

THE GRADUATE

The Magazine of The National University of Singapore Society

October - December 2015

Hot Button Topics Hit Fever Pitch

Ten political parties' representatives take aim at bread-and-butter issues at NUSS Dialogue



ALSO IN THIS ISSUE

DR FINIAN TAN A venture capitalist and master of the game of risk

THE GREAT DIVIDE Finding solutions to income disparity in Singapore

LOW SZE WEE A curator's passion for art and life

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President's Message

Dear Fellow Members

Better engagement with members to secure our future

As we approach the last quarter of 2015, we continue to build on old ties and look for more effective ways to engage members and build new relationships.

As such, we invited our social media partner for the dialogue, Inconvenient Questions (IQ), and the mainstream media to one of our usual closed-door events — the Pre-Election Political Dialogue on 18 August.

The dialogue was widely covered by the social and mainstream media and this allowed us to better reach out to members who were unable to attend the event personally.

We hope that such initiatives will allow us to better engage and inform members as well as attract new ones to join the Society. We will also continue to enhance our offerings on various platforms to better serve our members.

Our initiatives are not only limited to our outreach efforts. As our membership ages, the Society is also faced with many challenges. We would be remiss in our duty not to ensure a sustainable future for the Society.

After much debate and pondering, the Management Committee has decided to introduce reduced subscriptions for Life Members. A briefing session was recently held to update Life Members on the reduced subscription, with dollar for dollar F&B rebates to ensure that Life Members are not overly taxed financially by the changes.

In the longer run, it is imperative that we build up our financial reserves in the next few years. This means that more concrete steps must be taken to improve the financial performances of the Guild Houses. This is done with the aim of ensuring that the Society has the financial flexibility and muscle to weather any storms that may come our way.

As the nation celebrates its 50th birthday, we are also constantly reminded to look ahead to the future and remain nimble. The Management Committee does its best to put in place effective measures to meet possible challenges that may occur within the foreseeable future.

Even if some policies may seem to cause inconvenience, they are implemented to take the Society long into the future and hopefully beyond our current lifetimes. It is with your support and understanding that NUSS continues to thrive and serve our members the best way we can.

Season's Greeting to everyone with good wishes for the New Year.



The media were invited to one of our usual closed-door events — the Pre-Election Political Dialogue on 18 August.

A handwritten signature in black ink, which appears to read 'David Ho'.

David Ho C'72

President

THE GRADUATE

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Spotlight on POPULATION CONCERNS

Bread-and-butter issues such as population policy and cost of living ruled the evening at the Political Dialogue @ NUSS - Pre-General Election 2015.

A 450-strong audience packed the Della and Seng Gee Guild Hall at the NUSS Kent Ridge Guild House. The debate marked a significant milestone as the full webcast was made available on the NUSS webpage after the event, marking the Society's new approach towards social media.

Representatives from all the existing ten political parties were present, including candidates from the nine opposition parties and the ruling People's Action Party (PAP).

The panellists discussed a host of issues raised by the session's moderator Mr Viswa Sadasivan, Editor-in-Chief of socio-political site Inconvenient Questions, and members of the audience.

Despite being hot-button issues in the 2011 General Elections, concerns over the sustainability of Singapore's population growth and the government's immigration policy appeared to be foremost in the minds of the audience once again.

PAP representative Ms Sim Ann, Minister of State for Education and Communications

and Information, urged Singaporeans to have a correct understanding of the issue.

Attributing the need for foreign talent as a by-product of the nation's rapidly aging population, she stated that the rise in foreigners' numbers was aimed at "generating the economic activity that supports services and amenities that Singaporeans hope to see and have come to enjoy."

Ms Sim was also quick to refute the notion that the government was importing foreign labour for their political allegiance as a

means of keeping the PAP in power, a point raised by Singaporeans First's secretary general Mr Tan Jee Say.

While acknowledging the economic growth resulting from foreign labour, panellists such as Mr Kenneth Jeyaretnam of the Reform Party and Mr Goh Meng Seng of the People's Power Party highlighted that this wealth had not been distributed equitably among Singaporeans in the form of social welfare.

"What do [foreign workers] contribute to? Workers' levy. And





Despite being hot-button issues in the 2011 General Elections, concerns over the sustainability of Singapore's population growth and the government's immigration policy appeared to be the foremost in the minds of the audience once again.

who benefitted? GLCs (Government-linked companies), MNCs (multinational corporations), but the elderly are not benefitting. That is the key problem of the whole structure," Mr Goh said.

The debate took on an ideological turn as the panellists were posed the question of how the ideals of democracy could be balanced with the need to run an effective government.

Workers' Party representative Mr Gerald Giam emphasised the need for a "diverse pool of voices and ideas", stating that the future of Singapore should not be left to a "handful of people" if the nation aims to achieve "compassionate equitable growth".

Speakers such as Mr Benjamin Pwee of the Democratic Progressive Party and Mr Harminder Pal Singh from the Singapore Democratic Alliance echoed Mr Giam's sentiments, calling on Singaporeans to contribute and participate in the country's future.

"The problem is not

that we are run by one party, but that good people are not stepping forward," Mr Pwee said.

Other members at the dialogue included Mr Steve Chia of the National Solidarity Party, Prof Paul Tambyah of the Singapore Democratic Party, and Mrs Jeanette Chong-Aruldoss representing the Singapore People's Party. ■





Establishing a New Indonesia

Indonesian Ambassador to Singapore, **H.E. Dr Andri Hadi**, speaks of his country's latest President, new visions and their effect on Indonesia's evolving foreign policy.

