sub-Committee members and were entertained with musical entertainment by our very own resident band, The Silverstones. The annual visit also saw lunch offered to the residents of the Home, leaving everyone with more than a touching experience of serving those in need.



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SNAPSHOTS

DanceSport's Serengeti Encounter Dinner & Dance 2015
23 May 2015
Kent Ridge Guild House



Scan your QR code reader to see more pictures



ROARIN' DANCE TIME

Dancing their way through their second dinner and dance event for 2015 were avid DanceSport members and guests at the Serengeti Encounter Dinner and Dance evening. Dressed to the theme of Safari, many had fun roaring with glee and gliding across the dancefloor in their unique animal prints and costumes. Adding sparkle to the evening were Lorencia Kan and Nicholas Low who gave spectacular performances with their nifty footwork, as well as Dr Lim Wie Ming, the newly-appointed Cultural Sub-Committee Chairperson who joined in the fun for the evening. The Dinner and Dance was made possible with kind sponsorships from Ms Tatiana Alieva, Gryphon Tea Co, DanceLife Asia Pacific and Mr Jovyn Low.

Songwriters Showcase
8 May 2015
Chill Lab, KRGH



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CELEBRATING MUSICAL ORIGINALITY

Introducing passionate local singer-songwriters, the Songwriters Showcase was the ideal platform where musical expressions in original songs were appreciated and applauded. The singers and songwriters performed their finest songs, sharing their learning journey with the audience as well as celebrating the art and craft of songwriting. Organised by NUSS and in collaboration with Serendip Productions, the emotions portrayed through the original songs captivated the audience throughout the evening.

Art Talk - Revelations: Behind The Canvas
21 May 2015
The Chill-Lab

JOURNEYING THROUGH ART

NUSS members and NAFA students got an opportunity to dialogue with talented young artists Yoko Choi and Cheryl Yeong on a journey of expression through art. Be it traditional, contemporary or abstract art, the pieces seek to explore a sense of self and convey positive messages and social values.



Bone Cancer - What are the warning signs and latest methods of treatment?
 14 April 2015
 Kent Ridge Guild House

BONE CANCER AWARENESS - SYMPTOMS AND TREATMENTS

With primary bone cancer being very rare, it is easy to ignore the signs and symptoms. However, early diagnosis makes a difference in catching this silent disease in time. NUS graduate, Dr Gurpal Singh spoke about the importance of recognising the signs to enable early diagnosis at this talk which was supported by NUH. Together with the latest advancements in treatment, curative success rates are on the rise.



Effective Marketing In Search Engines
 11 May 2015
 Kent Ridge Guild House

DRIVING AND BOOSTING WEBSITE TRAFFIC



How do you play a good game of attracting more online traffic to your webpage than your competitor's? Traffic Expert Singapore's founder Mr Kelvin Koh educated members and shared his knowledge on the techniques behind harnessing the power of search engines to effectively market businesses online.

Snoring & Sleep Apnoea - The Myths and Facts
 13 May 2015
 Kent Ridge Guild House

ALL THINGS SLEEPY



Ever wondered why a person snores? Being tired is a very common answer but it could be a sign of a more serious sleep problem. Dr Loh Kwok Seng, Senior Consultant in the Otolaryngology Department at NUH highlighted interesting and significant facts about snoring and sleep apnoea including modalities and management paradigms to NUS members and guests.

How To Rev Your Immune System To Peak Performance
 7 April 2015
 Kent Ridge Guild House

INVASIVE VERSUS HOLISTIC TREATMENTS

At the recent S-Connect Fellowship Luncheon, NUS members and guests had the opportunity to meet Veronica Ong, a nurse-manager-turned-entrepreneur, and Grave's Disease survivor. She shared how she managed to beat her autoimmune disease without any invasive treatment recommended by Western medicine, but rather by undergoing holistic treatments that boosted her immune system naturally. Among other things, she explained that quality sleep could restore excellent health and improve work performance. Participants also won lucky draw prizes and received free blood tests at the informative session.





More than
SONG & DANCE

DO YOU HAVE A PASSION FOR THE STAGE?

Come join **DramaWorks**: we act, sing, dance and produce original performances. Our repertoire includes musicals, skits, mask plays, flash mob performances and Christmas carolling.

Founded in September 2011 by a group of drama enthusiasts, DramaWorks performs regularly at NUSS-organised activities and special events. On the 9th and 10th of October 2015, we will be presenting a triple-bill at The

Substation titled 'Crazy Little Thing Called Love!' which explores that delightful, yet maddening theme of love in three original skits.

Regardless of whether you are a newbie or an old hand at the performing arts, DramaWorks offers members a platform to showcase their talents in drama, dance and music. Members can hone their skills through exposure to various aspects of stage performance and theatre production.



JOIN US

We welcome fellow NUSS members to join our energetic and enthusiastic group and to be immersed in the enriching environment of the performing arts.

Contact us at
DramaWorksNUSS@gmail.com



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- Master of Science/Postgraduate Award in Engineering Business Management
- Master of Science/Postgraduate Award in Supply Chain and Logistics Management

Reference: ManpowerGroup Talent Shortage Survey 2014



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Period of Registration: 20 May 2014 – 19 May 2018

INTER-SECTION GAMES/SPORTS AND RECREATION NIGHT | 18 April 2015 | SAFRA Mount Faber & Kent Ridge Guild House



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A Day of Sporting Achievements

Members from various sports sections tried their hands at other sports outside of their comfort zone during the Inter-Section Games (ISG), which culminated in the annual NUS Sports and Recreation (S&R) Night at Kent Ridge Guild House.

Thirty-six participants started the ball rolling with bowling at SAFRA Mount Faber's Superbowl to pit their skills against one another. The badminton section emerged winners after fighting off the strong golf section, which came in a close second.

After a delicious buffet lunch at The Chill-Lab, the ISG resumed with four other competitive sports, namely badminton, balut, darts and table

tennis and a non-competitive social run. No section emerged as the overall runaway winner as a different section took the championship in each sport.

Despite being new at some sports, participants gamely took on the challenge with a friendly competitive fire that is signature at many NUS sporting events. Furthermore, the crossing over to other sports allowed members from different sections to interact, an

opportunity which may have otherwise been overlooked.

As the day of competition wound down, the highly anticipated S&R Night beckoned.

An overwhelming attendance of 107 members made time to be at the annual event that celebrated the achievements and efforts of the various NUS sports sections.

Kicking off the evening was emcee Alfred George, who entertained the audience with his hilarious jokes and exciting games. His wit and charm contrasted with the beauty and sensuality of NUS alumni Angelina Tay, who put up an exciting and entertaining belly dancing performance.

As food and drinks continued to flow, the evening progressed to the awards segment. Prizes were given out to the winners of the various ISG earlier in the day. The coveted Section of The Year Award went to the Golf section, recognised for their continuous hard work in organising charity drives for the NUS Alumni Bursary Fund, as well as participating in various competitions and events. ■



Golf-Loving in **Batam**

A weekend of great golfing experience awaited close to 40 members of the NUSS Golf Section as they travelled to Batam.

Played at the Padang Golf Sukajadi and Batam Hill Golf courses, two very challenging courses with beautiful sceneries as backdrops, it was a perfect weekend getaway for the golf

lovers in the Society. Teeing-off first at the Padang course, the Men's division saw very keen competition with only one point separating Tio Wee Seeng (38 points) from the

two runners-up who both scored 37 points each. As the first day of golf came to a close, it was time for a scrumptious poolside buffet dinner at Harris Resort Waterfront Batam – a perfect

end to a hard day of golfing.

Day two of the competition was even more intense with both the Men's Division champion and runner-up finishing with 38 points. Lee Hoe Hin was eventually declared the winner on count-back.

Prior to returning to Singapore, a presentation lunch was served up at the Batam Hill Golf Course, where the winners were announced. After two days, Stanley Lim was crowned the overall champion having scored 78 points with his consistent golfing.

In the intense heat of competition, the 2-Day, 1-Night outing very quickly drew to a close. As the golfers waited for the ferry to take them back to Singapore, plans were already on the way for future sojourns to this lovely island that is just a short ferry ride from Singapore. ■



Golfing in 'Eternal' Xi'an

This year's NUSS Golf Section overseas trip to the historical city Xi'an in China was a trip full of culture, history and, of course, golf.

Over 27 golfers and non-golfers went on this golfing trip to Xi'an organised by the NUSS Golf Section. Xi'an, located in central-northwest China, documents the great changes of the country like a living history book. Called Chang'an (meaning the 'eternal city') in ancient times, it is one of the birthplaces of the ancient Chinese civilisation in the Yellow River Basin area.

The first tournament was held at Xi'an International Golf Club, which has one of the longest fairways in China. The course features a lake area covering nearly 26,000 square meters and 69 bunkers that add to the difficulties and challenges of the course.

Played at 100 percent of their handicap, the Men's

and Ladies' tournament saw Joseph Ng (37 points) and Lim Siew Ling (34 points) emerging victorious respectively. After a day of golfing, the participants gathered for a dumpling dinner at the Tang Dynasty Dancing Show.

The second round of competition was played at Qinling International Golf Club situated at the foot of QinLing Mountain. The golf course had superb scenery but due to the continuous slight rain, the temperature dropped to a chilly 9 degree Celsius, dampening the view of the beautiful backdrop.

Despite the cold weather, our golfers braved the cold and completed their rounds with Lim Hian Yew (36 points) and Loh Pui Shih (18 points) winning the Men's



and Women's championship respectively. After the game, the golfers were treated to the local specialty of hot noodles soup.

Member Lim Kin Choo was crowned the overall champion for the trip, having garnered 72 points over both courses. After the golfing was

done, golfers and non-golfers visited the popular Huaqing Hot spring, Terracotta Warriors and Horses Museum, the Big Wild Goose Pagoda and the City Wall. In all, it was a memorable trip for the NUSS Golf Section, as they continue to seek exciting and new overseas golf trips for the future. ■



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TANS GAME | 1 & 4 April 2015 | Warren Golf & Country Club and Singapore Swimming Club



NUSS Clinches Championship Trophy for 4th Year Running

The team from NUSS emerged as the overall champions once again after the last leg of the annual TANS Game, jointly organised by Tanglin Club (TC), American Club (AC), NUSS, and Singapore Swimming Club (SSC).

The NUSS Golf Section gave the Society a head start as they emerged champions once again, edging out runner-up TC in a tight finish. It was high-fives and pats on the backs all around as the golfers congratulated each other on retaining their crown.

The Games shifted from Warren Golf & Country Club to host SSC's premises in Tanjong Rhu on 4 April where the remaining five sports – Bowling, Snooker, Squash,

Table Tennis, Tennis – were played. Homeground advantage saw SSC win the bowling and table tennis competitions. The NUSS Team matched the champion strike for strike and smash for smash but ultimately came in runners-up in both sports.

However, SSC's victories could not wrest the overall championship from NUSS when the Society emerged victorious in tennis and squash. Our tennis and squash players showed their true prowess, winning rally

	Tanglin Club	American Club	NUSS	Singapore Swimming Club
Games				
Bowling	1	2	3	5
Golf	3	1	5	2
Snooker	5	1	2	3
Squash	0	0	5	3
Table Tennis	1	2	3	5
Tennis	3	2	5	1
Total	13	8	23	19
Results	Third	Fourth	Champion	Second
<i>Notes</i>	<i>2 points</i>	<i>1 point</i>	<i>5 points</i>	<i>3 points</i>



after rally with their aces, boasts and drop shots.

Preparations for the games were taken seriously by those representing the Society, with all of them putting in extra hours of training in preparing for the tournament. Their contribution and dedication contributed immensely to NUSS being overall champions for the fourth consecutive year.

The tension and intensity of the competition belied the objectives of the TANS Games,

which was to foster better understanding and friendship between the four clubs. The celebratory dinner held at SSC had a relaxed atmosphere where competition gave way to friendship and camaraderie – a hallmark and objective of the TANS Games. Applause and shouts of encouragement were bandied as the winners of the various games were announced and the prizes given out with the Society's team bringing home the challenge trophy once again. ■

Pain In The Joints

Mention the word “arthritis”, and most people will think of it as an “old person’s disease”. However, rheumatoid arthritis (RA) can strike as early as your 20s and may require you to go for a check-up.

A chronic autoimmune disorder, rheumatoid arthritis (RA) causes pain, swelling, stiffness and loss of function in the joints, commonly affecting the small joints of the hands and feet. Other parts of the body – such as the skin, eyes, lungs and other organs – may also be affected.

The worldwide prevalence of RA is estimated to be about half to one percent of the population. Most of these are women and the condition tends to set in among people in the middle aged group.

Dr Tan York Kiat, Consultant, Department of Rheumatology and Immunology, Singapore General Hospital explains: “RA occurs when your immune system mistakenly attacks your own body’s tissues, which can eventually cause joint inflammation and destruction. The exact causes of RA are unknown, although genes, environment and hormones may be contributing factors.”

When pain strikes

As the signs and symptoms may be subtle, those with RA may not even realise they have the condition until much later. But tell-tale signs may include:

- Tender, warm and swollen joints
- Morning stiffness that may last for hours
- Persistent tiredness
- Firm bumps of tissue under the skin on your arms

Although the small joints of the hands and feet are commonly affected, larger joints such as the shoulders and knees can also be affected. If left untreated, the symptoms can progress to chronic joint deformity.