How will Indonesia balance its growing role in the international community with its domestic interests? What changes can Singapore expect in its relationship with Indonesia under President Joko Widodo's administration?

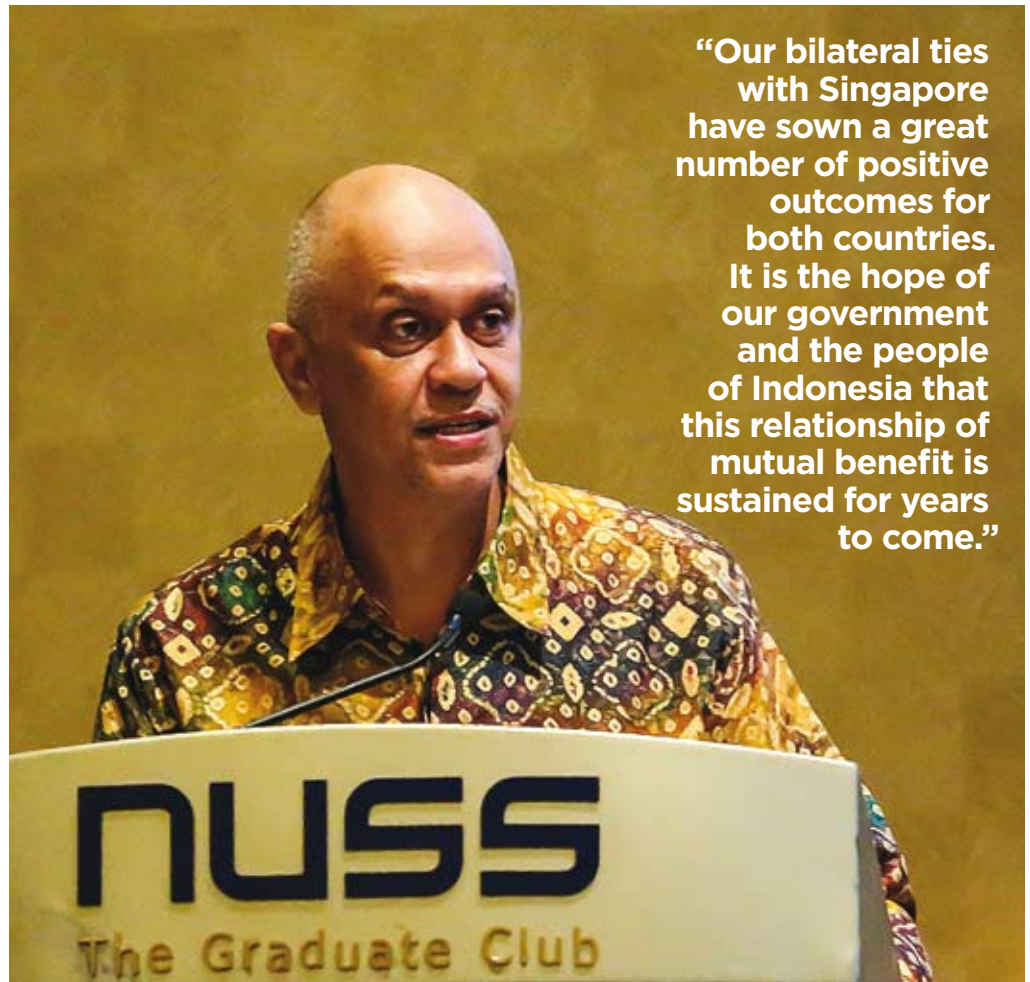
These were among the questions posed to His Excellency Dr Andri Hadi, Indonesian Ambassador to Singapore, during the latest dialogue for the Meet-the-Ambassador series organised by the NUSS Intellectual Pursuit Sub-Committee.

These talks provide a forum for ambassadors and foreign dignitaries to share insights on their respective countries, while stimulating discussion on issues regarding foreign policy and relations.

Speaking of Indonesia helmed by its newly elected President Joko 'Jokowi' Widodo, Dr Hadi explained how his President intends to realise the Trisakti (the Three Power Principles) formulated by Indonesia's first president, Sukarno. These principles seek to create a politically sovereign Indonesia—independent economically and distinct in its cultural character.

Dr Hadi also elaborated on President Widodo's vision of transforming Indonesia into the world's maritime axis during his term, a concept that aligns itself with the 21st Century Maritime Silk Road's politics and commerce. This five-year programme that is currently underway consists of five main pillars – cultivating a maritime culture, preserving and managing resources, developing infrastructure, enhancing transnational cooperation, and building a robust maritime defence.

In light of such developments, the nation's



“Our bilateral ties with Singapore have sown a great number of positive outcomes for both countries. It is the hope of our government and the people of Indonesia that this relationship of mutual benefit is sustained for years to come.”

economy is predicted to grow to be the seventh largest globally by 2030, a stark increase from its current ranking of 15th in the world. Indonesia is also the world's fourth most populous country with the third largest democracy and the largest Muslim population.

With Indonesia's rise as a major regional and global player, foreign policy and diplomacy would be integral to the realisation of these objectives, Dr Hadi stressed.

Expanding on his predecessor Susilo Bambang Yudhoyono's philosophy of 'a thousand friends,

zero enemies', President Widodo preferred his own interpretation: "All nations are friends until Indonesia's sovereignty is degraded and national interests are jeopardised."

"It is a pragmatic approach to foreign policy. President Widodo recognises the need to apply diplomacy in a cordial but firm manner," said Dr Hadi.

NUSS members and guests posed a diverse mix of questions to Dr Hadi ranging from investment opportunities in Indonesia, to the efforts being made to eradicate the country of corruption.

As the evening drew to a close, Dr Hadi highlighted the many accomplishments attained from the warm, long-standing bilateral relations between Indonesia and Singapore.

"Our bilateral ties with Singapore have sown a great number of positive outcomes for both countries. It is the hope of our government and the people of Indonesia that this relationship of mutual benefit is sustained for years to come."

The two nations will celebrate their 48th anniversary of diplomatic relations in December. ■



Big Ideas and Education the Way Forward

NUSS welcomed Minister for Education and Chairman of the SG50 Steering Committee, **Mr Heng Swee Keat**, to share his perspectives and answer members' questions about Singapore's future at the NUSS Ministerial Dialogue.

In his opening address, Minister Heng explained that ideas are powerful in shaping society and that he would share three big ideas about Singapore that made it what it is today.

The first big idea was the commitment to a multi-racial society, which is "so meaningfully etched in our National Pledge – regardless of race, language or religion". The point was vividly brought home to the Minister during a trip across the Causeway with his son, where he chatted with many cab drivers of different ethnic groups and received very different

feedback about their lives.

As race and religion continue to be hotbed issues in many countries, Minister Heng remarked, "The big idea of race, language and religion and how they shape society [is important]. Once we decide to be a multi-racial society, everything else falls into place."

"The big idea of race, language and religion and how they shape society [is important]. Once we decide to be a multi-racial society, everything else falls into place."

The second big idea the Minister discussed was that of a commitment to build a fair and just society, "where everyone has opportunities" and "how sharing the fruits of progress pulls society together".

To illustrate his point, Minister Heng shared an anecdote of his time at the Monetary Authority of Singapore (MAS) where one of his MAS officers made a remark after visiting an elderly family friend in Hong Kong. The MAS officer realised that her friend was still renting the flat and that she was glad to have been born in Singapore.

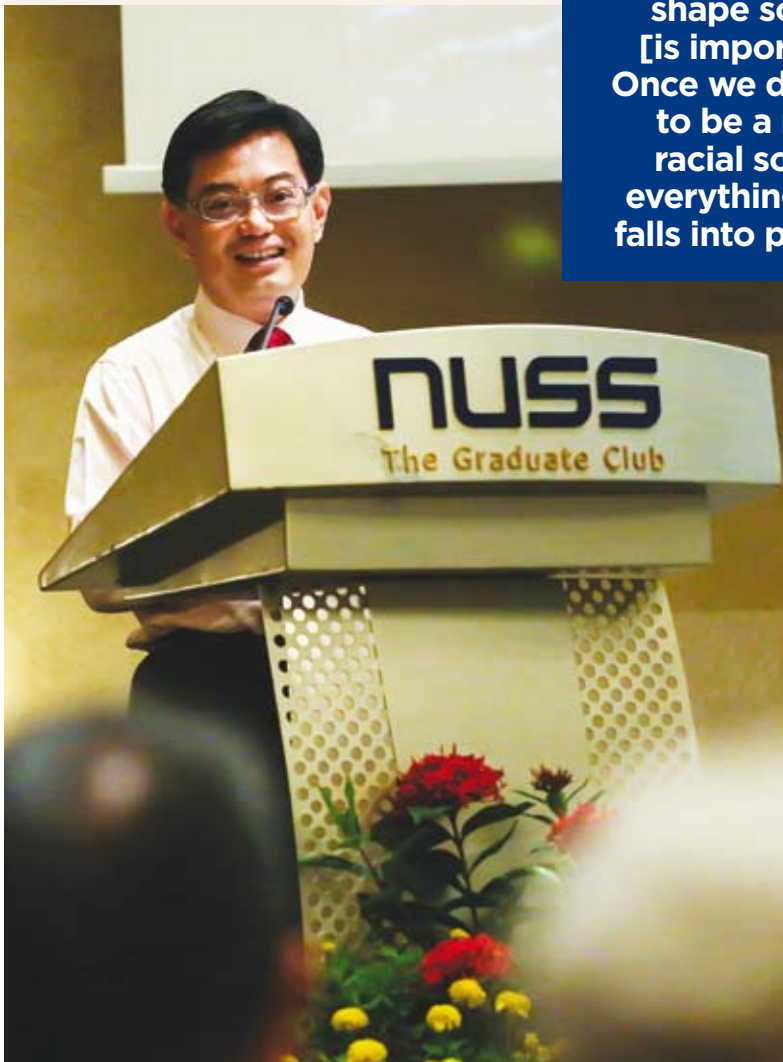
The Minister went on to say that a large part of how Singapore ensures a fair and just society is in its policies on housing and education, where "every school must do their best for the children under their charge" and "give them the best possible opportunity to advance in life".

The third big idea was about "Singapore's openness to the world". Minister Heng outlined the challenges Singapore faced and the dire situation it was in when separating from Malaysia in 1965.

"We had no choice but to open up to the world," said Minister Heng. "The genius of the decision was to make the world our hinterland and that had tremendous consequences."

Moderated by NUSS Past President Mr Lai Kim Seng, the dialogue was opened to the audience for questions. Mostly centred on education, the Minister patiently and thoughtfully answered his audience's questions.