Early detection is key

For RA, early diagnosis helps in the effective treatment and management of the condition. Dr Tan explains: “The better outcomes include a lowered level of disease activity and reduced joint damage. Remission is possible with optimal therapy.”

There is no specific blood test or physical finding alone that can help to confirm the diagnosis. During the consultation, your doctor will ask you

RA occurs when your immune system mistakenly attacks your own body’s tissues.



relevant questions pertaining to your condition and examine your joints for features of inflammation (warmth, tenderness and swelling). He or she may also recommend the following:

- **Blood tests:** Those with RA tend to have an elevated erythrocyte sedimentation rate (ESR). This may be elevated in the presence of an inflammatory process in the body. Other common blood tests look for rheumatoid factor and anti-cyclic citrullinated peptide (anti-CCP) antibodies.
- **X-rays:** X-rays may detect features of rheumatoid arthritis such as joint erosion.

Dr Tan shares: “At SGH, we are currently looking at the use of advance imaging tools in the study of inflammatory arthritis, including rheumatoid arthritis in clinical care and clinical trial settings. Imaging tools such as ultrasound and MRI can provide more information about the patients’ disease which can in turn lead to improved treatment outcomes.”

Self-care or lifestyle measures

Below are some self-care or lifestyle measures which may be of benefit to your joint symptoms (such as pain) if performed along with the use of RA medication:

- **Guard your joints:** When performing daily activities, consciously reduce the strain on your joints.
- **Get moving:** Ask your doctor what type of light exercises are safe for you. Avoid exercising a joint which is severely inflamed.
- **Stretch!** Take a shower to warm up your joints. The moist heat can provide temporary relief. Then stretch to loosen them up for the rest of the day. Your doctor may also be able to recommend simple stretching exercises.
- **Give it a rest:** Get adequate rest to relax your body, mind and reduce fatigue. However, consciously alternate rest and activity to avoid a sedentary lifestyle.



RISK FACTORS

RA affects mostly women, and the condition tends to set in around middle age. You may be at an increased risk of having RA if you have a family member with RA.

Treating RA

Although there is presently no cure for RA, there are effective medications that reduce inflammation in your joints to relieve pain and prevent or slow down joint damage. Other treatment modalities include physical and occupational therapy and sometimes even surgery.

Medication

Non-steroidal anti-inflammatory drugs (NSAIDs) and steroids can relieve pain and reduce inflammation while conventional and biological disease-modifying anti-rheumatic drugs (DMARDs) can slow the progression of the disease and prevent joint damage.

“However, many medications used to treat RA have potentially serious side effects, such as risk of infection and liver damage,” says Dr Tan. “This is why you need to consult your doctor before starting treatment.”

On days when you do not feel any pain, you may feel tempted to skip your medication. However, doing so can cause your RA to get worse. “RA medication such as DMARDs need to be taken consistently to be effective,” says Dr Tan. “Not consistently taking your medication may lead to disease flare-ups.”

Therapy

Your doctor may recommend you to a physiotherapist and an occupational therapist. They will be able to teach you exercises to keep your joints flexible, as well as suggest better ways to perform daily tasks.

Surgery

Surgical intervention may sometimes be needed despite medication and physical therapy. Your rheumatologist will refer you to a surgeon in such circumstances.

Apart from the joints, RA can affect other parts of your body such as the skin, eyes, lungs and heart. It can also cause constitutional symptoms such as fatigue and malaise.

“If you notice problems such as dry eyes, chest pain or persistent fatigue, ask your doctor about it,” advises Dr Tan.

Although some of these problems may seem insignificant at first, they may be related to the RA condition. Dr Tan adds: “It is only when your doctor is aware that he can tailor the treatment to better manage the condition.” ■

NUGGETS of NAGANO

Wildlife, healing hot springs and winter sports. Add a dose of cultural heritage and scenic beauty to the mix and it is little wonder that Nagano Prefecture in central Japan is fast becoming one of the country's major tourism magnets in recent years as **Tan Chung Lee** discovers.

A visit to Nagano, the venue of the 1998 Winter Olympics, starts in Yamanouchi, dubbed Snow Monkey Town as it is the gateway to Jigokudani where some of the world's northern-most wild macaques live. This is also where the famous natural *onsens* (hot springs) of Yudanaka and Shibu towns are found.

Tucked into the foothills of Shiga Kogen, Japan's highest ski area at 2305 metres, Yudanaka and Shibu are just two of nine hot springs in the area. Of the two, Yudanaka Onsen is bigger and older; and as the region's transport hub, it is perhaps more convenient and accessible to travellers. However, it cannot compete with Shibu Onsen in terms of atmosphere. The medieval town, a 10 minutes' drive from Yudanaka, is the perfect place to soak in Japan.

Of Spa-Loving Samurai

The story goes that Shibu Onsen's reputation as a healing spa began at the turn of the 14th century when priests from the temples of Kyoto, on their travels through Japan, passed by and experienced the curative properties of the local hot springs. Later, feudal warlords would send their soldiers to the hot springs after long battles to recuperate. Even the fearsome *samurais* of the Edo period (1603-1867) could not resist relaxing in Shibu Onsen's spa waters regularly. Soon, the village started to draw writers and artists.

Today, a stay in Shibu Onsen to immerse in its comforting thermal waters and to partake in a traditional way of life has become part and parcel of a visit to Nagano, especially during winter time.

To get the best of your experience in Nagano, a stay in an old-style *ryokan* is



Visitors to Shibu Onsen's public bath-houses showing off their collection of bath-house stamps.

recommended as it offers a glimpse into a traditional way of life and a chance to indulge in true Japanese hospitality. There are 35 *ryokans* to choose from, some dating back 400 years. My *ryokan* of choice is the small and cosy Suminoya, next to one of Shibu Onsen's ancient temples.

The terraces of Suminoya provide a picturesque view of Shibu Onsen - a cluster of low-rise houses, shops, *ryokans* and restaurants huddled on narrow streets or spread out on hilly slopes in a valley next to the Yokoyugawa River with snow-capped mountains in the distance.

Upon arriving at the *ryokan*, you should leave your shoes at the entrance foyer, trading them for slippers that have been laid out neatly in a row. You are then whisked to your room accompanied by a *kimono*-clad hostess. Sliding open the *shoji* (paper screen door), she summons you to sit at a small low table in the middle of a bare *tatami* (straw mat) furnished space. She kneels and serves you hot tea, a sweet snack, bids you welcome and then bows before slipping out unobtrusively.

In a corner, there is a *yukata* (*kimono*-style) robe, which is changed daily. You are encouraged to wear the *yukata* throughout your stay, including breakfast and dinner times and also when you use the *ryokan*'s hot springs. The *onsens* are on the top floor, with separate partitions for men and women, each with an indoor and outdoor pool. The bathing ritual is elaborate, involving disrobing yourself completely, then soaping and rinsing your body thoroughly before immersing yourself in the hot curative waters.



Hamlet with *ryokan* in Jigokudani Snow Monkey Park.



Outdoor *onsen* pool in Hakuba.



A *ryokan* meal is a fine dining experience.

To get the best of your experience in Nagano, a stay in an old-style *ryokan* is recommended as it offers a glimpse into a traditional way of life and a chance to indulge in true Japanese hospitality.

Dinner is, without doubt, the highlight of staying in a *ryokan*. It is fine dining, Japanese-style, dubbed *kaiseki ryori* and the experience is exquisite where you dine at your own private table. What is striking when you enter the dining room is how the dishes have been artfully laid out on your table. However, what you see initially are only the appetisers as a *ryokan* meal comprises several courses, which arrive in a seemingly endless stream. There are usually 10 dishes, reflecting local and seasonal specialities and using the freshest ingredients.

A stay in Shibu Onsen is not complete without partaking in a ritual that involves bath-hopping. Scattered along two stone-paved streets are nine public bath-houses. Indeed, it is common to see men and women in *yukatas* walking about in wooden clogs, moving from one bath-house to another.

Set in small buildings

distinguished by a blue flag, the bath-houses are numbered, with separate sections for men and women. *Onsens* also have names and each contains water with special minerals that can cure specific illnesses ranging from stomach and intestinal problems to eczema, and chronic gout. All the public bath-house pools are exceedingly hot but taps of cold water can be turned on to lower the temperature.

According to tradition, taking daily baths in bath-houses promotes good health, longevity, good fortune and protection. Only residents and guests staying in Shibu *Onsens* are able to use the bath-houses, which are locked and accessed with a master key provided by your *ryokan*. However, bath-house number nine (Oyu) is open to day-trippers and non-residents of Shibu-Onsen. It is used to 'cure-all sickness' and was a samurai favourite.

Shibu Onsen also has other distractions to occupy the visitor. Souvenir shops offer

beautifully handcrafted items, a sake gallery and brewery, all of which provide much to know about the rice wine that is synonymous with Japan. You can also learn the art of making *origami* from a local master for free.

Hell's Valley – A Haven for Snow Monkeys

While wandering around Shibu Onsen, you might spot macaques scrambling on roof tops or roaming its streets in search of food. Dropping into the village from surrounding forests, these macaques are nowhere as endearing as the ones encountered at Jigokudani (Hell's Valley), where the "snow monkeys" have an *onsen* of their own.

Here at Jigokudani, unlike the intruders of Shibu Onsen, the macaques are more charming, playing in their natural habitat, bathing in the hot springs, grooming one another and getting into mischievous antics, totally oblivious to the presence of human visitors. The best time to see them is in winter, when they emerge from the forests to enter the *onsen* to keep warm.

Rising steam from hot springs and bubbling streams in a steep forested valley surrounded by high cliffs gave Jigokudani its name. However, looking at the wild monkeys frolicking here, it must surely be paradise.

Ski Resorts Galore

From Shibu Onsen, it is just 35 minutes to Shiga Kogen, which beckons visitors for another kind of activity in winter – skiing. Dotted across its massive highlands is a string of 19 ski resorts linked by a network of shuttle buses and covered by a single lift pass, offering skiers an endless choice of trails.

Another vast ski terrain in Nagano can be found in Hakuba, a 90 minutes journey by train and bus from Shibu Onsen. It was the main venue for the 1998 Winter Olympics and caters to all types of winter sports, including snow-shoeing. It is a haven for cross-country skiers with ski

trails to suit different levels of capabilities, ranging from gentle to truly challenging ones.

Finding the Key to Paradise

To round up a trip to Nagano, a day excursion to its capital Nagano City is recommended. Just 45 minutes by train from Yudanaka or 90 minutes by bus from Hakuba, its main attraction is the 1,400-year-old wooden Zenkoji Temple, an important Buddhist pilgrimage site. Its main hall is home to a 6th Century Buddhist statue, the oldest in Japan. Complete your visit by enter-

ing a basement tunnel and walk in total darkness for 10 minutes, with your right hand outstretched to find the metallic 'key to paradise' on the tunnel walls. Touching it is said to ensure the finder total salvation. It is quite an experience but definitely not for the claustrophobic.

Nagano is also the home of *soba*, or buckwheat noodles, which tastes best when freshly made. Taken hot or cold, a bowl of *soba* in any of the city's restaurants ends a visit to Nagano, a playground of ski resorts and *onsens*, on the perfect culinary note. ■



TRAVELLER'S TIPS

Getting to Nagano

Fly to Haneda Airport rather than Narita as it is closer to Tokyo. From the airport, take a train to Tokyo Station to board the high-speed Shinkansen train for Nagano (two and a half hours, 8,000 yen). Transfer to a Nagano Dentetsu train for Yudanaka station where you can take a taxi or bus to Shibu Onsen. Some *ryokans*, such as Suminoyu, provide a free pick-up service.

Alternatively, opt for the door-to-door mini-van shuttle service operated by Chuo Taxi Corp (www.chuotaxi.co.jp) that operates at all hours. It takes five hours and costs 11,900 yen to get from Haneda to Shibu Onsen at a fare only marginally higher than taking the Shinkansen option, and without the hassle of changing trains and handling baggage.

Accommodation

Ryokans in Shibu Onsen are on a bed and breakfast basis. Rates average 10,000 yen (\$112) a night. *Ryokans* are also available in Shiga Kogen and Hakuba as are Western-style hotels at around the same rate as *ryokans*. Ski rental centres abound in Shiga Kogen and Hakuba. They offer advice on where to ski if you are a competent skier and ski lessons/excursions if you are a novice. A good website that might help in planning your holiday is www.snowmonkeyresorts.com



Main hall of Zenkoji Temple in Nagano City.



Snow monkeys in their own *onsen*.

Do you have the insurance coverage you need?

Insurance can provide financial protection in case you are hit by unexpected events. These include a serious illness, total and permanent disability (TPD), or death in your family. Term life and whole life insurance are common life insurance products.

■ Term Life Insurance

A term life insurance product provides protection for a fixed period of time. During this period, there will be a payout if you pass away, suffer TPD, or get hit with a terminal illness that will likely lead to death. They are cheaper than whole life products but do not pay out any cash if you cancel the policy.

■ Whole Life Insurance

A whole life insurance product provides life-long protection. There will be a payout when you pass away, or suffer a terminal illness or TPD. On top of paying for insurance coverage, the premiums are also invested to build up cash value. You may receive a cash payout if you cancel a whole life policy. Whole life products are typically more expensive than term life insurance.