The lively exchange of views highlighted the concerns of those present regarding the future of Singapore, particularly in the education for our future generations. During the session, Minister Heng also highlighted the need for companies in Singapore to invest in talent development and that the economy has to grow to create opportunities in Singapore so as to retain our talent pool. ■



NATIONAL DAY AWARDS 2015



NUSS congratulates our members who were conferred the National Day Awards 2015. We share their pride and salute them for their contributions towards making a better Singapore.

Congratulations

NUSS Member	AWARD
S Dhanabalan	Order of Temasek (1st Class)
Gopinath Pillai	Meritorious Service Medal
Tan Chorh Chuan	Meritorious Service Medal
Ch'ng Jit Koon	Distinguished Service Order
Ang Peng Chye	Public Service Star (Bar)
Chim Hou Yan	Public Service Star (Bar)
Lim Hwee Sin	Public Service Star (Bar)
Soh Geok Kee	Public Service Star (Bar)
Chiang Heng Liang	Public Service Star
Tan Fuh Gih	Public Service Star
Goh Soon Poh	Public Administration Medal (Gold)
Chong Suet Ling	Public Administration Medal (Silver)
Goh Wei Boon	Public Administration Medal (Silver)
Han Tan Juan	Public Administration Medal (Silver)
P Siva Shanmugam	Public Administration Medal (Silver)
Tan Chee Siong	Public Administration Medal (Silver)
Goh Wee Khern	Public Administration Medal (Bronze)
Leong Hong Yew	Public Administration Medal (Bronze)
Tan Beng Hwa	Public Administration Medal (Bronze)
Tan Chee Kiat	Public Administration Medal (Bronze)
Chia Chien Wei	Public Administration Medal (Bronze) (Military)
Fong Khai Seck	Public Administration Medal (Bronze) (Military)
Zairinah Binte Mohd Zain	Commendation Medal
Chiang Siew Kay	Commendation Medal (Military)
Moh Tiing Liang	Commendation Medal (Military)
Fong Saik Hay	Public Service Medal
Lock Kai Sang	Public Service Medal
Loo Wai Kheong	Public Service Medal
Lum Hon Fye	Public Service Medal
Mak Keat Meng	Public Service Medal
Tan Jack Tian	Public Service Medal
S K Ganesan	Long Service Medal
Gooi Boon Chong	Long Service Medal
Ho Ee Lam Jimmy	Long Service Medal
Hui Kok Choy	Long Service Medal
Koh Yeow Siah	Long Service Medal
Leow Thiam Seng	Long Service Medal
Sim Yong Mui	Long Service Medal
Tan Kum Wah Clarence	Long Service Medal (Military)

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Nothing ventured, nothing gained. Master of the game of risk, **Dr Finian Tan**, has been seeding exciting start-ups that have billion-dollar potential. The NUSS Member and Chairman of Vickers Venture Partners, speaks to *Patricia Ang* and shares his insights on life as a venture capitalist.

An Eye For

UNLISTED GEMS

An intensely-astute businessman whose name was given to him in honour of his birth on St Finian's day, Dr Tan has been an entrepreneur since early 2004, when he started Vickers Financial Group. Dr Tan is the Chairman of Vickers Venture Partners – an international venture capital company with a presence in Singapore, Shanghai and California. Founded in 2005 by Dr Finian Tan and his four partners, Dr Khalil Binebine, Dr Jeffrey Chi, Dr Damian Tan and Ms Linda Li, Vickers Venture Partners is a leading venture capital firm focusing on venture capital investments in Asia and beyond. Their portfolio includes life sciences, technology, media, and telecommunications as well as consumer and financial services.

When asked why he decided to be a venture capitalist, Dr Tan shared that all of us generally have four needs, which he terms as the 4Ls: To live, to love, to learn and to leave a legacy.

“To live relates to matters of the physical senses – food, status, money and possessions. To love relates to matters of the heart—your family, your friends, and in the case of a job, whether you love what you do. To learn pertains to matters of the mind—whether your mind is challenged and giving you a psychic income. And to leave a legacy would be matters of the soul—whether you are fulfilling your mission in life, whether there is a purpose in what you do.

“If you put a Venture Capitalist's job through the 4Ls, it doesn't do too badly. The financial rewards are good. VCs are

paid according to how their companies perform. The job also involves travelling and meeting people from many industries, all having a dream that they are trying to fulfill and hoping to change the world in the process. It is easy to enjoy this. You will learn something new almost every day. And when they finally succeed stupendously, you feel proud that you had a small hand in creating a great company — something that you can be proud of even after exiting from the investment, a legacy of sorts. So from the 4Ls perspective, I find it the most balanced of all the different jobs I have held prior.”

Some of the companies he has invested in include Baidu, Skype, Focus Media, The Asia Food Channel, Cambridge Industrial Trust and TWG Tea. In the case of Baidu, Dr Tan took a very large stake when the company was only made up of 15 people with no revenue, and saw it grow to a market capital of US\$70 billion today.

When it comes to investment, he looks at three things before he decides to invest: ‘Space’—referring to the space the company is in, it has to be fast growing and ‘sexy’, with a competitive edge to stay ahead of competitors either in the form of intellectual property or a network effect. The most important of the three things is the team or the entrepreneurs involved. He says if you get the team right, even if the space is wrong and the competitive edge gets eroded, the entrepreneur can reinvest himself and still succeed. Dr Tan gives examples on how even in his most successful companies, the team had to pivot and change directions as it is never easy to become a world-beater.

Family Time

The father of four boys, Kyle, Kean, Ryan, and Colin, ranging in ages from 13 to 27, Dr Tan looks very much forward to spending weekend time with his children, doing outdoor sports like boating and swimming, as well as many other activities. He says that seeing them grow, mature and deal with life makes his life meaningful.