■ You can now buy direct

Most life insurance products are purchased through financial advisers. However, since 7 April 2015, there has been a new class of term and whole life insurance products which you can buy directly from life insurance companies. Known as Direct Purchase Insurance (DPI), these are sold without financial advice and commissions. As no commissions are charged, their premiums are lower than comparable life insurance products. For more information, see the infographic on the right.

■ Take charge - compareFIRST

It is essential to compare life insurance products across insurance companies before selecting the one that best suits your needs. This can not be easily done before as you will need to approach different insurance companies to compare their products.

Now, you can make use of the newly-launched web portal compareFIRST (www.comparefirst.sg) to compare life insurance products before you make a decision.

■ Free-look period

All insurance companies grant a 14-day free look period for life insurance products. It starts from the date you receive your

DIRECT PURCHASE INSURANCE


What is Direct Purchase Insurance (DPI)?

BUY DIRECT
DPI are simple life insurance products that you can buy directly from the customer service centres or websites (if available) of life insurance companies.

LOWER PREMIUMS
As DPI are sold without financial advice, no commission is charged and you pay lower premiums than comparable life insurance products.


"DIRECT" DPI can be identified by the prefix "DIRECT" in their product name.

What are the types of DPI offered?



Term Life

and




Whole Life

Both types of DPI come with Total and Permanent Disability cover and an option to cover Critical Illnesses.


How much DPI can I buy?
You can insure yourself for up to \$400,000, with a maximum coverage of \$200,000 for whole life DPI, with each insurer.
Visit <http://www.moneysense.gov.sg/dpi> for details.

You may choose from three different coverage periods for Term Life DPI:




5 year renewable

- Suitable if you prefer shorter coverage
- Allows you to renew your policy, regardless of any change in your medical conditions
- Premium may increase each time your policy is renewed



20 years


- Suitable if you prefer longer coverage
- Does not allow you to renew your policy
- Premium will remain the same throughout the duration of your policy




Up to age 65

As your dependants will not benefit from the DPI coverage after it expires, you should consider the age of your dependants when choosing your policy coverage period.

You may choose to pay premiums for Whole Life DPI up to age 70 or age 85:



Lower total premiums, but higher regular payments in general




Higher total premiums, but lower regular payments in general

Consider if you can afford to pay the premiums until the age you have chosen, taking into account that you may not be earning any income after you retire.


Useful resource:
Frequently Asked Questions on DPI at the MoneySENSE website: www.moneysense.gov.sg/dpi

INSURANCE COMPANY



DPI

Compare DPI products on comparefirst.sg



policy document. During this period, you may cancel the policy and the company will refund all your premiums, less medical and other expenses that it has incurred. ■

The above information was contributed as part of the MoneySENSE national financial education programme



Top Tips to Master Skype Interviews

With web-based interviews on the rise, it has become increasingly important for candidates to understand and develop the skills necessary for success with online interviews.

Hiring managers from the world's leading businesses frequently highlight how important it is for candidates to perform well during a virtual interview. Here are some key tips to getting it right.

As more multinationals move their Asian operations into various countries, there is an increase in professionals with a regional portfolio who require direct reports in different country offices. Hence, there is a rise in the frequency of Skype conferences as candidates are interviewed by hiring managers in another city.

Being well prepared for these interviews will increase chances of impressing the interviewer in the process.

1 Dress for success - Dressing in the same way as you would in a face-to-face interview will put you in the right frame of mind for your interview, plus it will negate any embarrassment should you need to move mid-interview. Dark colours are typically best. Avoid stark white as well as busy patterns. Overdone makeup and flamboyant jewellery can also be distracting.

2 Remain engaged with your interviewer Looking into the camera, instead of your image on the screen will help you appear as engaged as possible, giving the impression that you are looking into the interviewer's eyes. While you will want to keep your posture straight, leaning slightly forward toward the camera can increase eye contact and allow the interviewer to better read your facial expressions.



TIP Looking into the camera, instead of your image on the screen will help you appear as engaged as possible.

3 Consider the setting for your interview - Make sure your interview space is distraction free and mirrors a business setting, keeping to a blank or neutral background. Before you start, test the angle of your lighting to avoid being shrouded in shadow and to make sure it appears flattering on your skin tone.

4 Be careful when reading from notes - Quick notes can be particularly handy in a Skype interview, but if you use them, you need to make sure you are extremely subtle when referencing them. Reading notes or sounding too rehearsed will disrupt the natural flow of the conversation, making you look under-prepared.

5 Anticipate technical issues - If you experience a technical glitch such

as a weak connection or interference, always ask the interviewer to repeat the question. If the problem continues, politely mention it and reconnect to avoid missing any crucial information. Monitoring the speed and tone of your speech will also prepare you for any delays in communication, while making acknowledgement sounds like 'hmm' or 'yes' will reassure the interviewer that you can hear them. Remember to test your equipment in advance as well as immediately before the interview begins.

6 Finish on the right note - As with any face-to-face interview, you need to find the opportunity to summarise your main points as well as to thank the interviewer for his or her time, while making sure you confirm any next steps. ■

OTHER THINGS TO CONSIDER

- ▶ **Your username** - think about what kind of first impression this will create. Does it position you as a professional?
- ▶ **Your display photo** - it is advisable to use a professional picture of yourself appropriately dressed.
- ▶ **Body language** - centring yourself a moderate distance away from the camera, keeping the upper halves of your arms showing as well as allowing for some free space above your head will allow the interviewer to best read your body language.
- ▶ **Interruptions** - inform those around you of the interview so you are not disturbed.
- ▶ **Documents** - have a printed version of your CV handy as well as any other necessary documentation. Keeping your email account open is also a good idea in case you need to share any documents with your interviewer.
- ▶ **Headphones** - can be typically more reliable than speakers and are far less likely to create feedback. If you use them, make sure they are subtle in appearance so as to not distract the interviewer. You may prefer to use earphones to better conceal the equipment.