Dr Tan enjoys playing squash and recently joined NUSS after his squash coach, Robino, commented that NUSS has good squash facilities. In fact, his sons play squash with him and use the gym at NUSS. They also often stay for a meal together to just chill out and chat.

Dr Tan’s ties with NUS goes back from 1998 till 2000 when he was a council member of the then NUS council (now known as the NUS board of trustees) and got to know the senior faculty members during his time there. He is happy to be coming back to the university through his membership at NUSS.

Philanthropy is a new area of interest for Dr Tan, and one in which he hopes to involve his children. As a venture capitalist, he sees about 3,000 deals a year, out of which the firm invests in four or five of them. The investment can range from \$1 to \$10 million on the first occasion with potential follow-up investments. He intends to use the same approach for his philanthropic endeavour—invite talented and driven people who have dreams of helping the world, and funding them to achieve their goals. His initial focus will be education, children and things that will increase social mobility so that regardless of the lot in life they are born with, children can still reach their highest potential.

Achievements

Dr Tan began his engineering studies first at the Singapore Polytechnic. He received his Bachelor of Science Degree in Engineering from the University of Glasgow, where he also won all the academic awards available in the examinations, including the award for being the top student and the most distinguished graduate with first class honours. Dr Tan subsequently received his Doctor of Philosophy and Master of Philosophy in

“In the early stages of my career, work took up most of my time. I tried my best to over-deliver at the office, and often this had to be at the expense of personal and family time.”



Dr Tan with his sons Kyle, Kean, Ryan, and Colin.

Engineering from Cambridge University on the Shell/Cambridge Scholarship. He was also the first Singaporean to win The Shell Scholarship, which is awarded to the best three candidates from 11 Commonwealth countries.

After graduation, Dr Tan worked with Shell Eastern Petroleum Ltd in Singapore and was later posted to Shell Japan Ltd, where he was promoted to Chief Trader. Thereafter, he moved on to Goldman Sachs, where he started as Vice President at J. Aron and Co (Singapore) Pte Ltd and was eventually the Regional Director and Head of J. Aron and Co (Singapore) Pte Ltd in charge of the Asia-Pacific Region.

Dr Tan was the Deputy Secretary of the Ministry of Trade and Industry, and later the Deputy Chairman of the National Science and Technology Board in Singapore and Co-Chairman of the TIF fund (worth US\$1 billion) where he became interested in developments in the internet and in China.

In 2000, he founded the Asian team for DFJ ePlanet as a Partner and Head of Asia. Over five years, he recruited three young professionals and together invested almost \$41 million in 13 companies, including Baidu. Today, Dr Tan and his partners at Vickers manage over US\$2 billion worth of assets including co-investments across the globe.

All the positions he had held in the past has taught him things. He learnt what it is like to work in a large and venerable European company in Shell, a leaner more go-getting American culture at Goldman, and one of the best governments in the world in Singapore. Now in venture capital, Dr Tan has to use all that he has learnt in order to groom entrepreneurs with a dream and passion to change the world.

“In the early stages of my career, work took up most of my time. I tried my best to over-deliver at the office, and often this had to be at the expense of personal and family time. With smartphones and connectivity, and with good partners at the helm in the different countries, I am able to better multi-task and work anywhere in the world like a road warrior. As a result I have a much better balanced life today, spending time with my loved ones whilst steering this ship to the sky,” concluded Dr Tan with a smile. ■

Following the Heart, with Passion for Art



Nuanced and dimensional, yet exploding with passion, is the therapeutically creative process of art through the eyes of a curator. **Mr Low Sze Wee**, NUSS Member and National Gallery Singapore's Director of the Curatorial & Collections shares with *Patricia Ang*, his passion for art and his insights on life as a curator.

Mr Low Sze Wee graduated from the NUS Law Faculty in 1995 and recently celebrated his 20th class reunion with his fellow classmates. He joined NUSS after graduation and has, for the past two years, been on the NUSS Paint-A-Portrait Project Committee, where he helped to select young artists to paint portraits of NUSS' past presidents.

Career Switch

Sze Wee has always found the creative process of art very therapeutic, and enjoys painting and drawing.

"I enjoy the process of creating something. It involves a deep sense of concentration. There is a tangible outcome after working on a painting," he shared. Sze Wee started working as a litigation lawyer

in 1996, the same year the Singapore Art Museum (SAM) opened and started training its local volunteer museum guides. He was part of the inaugural batch of guides and enjoyed bringing visitors around SAM's exhibits as well as sharing his passion for art with them.

It was not long before Sze Wee realised that job satisfaction mattered more than financial rewards. He then headed to London to further his studies in Art at the School of Oriental and Africa Studies (SOAS), University of London and subsequently, made the big leap with a career change in 1998.

Life as a Curator

Upon graduating from SOAS, Sze Wee joined SAM in 2001 working as an assistant curator and eventually became the Deputy Director of the Curatorial and Collections Department.



In 2007, Sze Wee was awarded the National Heritage Board Research Award in recognition of his contributions to research on Singapore and Southeast Asian art history. Three of his exhibitions have also garnered the annual NHB Exhibition Awards: *Convergences – Chen Wen Hsi Centennial Exhibition* (2007), *The Big Picture Show* (2008, co-curated with Ong Zhen Min) and *Xu Beihong in Nanyang* (2009, co-curated with Chow Yian Ping).

Sze Wee's first show as a curator was the exhibition on Mr Wu Tsai-Yen, an internationally renowned Chinese finger painter. Since then, he has handled many major exhibitions, some of which contained surprising works of art.

"I recalled working with an artist whose concept was to surround the room with fishing lines. Tiny nails had to be hammered in each corner of the wall so as to hang the layers of fishing lines leaving no gap from the floor to the ceiling for all four corners of the room. It was a tedious process. The artist wanted to create the effect for the room to look as though it was in the middle of the sea with lots of reflection. When the lights were switched on, it presented an uneven reflection, which was stunning," recounted Sze Wee.

Joining National Gallery Singapore

Sze Wee was appointed as Director of the Curatorial and Collections Department for the National Gallery Singapore (NGS) in 2009. NGS will open in November 2015 and will house several exhibition spaces, including the Singapore and Southeast Asian Galleries.

These galleries have art pieces dating back as far as the 19th century to the present day, and endeavours to present the art histories in this region. They include pieces from Cheong Soo Pieng and Chen Wen Hsi, whose works can be seen on the Singapore 50 Dollar bill. Both artists are pioneers of Singapore's first local art movement – Nanyang Art. NGS also has seven other galleries for short-term special exhibitions.

Memorable Moments

Since moving from SAM to NGS, Sze Wee has curated many exhibitions in Singapore and abroad, including *20th Century Chinese Paintings in Singapore Collections* (2003), the Singapore Pavilion at the 50th Venice Biennale (2003), *Embracing Infinity: Works by Tan Swie Hian* (2004), and *The Story of Yeh Chi Wei* (2010). He has also contributed more than 20 essays on Singapore and Southeast Asian art for various publications.

In 2007, Sze Wee was awarded the National Heritage Board Research Award in recognition of his contributions to research on Singapore and Southeast Asian art history. Three of his exhibitions have also garnered the annual NHB Exhibition Awards. They comprise *Convergences –*

Chen Wen Hsi Centennial Exhibition (2007), *The Big Picture Show* (2008, co-curated with Ong Zhen Min) and *Xu Beihong in Nanyang* (2009, co-curated with Chow Yian Ping).

"It was an enriching experience working on the Xu Beihong exhibition. The artist was known for his modern Chinese art and lived in Singapore. There was a time when Singapore could have said to have had the most number of works by Xu Beihong in private hands. Many of his works were produced and collected here. It is fulfilling to work on the exhibition that unearthed more facts about his time in Singapore and Malaya. This exhibition created much awareness of the artist and his deep connections to Singapore," shared Sze Wee.

A memorable artist to Sze Wee has to be Yeh Chi Wei. He curated an exhibition on him in 2010 at SAM. As a trainee volunteer at SAM, Sze Wee had read a reference book on Singapore art history *Channels and Confluences* written by SAM museum director Kwok Kian Chow and was drawn to two paintings by the artist because of his use of colours, composition and subject matter. Several years later, Yeh Chi Wei's family wanted to donate works to the museum, and through research, Sze Wee learnt that Yeh Chi Wei was a well-known figure in Singapore.

"I am glad to be able to recover an aspect of history and have Yeh Chi Wei reinstated into Singapore art history. His works have not been seen for a long time and hence, forgotten. There was intensive research to prepare for the exhibition and it was all worth it," concluded Sze Wee.

Moving forward, Sze Wee hopes to continue collaborative work with artists, artists' families and researchers to build NGS's archives, as well as acquiring other historically significant pieces that will eventually be made public, allowing art to be further appreciated. ■

GE 2015



Changing Times, Unchanged Leadership

It's over but what does it mean for Singapore's future?
The Graduate examines General Election 2015 and interprets its
results and impact on the people of our nation.

Gathered at assembly grounds across the island, the people of Singapore held their breaths, awaiting news that could change the course of the nation's history. The tension was palpable – and for good reasons.

The General Election (GE) 2015 was a monumental event. The ruling People's Action Party (PAP) faced an unprecedented challenge in the first fully contested election in Singapore's history, bringing the total number of candidates to 181. Members of the opposition vied for all 16 Group Representation Constituencies (GRCs) and 13 Single Member Constituencies (SMCs) in hopes of securing a place in Parliament to create an entrenched opposition presence.

"It is a major turning point for Singapore," said Prime Minister Lee Hsien Loong in an interview with the press on polling day, acknowledging the gravity of this election.

Election fever struck Singapore over the nine days of rallying; the roar of crowds at the gatherings for both

incumbent and opposition parties filled the air and emotions ran high, with many taking to social media to express their views in real-time. The election saw a record number of over 110,000 tweets sent by candidates of the seven participating parties and citizens.

In a greater reflection of the evolving media landscape, the Singapore Elections Department released a sample count to the public for the first time, in a bid to quell misinformation from unofficial sources due to the proliferation of social media.

Despite a shroud of haze that blanketed the country earlier that week, the smog seemed to lift on the evening of 11 September as the country gained a clear view of its political future. In what has been termed a "landslide victory", the PAP secured 83 of the 89 seats. Furthermore, the party recaptured Punggol East SMC – albeit, narrowly – and saw a surge in its vote share – gaining nearly a 10 percentage point increase from the 2011 polls.

After a seemingly vigorous display of public support for

the opposition, the outcome came as a heavy blow to the PAP's opponents, leaving leaders and supporters incredulous in the immediate aftermath.