This article is contributed by **Dominic Salomoni**, Associate Director, Robert Walters Singapore - Accounting &

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All orders come with a cup of coffee/tea or orange juice

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- **Eggs to your Heart's Content** **\$15**
Scrambled Eggs, Poached Egg and Frittata on Mini Brioche served with Mesclun Salad, Chicken Chipolata and Turkey Ham
- **Truffle Eggs Benedict** **\$17**
Two Poached Eggs with Smoked Salmon topped with Truffle Hollandaise Sauce served on toasted Brioche. Accompanied with Rocket Salad and Balsamico Dressing
- **Breakfast Combo** **\$18**
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The Bistro Weekend A La Carte Brunch

1h



Starts May 2015

11.30am to 3pm (Last order at 2.30pm)
#brunch #instafood

Picture is for illustration purposes only

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CALENDAR

JULY 2015



 Public holidays
 School holidays

SUN	MON	TUE	WED	THU	FRI	SAT
SECTION NIGHT Tennis, Badminton, Running	SECTION NIGHT Billiards, Darts, Squash, DanceSport	SECTION NIGHT Badminton, Table-tennis	SECTION NIGHT Bridge, Running, Tennis, Badminton	SECTION NIGHT Choir, Squash, Billiards, Table-tennis	SECTION NIGHT Tennis	SECTION NIGHT Badminton, Table-tennis
July 3, 2015  Songwriters Showcase		July 11  Perfume Workshop for Beginners	1 Exerfit Moves for Ladies Zumba Fitness	2 Zumba Gold Swimming for Ladies Zumba Dancercise	3 Zumba Fitness Pilates Swimming for Juniors Music @ The Chill-Lab: Songwriters Showcase	4 Badminton, Karate, Swimming & Tennis for Juniors Badminton for Adults Social Dance Classes Yoga Therapeutic, Muay Thai Tai Chi (Beginner) Tai Chi (Intermediate) NUSS DanceSport 3rd Line Dance Jam 2015 - Rock Around the Clock
5 Ballet for Juniors Swimming for Juniors	6 Yoga Flow Gentle Yoga Flow Energy Pilates Kickboxing	7 Dance Classes S-Connect Pickle-ball S-Connect Social Bridge Tuesday Dance Night	8 Exerfit Moves for Ladies Zumba Fitness Talk: Retiring Happily without Stress - Minimum Sum Scheme & CPF Life	9 Zumba Gold Swimming for Ladies Zumba Dancercise	10 Zumba Fitness Pilates Swimming for Juniors 29th Golf Annual Music @ The Chill-Lab: Music Genre Night: 60's - 90's Night	11 Badminton, Karate, Swimming & Tennis for Juniors Badminton for Adults Social Dance Classes Yoga Therapeutic, Muay Thai Tai Chi (Beginner) Tai Chi (Intermediate) Perfume Workshop for Beginners
12 Ballet for Juniors Swimming for Juniors	13 Yoga Flow Gentle Yoga Flow Energy Pilates Kickboxing	14 Dance Classes S-Connect Pickle-ball S-Connect Social Bridge Tuesday Dance Night	15 Exerfit Moves for Ladies Zumba Fitness Lunch Talk: Life During & After Menopause	16 Zumba Gold Swimming for Ladies Zumba Dancercise	17 Hari Raya Puasa 	18 Badminton, Karate, Swimming & Tennis for Juniors Badminton for Adults Social Dance Classes Yoga Therapeutic, Muay Thai Tai Chi (Beginner) Tai Chi (Intermediate) Workshop: Liu Sha Bao
19 Ballet for Juniors Swimming for Juniors	20 Yoga Flow Gentle Yoga Flow Energy Pilates Kickboxing	21 Dance Classes S-Connect Pickle-ball S-Connect Social Bridge Tuesday Dance Night	22 Exerfit Moves for Ladies Zumba Fitness	23 Zumba Gold Swimming for Ladies Zumba Dancercise Talk: Is the Deal too Good to be True? - How to Avoid Scams Talk: Introduction to Fengshui: Secrets Revealed	24 Zumba Fitness Pilates Swimming for Juniors	25 Badminton, Karate, Swimming & Tennis for Juniors Badminton for Adults Social Dance Classes Yoga Therapeutic, Muay Thai Tai Chi (Beginner) Tai Chi (Intermediate) Workshop: Flower Hand Bouquet
26 Ballet for Juniors Swimming for Juniors	27 Yoga Flow Gentle Yoga Flow Energy Pilates Kickboxing	28 Dance Classes S-Connect Pickle-ball S-Connect Social Bridge Talk: Chill with Dr Joe Tuesday Dance Night	29 Exerfit Moves for Ladies Zumba Fitness Music @ The Chill Lab: SilverStones' Performance	30 Zumba Gold Swimming for Ladies Zumba Dancercise NUSS Book Club: A Dance of Moths by Goh Poh Seng	31 Zumba Fitness Pilates Swimming for Juniors	 Every Monday Kickboxing

Information is correct at time of print.
 For details and updates, please visit www.nuss.org.sg

CALENDAR

AUGUST 2015

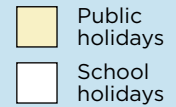
 Public holidays
 School holidays

SUN	MON	TUE	WED	THU	FRI	SAT
SECTION NIGHT Tennis, Badminton, Running, DanceSport 30 Ballet for Juniors Swimming for Juniors KpopX Zumba Fitness	SECTION NIGHT Billiards, Darts, Squash 31 Yoga Flow Gentle Yoga Flow Energy Pilates Kickboxing Bokwa KpopX Tour Presentation: Bhutan	SECTION NIGHT Badminton, Table-tennis, DanceSport August 2 Beginner Angler's Course 	SECTION NIGHT Bridge, Running, Tennis, Badminton From August 15 Oil Painting for Beginners 	SECTION NIGHT Choir, Squash, Billiards, Table-tennis August 22 Coffee Appreciation 	SECTION NIGHT Tennis, DanceSport August 31 Tour Presentation: Butan 	SECTION NIGHT Badminton, Table-tennis, DanceSport 1 Badminton, Karate, Swimming & Tennis for Juniors Badminton for Adults Social Dance Classes Yoga Therapeutic Tai Chi (Beginner) Tai Chi (Intermediate)
2 Ballet for Juniors Swimming for Juniors KpopX Zumba Fitness Beginner Angler's Course	3 Yoga Flow Gentle Yoga Flow Energy Pilates Kickboxing Bokwa KpopX Indonesian Ambassador Dialogue	4 Piloxing Zumba Fitness Dance Classes S-Connect Pickle-ball S-Connect Social Bridge Tuesday Dance Night	5 Zumba Fitness	6 Zumba Gold Swimming for Ladies	7 SG50 Public Holiday 	8 Badminton, Karate, Swimming & Tennis for Juniors Badminton for Adults Social Dance Classes Yoga Therapeutic Tai Chi (Beginner) Tai Chi (Intermediate)
9 SG50 Public Holiday 	10 SG50 Public Holiday 	11 Piloxing Zumba Fitness Dance Classes S-Connect Pickle-ball S-Connect Social Bridge Tuesday Dance Night	12 Zumba Fitness SG50 National Day Charity Golf	13 Zumba Gold Swimming for Ladies	14 Zumba Fitness Pilates Swimming for Juniors Bokwa Music @ The Chill-Lab: Grad Jam Night	15 Badminton, Karate, Swimming & Tennis for Juniors Badminton for Adults Social Dance Classes Yoga Therapeutic Tai Chi (Beginner) Tai Chi (Intermediate) Music @ The Chill-Lab: Songwriters Showcase Workshop: Oil Painting for Beginners
16 Ballet for Juniors Swimming for Juniors KpopX Zumba Fitness	17 Yoga Flow Gentle Yoga Flow Energy Pilates Kickboxing Bokwa KpopX	18 Piloxing Zumba Fitness Dance Classes S-Connect Pickle-ball S-Connect Social Bridge Tuesday Dance Night SG50 Dialogue with Minister Heng Swee Keat	19 Zumba Fitness Inter-Club Balut Competition	20 Zumba Gold Swimming for Ladies NUSS-Residential Colleges Mentorship Programme: Appreciation Dinner	21 Zumba Fitness Pilates Swimming for Juniors Bokwa	22 Badminton, Karate, Swimming & Tennis for Juniors Badminton for Adults Social Dance Classes Yoga Therapeutic Tai Chi (Beginner) Tai Chi (Intermediate) Workshop: Think like a VC Workshop: Coffee Appreciation Workshop: Oil Painting for Beginners
23 Ballet for Juniors Swimming for Juniors KpopX Zumba Fitness	24 Yoga Flow Gentle Yoga Flow Energy Pilates Kickboxing Bokwa KpopX Talk: Business Succession - How to Plan for Your Heirs	25 Piloxing Zumba Fitness Dance Classes S-Connect Pickle-ball S-Connect Social Bridge Tuesday Dance Night	26 Zumba Fitness	27 Zumba Gold Swimming for Ladies NUSS Book Club: Half a Yellow Sun by Ngozi Adichie	28 Zumba Fitness Pilates Swimming for Juniors Bokwa	29 Badminton, Karate, Swimming & Tennis for Juniors Badminton for Adults Social Dance Classes Yoga Therapeutic Tai Chi (Beginner) Tai Chi (Intermediate) Workshop: Oil Painting for Beginners Workshop: Understanding Crocheting DanceSport's Dinner & Dance NUSS SG50 Cookout Competition

Information is correct at time of print.
For details and updates, please visit www.nuss.org.sg

CALENDAR

SEPTEMBER 2015



SUN	MON	TUE	WED	THU	FRI	SAT
SECTION NIGHT Tennis, Badminton, Running, DanceSport	SECTION NIGHT Billiards, Darts, Squash	SECTION NIGHT Badminton, Table-tennis, DanceSport	SECTION NIGHT Bridge, Running Tennis, Badminton	SECTION NIGHT Choir, Squash, Billiards Table-Tennis	SECTION NIGHT Tennis DanceSport	SECTION NIGHT Badminton, Table-tennis DanceSport
September 5 Aerial Drone Photography 	September 15 Lunch Talk: Eye Care as We Grow Older 	1 Piloxing Zumba Fitness Dance classes S-Connect Pickle-ball S-Connect Bridge Talk: "Presenting to Win" Power Hour Tuesday Dance Night	2 Zumba Fitness 4th CUAU-NUSS-PAUM Games	3 Zumba Gold Swimming for Ladies Hot Hula 4th CUAU-NUSS-PAUM Games	4 Zumba Fitness Pilates Swimming for Juniors Bokwa Music @ The Chill-Lab: Songwriters Showcase	5 Badminton, Karate, Swimming & Tennis for Juniors Badminton for Adults Social Dance Classes Yoga Therapeutic Tai Chi (Beginner) Tai Chi (Intermediate) Workshop: Aerial Drone Photography
6 Ballet for Juniors Swimming for Juniors Zumba Fitness	7 Yoga Flow Gentle Yoga Flow Energy Pilates Kickboxing Bokwa KpopX	8 Piloxing Zumba Fitness Dance classes S-Connect Pickle-ball S-Connect Bridge Tuesday Dance Night	9 Zumba Fitness	10 Zumba Gold Swimming for Ladies Hot Hula	11 Zumba Fitness Pilates Swimming for Juniors Bokwa Music @ The Chill-Lab: Grad Jam Night	12 Badminton, Karate, Swimming & Tennis for Juniors Badminton for Adults Social Dance Classes Yoga Therapeutic Tai Chi (Beginner) Tai Chi (Intermediate) Workshop: Organic Crusty Pizzas, Bread Bowls & Healthy Muesli Batards 1-day Drive to Endau Rompin
13 Ballet for Juniors Swimming for Juniors Zumba Fitness	14 Yoga Flow Gentle Yoga Flow Energy Pilates Kickboxing Bokwa KpopX	15 Piloxing Zumba Fitness Dance classes S-Connect Pickle-ball S-Connect Bridge Lunch Talk: Eye Care as We Grow Older Tuesday Dance Night	16 Zumba Fitness	17 Zumba Gold Swimming for Ladies Hot Hula Talk: Neuro Marketing	18 Zumba Fitness Pilates Swimming for Juniors Bokwa	19 Badminton, Karate, Swimming & Tennis for Juniors Badminton for Adults Social Dance Classes Yoga Therapeutic Tai Chi (Beginner) Tai Chi (Intermediate)
20 Ballet for Juniors Swimming for Juniors Zumba Fitness	21 Yoga Flow Gentle Yoga Flow Energy Pilates Kickboxing Bokwa KpopX	22 Piloxing Zumba Fitness Dance classes S-Connect Pickle-ball S-Connect Bridge Tuesday Dance Night	23 Zumba Fitness	24 Hari Raya Haji 	25 Zumba Fitness Pilates Swimming for Juniors Bokwa	26 Badminton, Karate, Swimming & Tennis for Juniors Badminton for Adults Social Dance Classes Yoga Therapeutic Tai Chi (Beginner) Tai Chi (Intermediate) SG50 Singathon 2015
27 Ballet for Juniors Swimming for Juniors Zumba Fitness	28 Yoga Flow Gentle Yoga Flow Energy Pilates Kickboxing Bokwa KpopX	29 Piloxing Zumba Fitness Dance classes S-Connect Pickle-ball S-Connect Bridge Tuesday Dance Night	30 Zumba Fitness			September 12 Workshop: Organic Crusty Pizzas, Bread Bowls & Healthy Muesli Batards 

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Directory

Kent Ridge Guild House

Tel: 6779 1811

Operating hours Sun to Thurs (including PH) - 8am to 12am
Fri, Sat & eve of PH - 8am to 2am

The Scholar Chinese Restaurant Lunch: Mon to Fri & eve of PH - 12pm to 3pm
Sat, Sun & PH - 11.30am to 3pm
Dinner: Sun to Thurs & PH - 6pm to 10pm
Fri to Sat & eve of PH - 6pm to 10.30pm

Café on the Ridge Sun to Thurs & PH - 12pm to 10pm
Fri, Sat & eve of PH - 12pm to 10.30pm
Breakfast is available from 9am to 11am on weekends and public holidays
Mon to Fri - Closed from 3pm to 6pm