The national swing against all returning opposition parties impacted them across the board - the Singapore Democratic Alliance (SDA) suffered a loss of 2.95 percentage points, the Workers' Party (WP) conceded 5.54 percentage points, and the Reform Party (RP) lost 11.7 percentage points. The Singapore's People's Party (SPP) and National Solidarity Party (NSP) performed the poorest, losing 14.36 and 13.98 percentage points respectively. The result also meant that the gains made by the WP in GE 2011 were lost.

One question now lingers in the minds of Singaporeans - what happened?

A Meteoric Rise and A Stunning Defeat

In the lead up to GE 2015, the opposition was considered a force to be reckoned with. More than ever, Singaporeans appeared to want a sizeable opposition in parliament. WP rallies were massive affairs, attracting up to 30,000 supporters at times, and have even been likened to rock concerts by online news outlet, mothership.sg.

Combined with its best performance historically at the polls in 2011, and the perceptible erosion of electoral support for the PAP from 75 percent of the vote share in 2001 to a mere 60 percent in 2011, the opposition was set to win big. However, this was not to be.

Where did it go wrong? The most commonly proffered explanations by experts included timing and questions surrounding the competency of opposition candidates. National University of Singapore (NUS) Political Scientist Hussin Mutalib highlighted that the election came at a time when Singaporeans were reflecting on the past 50 years of nation building, a process largely attributed to the efforts of the ruling party. The passing of founding Prime Minister Lee Kuan Yew earlier this year may have also factored into the results, Associate Professor Mutalib added.

"Singaporeans may have felt the need to honour Mr Lee's legacy by continuing his ideals, policies, and emphases on meritocracy, multiracialism, and non-corrupt leadership," said Prof Mutalib. Indeed, the PAP's track record of clean and competent leaders, along with its focus on leadership renewal based on critical governance principals, took pride of place in

the party's rally speeches - an appeal that may have resonated with Singaporeans.

The controversy surrounding lapses in the management of the Aljunied-Hougang-Punggol East Town Council (AHPETC) did the opposition no favours either, and may have served as a deal breaker for Singaporeans questioning their credibility.

Furthermore, the anxiety to prove the quality of their candidates may have ultimately backfired on the opposition, says Mr Devadas Krishnadas of Future Moves.

In an interview with Channel NewsAsia, Mr Krishnadas pointed out that qualifications did not necessarily translate to perceived competence, a reference to the opposition's roster of well-heeled candidates. It was the PAP's "intensified, targeted communications efforts" that successfully conveyed their socially oriented policy transformations and commitment to serve, an area that the opposition was lacking, he added. Hence, in a paradoxical twist of fate, the opposition may have lost the grassroots appeal that previously catapulted it to prominence.

The Road Ahead

As the dust settles and Singapore's 13th Parliament comes into session, the nation's predicaments remain to be solved. Bread and butter issues led the concerns raised during GE 2015. In addition, some Singaporeans hoped to see the political discourse encompass a broader range of issues.

As a business analyst, NUSS member Liu Zi Ming, 27, felt it was crucial for the debate to extend beyond domestic affairs. "There has not been much discussion on international affairs, and this is concerning," he said.

If the incumbent were to inadequately address these issues, the opposition stands a chance at reinforcing its significance as a safeguard for the people's interests.

"If [the opposition] can also produce a calibre of talent that approximates the PAP's, and if their new candidates exhibit a genuine commitment and passion to serve the Republic, then on balance, a two-party system with a slight increase in opposition presence in Parliament may be what many would like to see developing in Singapore," said Prof Mutalib.

However, the willingness of Singaporeans to accept a stronger opposition influence remains to be seen.

"My fear is that Singapore may go the way of Western democracy, where there is gridlock and difficulty in coming to a consensus," said Mr Soh Yi Da, 26, an NUSS member. ■

"If [the opposition] can also produce a calibre of talent that approximates the PAP's, and if their new candidates exhibit a genuine commitment and passion to serve the Republic, then on balance, a two-party system with a slight increase in opposition presence in parliament may be what many would like to see developing in Singapore."

Hussin Mutalib

Political Scientist
National University of Singapore

CONCLUSION It will be years before Singaporeans go to the polls once again. In that time, it is up to the ruling party and the oppositions to prove their mettle and commitment to the people of Singapore, and set a course for the nation's future.

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NUSS-Residential College Mentorship Programme Appreciation Dinner | 20 August 2015 | Kent Ridge Guild House



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A Mentor-Mentee NIGHT OUT

Mentors and mentees enjoy the bonds of friendship at the end of the NUSS-Residential College Mentorship Programme.

The programme, which is in its third year running, saw close to 70 mentors and mentees enjoying an informal meal together. In his opening address, Mr Jeremy Ee, Chairperson of the Alumni Development and University Relations Sub-Committee, thanked mentors for their time and invaluable guidance for the past year. He also expressed his gratitude to mentees for proactively taking part in the programme.

The night was filled with animated chatter as mentor-mentee pairs shared their stories of the past year with others. Many found great value in the programme which saw professionals expressing their gratitude by giving back to NUS and allowing students to learn beyond an academic setting, gaining invaluable lessons.

Mr Nigel Toe, a mentee studying Business and Economics, said he learnt most from his mentor's leadership style when he had to make difficult decisions in the workplace. "He opened my eyes to the real world, it definitely isn't easy to manage a big team," he explained. These were learning points that he would

not have been exposed to in an academic environment.

This mentorship programme has also provided mentees with a platform for interaction amongst a crowd of professionals, improving their communication skills.

Ms Carrie Chan, a mentor who graduated in 1987

agreed, "Through mentoring them, mentees could ask more personal questions and had the advantage of getting one-to-one advice, contributing to their soft-skills such as people interaction."