The Ridge Bar Sun to Thurs & PH - 11am to 12am
Fri, Sat & eve of PH - 11am to 2am

The Chill-Lab Mon to Thurs - 4pm to 12am
Fri, Sat & eve of PH - 4pm to 12am
Sun & PH - 4pm to 12am

The Right Note Karaoke Lounge Mon to Thurs - 1pm to 12am
Fri, Sat & eve of PH - 12pm to 2am
Sun & PH - 12pm to 12am

Jackpot Sun to Thurs & PH - 11am to 12am
Fri, Sat & eve of PH - 11am to 2am

Swimming Pool Daily - 7am to 10pm,
except Wed 9am to 12pm

Fitness Centre/ Aerobics Room Daily - 7am to 10pm

Ridge Reading Room Daily - 9am to 9pm

Children's Playroom Daily - 9am to 10pm

Suntec City Guild House

Tel: 6779 1811

Operating hours Sun to Thurs (including PH) - 8am to 12am
Fri, Sat & eve of PH - 8am to 2am

The Bistro Mon to Sun & PH: Lunch - 11.30am to 3pm
Dinner - 6pm to 10pm

The Bar Sun to Thurs & PH - 11.30am to 12am
Fri, Sat & eve of PH - 11.30am to 2am

K Room Mon to Thurs - 5pm to 12am
Fri & eve of PH - 5pm to 2am
Sat - 12pm to 2am
Sun & PH - 12pm to 12am

Jackpot Room Sun to Thurs & PH - 11am to 12am
Fri, Sat & eve of PH - 11am to 2am

Bukit Timah Guild House

Tel: 6779 1811

Operating hours Sun to Thurs & PH - 11am to 12am
Fri, Sat & eve of PH - 11am to 2am

The Dunearn Lunch: 11.30am to 3pm
Dinner: 6.30pm to 10pm

The Dunearn (Alfresco Area) & The Upper Quad Sun to Thurs & PH - 11.30am to 12am
Fri, Sat & eve of PH - 11.30am to 2am

Jackpot Sun to Thurs & PH - 11am to 12am
Fri, Sat & eve of PH - 11am to 2am

For full listing of facilities and operating hours, please visit www.nuss.org.sg

The Secretariat Management Team

Secretariat	secretariat@nuss.org.sg
The Graduate Magazine	thegraduate@nuss.org.sg
Corporate Communications	comms@nuss.org.sg
Finance	finance@nuss.org.sg
Information Systems	is@nuss.org.sg
Membership	mship@nuss.org.sg
Sports	sports@nuss.org.sg
Events	events@nuss.org.sg
Banquet Services	agnesphua@nuss.org.sg

Regular Happenings @ NUSS

Badminton	Tuesdays, Wednesdays @ KRGH: 7pm - 10pm Saturdays @ KRGH: 2pm - 4pm Sundays @ KRGH: 3pm - 6pm Contact Gaby at gabyleong@nuss.org.sg
Balut	Every last Wednesday @ KRGH: 7pm - 11pm Contact Santhi at santhi@nuss.org.sg
Billiards	Mondays @ KRGH: 6pm - 10pm Thursdays @ KRGH: 6pm - 10pm Contact Renee at reneeyang@nuss.org.sg
Bowling	Monthly competitions @ Superbowl SAFRA Mount Faber Contact Santhi at santhi@nuss.org.sg
Bridge	Wednesdays @ BTGH: 7pm - 11pm Contact Renee at reneeyang@nuss.org.sg
Darts	Mondays @ BTGH: 8pm - 11pm Contact Gaby at gabyleong@nuss.org.sg
Golf	Monthly Medals @ various venues Contact Kelly at kellykoh@nuss.org.sg
Running	Wednesdays @ KRGH: 7pm Sundays @ Songfa Bak Kut Teh: 6.30am Contact Santhi at santhi@nuss.org.sg
Soccer	Various venues Contact Santhi at santhi@nuss.org.sg
Squash	Mondays @ KRGH: 6pm - 10pm Thursdays @ KRGH: 6pm - 10pm Contact Santhi at santhi@nuss.org.sg
Table-Tennis	Tuesdays @ KRGH: 7pm - 10pm Thursdays @ KRGH: 7pm-10pm Saturdays @ KRGH: 2pm - 6pm Contact Kelly at kellykoh@nuss.org.sg
Tennis	Wednesdays & Fridays @ KRGH: 5pm - 10pm Sundays @ KRGH: 2pm - 7pm Contact Kelly at kellykoh@nuss.org.sg
Choir	Thursdays @ KRGH: 7.30pm - 10pm Contact Renee at reneeyang@nuss.org.sg
Kids' Club	Regular activities @ various venues Contact Gaby at gabyleong@nuss.org.sg
S-Connect on Tues	Tuesdays @ KRGH: 10.30am - 5pm Regular activities at various venues Contact Kelly at kellykoh@nuss.org.sg
DanceSport	Tuesdays @ KRGH: 7.30pm - 11pm Contact Sue-Ann at sueann@nuss.org.sg
Toastmasters Club	Every 4th Thursday @ KRGH: 7pm - 10pm Contact Sue-Ann at sueann@nuss.org.sg
Music	Regular activities @ KRGH Contact Renee at reneeyang@nuss.org.sg
DramaWorks	Regular activities @ KRGH Contact Renee at reneeyang@nuss.org.sg
Arts Connections	Regular activities @ KRGH Contact Renee at reneeyang@nuss.org.sg
Karaoke	Regular activities @ KRGH Contact Renee at reneeyang@nuss.org.sg

For more information and registration details please contact the respective personnel.

Overseas connections

NUSS members enjoy reciprocity with graduate associations around the world. For more information please contact Zach Ng at 6586 3704 or email zachng@nuss.org.sg

University House, Australian National University Canberra, Australia
The Graduate Union of the University of Melbourne Melbourne, Australia
The University Club of Western Australia Perth, Australia
University Club of Montreal Quebec, Canada
The University Women's Club London, United Kingdom
University Club of Denver Colorado, United States of America
The Yale Club of New York City New York, United States of America
University of San Francisco California, United States of America
University of Saint Paul Minnesota, United States of America
Hong Kong University Alumni Association Hong Kong

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Bukit Timah Guild House
Upper Quad Bar



All-Day Happy Hour for Beer!

Bukit Timah Guild House
The Dunearn



Enjoy one free main course/set with every three main courses/sets ordered.

Suntec City Guild House
The Bistro



Enjoy 50% off any dessert with every main course ordered.



PLUS

\$500 Off
for banquet bookings of \$3,500 and above at Suntec City Guild House or Kent Ridge Guild House.

For application and enquiries, please contact Delphina Tan at 6586 3774 or email delphinatan@nuss.org.sg

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