As some mentors had more than one mentee, friendships were also formed amongst the students. These students also learnt from their mentors in different ways. Mr Sandeep and Mr Koh Jiyao, both students at NUS, would not have met had it not been for this programme. Due to different aspirations, they both had

different takeaways from their mentorship. While Mr Koh focused on management points, Mr Sandeep chose to build up entrepreneurial skills as his mentor, Ms Angela Toh is an entrepreneur.

While general perception might be that only the mentees gained from the programme,

mentors Mr Richard Hartung and Ms Carrie Chan disagreed. Mr Hartung explained that in his line of work, the opportunities to interact

with youths are limited and he is happy to both teach and learn from the younger generation.

Ms Chan concurred, "My mentee has exposed me to new technology and helped me see new ways to do things."

At the end of the evening, Membership Director, Mr Dinesh Singh, stressed the importance of maintaining these bonds. He reminded mentees to be proactive in engaging with their mentors after graduating from the programme as "what you put into the relationship is what you will receive." ■

"My mentee has exposed me to new technology and helped me see new ways to do things."

Ms Carrie Chan
Mentor





Engaging Life Members

The Society recently held a briefing session on Life Membership, sharing on the introduction of monthly reduced subscription fees.

Life Membership update



The **Life Members' subscription of \$45** will take effect from 1 January 2016 onwards and will be offset by a **food and beverage (F&B) credits of \$45 per month**, which will be valid for three months.

More than 120 Life Members turned up to know more about the reduced subscription. By the year 2020, the projected number of Life Members at nearly 4,000 will account for more than a quarter of the Society's total membership base. This will severely affect the cash reserves of the Society if nothing is done to mitigate the trend.

The Management Committee (MC) present at the session, had after careful consideration, laid out the rationale behind the decision, which is to ensure the Society's long-term sustainability. The MC also answered questions from those present and shared that embarking on subscriptions for Life Members would take into account the

cyclical capital expenses and annual capital replacements and as a result, strengthen the cash position of the Society for the next five years.

The Life Members subscription of \$45 will take effect from 1 January 2016 onwards and will be offset by a food and beverage (F&B) credit of \$45 per month, which will be valid for three months. Absent Life Members may apply for absent status and will not be charged subscription fees. They will however also not be awarded F&B credits. Acceptance of any absent application for Life Members is subject to the approval of the MC.

For further enquiries on the Life Members' Subscription, please contact Membership Department at mship@nuss.org.sg

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NUSS
The Graduate Club

YOU WILL BE MISSED

Dr Reginald Lee Hong Kee

NUSS PRESIDENT 1985-1988

Dr Reginald Lee Hong Kee, who served as former NUSS President from 1985 to 1988, passed away on 29 June 2015. He is survived by his wife and four grown children.

Dr Lee graduated with an MBBS degree from the medical faculty of the then University of Singapore and was a dedicated medical practitioner with a private medical practice at Beach Road in Singapore. Despite his busy schedule running his own medical practice, he made time to attend the various committee meetings and to manage general administration duties for NUSS.

During his tenure as President, Dr Lee led the Society through a time of change. He guided the Society through the recession years of the

1980s, setting it up for success in the growth years. He also saw the Society through its opening of the Adam Park Guild House and the first city guild house at Amara Hotel in 1987, and the following year in 1988, the opening of the Orchard Guild House at Cineleisure Orchard.

Dr Lee was an outspoken, eloquent, witty and intelligent person who was also an optimist. His widow, Mdm Sylvia Jackson Yap, revealed that Dr Lee was well respected by his peers and fellow members in NUSS. His daily presence at Kent Ridge and Adam Park Guild Houses after work, be it at the bar, billiards' room, jackpot or karaoke lounges for nearly three decades since the 1970's, was a well known fact.

NUSS Past President,



Dr Lee (second from right) at NUSS.

Mr Chandra Mohan K Nair shared that Dr Lee had a very exuberant spirit with a good heart and was always enthusiastic to serve NUSS and his alma mater, NUS. A good and loyal friend, Dr Lee was also a very seasoned snooker player, having been a Singapore junior snooker champion in the 1970s and representing NUSS at tournaments for several years.

NUSS has lost a much-valued member who has given a great portion of his life to the growth and success of the Society. His leadership and dedication in the face of tough times built resilience in the ethos of the Society. Dr Lee's contributions to NUSS are very much valued and the Society is thankful that he has fostered a legacy that will be remembered and treasured always.

Lauding Winners Par Excellence

NUSS once again recognises and honours winners of the NUSS Medal for Outstanding Achievement.

Since 2010, NUSS has been recognising and awarding outstanding NUS students who have excelled academically and have had a proven track record in student activities, community and voluntary services. The Society established the **NUSS Medal for Outstanding Achievement** as one of the many initiatives to forge closer ties with its alma mater through the financing of endowments for educational purposes as well as synergistic partnerships to strengthen bonds between the graduate community and NUS.

NUSS congratulates the following winners and wish them all the best in their future endeavours:

- **Aprajita**
LKY School of Public Policy
Master in Public Policy
- **Phang Kok Jun**
YST Conservatory of Music
Bachelor of Music
- **Foo Zhou Jie Aloysius**
Faculty of Arts & Social Science
Bachelor of Arts
- **Sandeep Paul**
Multi Disciplinary Programme
Bachelor of Engineering (CEG)
- **Goh Kun Han Justin**
School of Design & Environment
Bachelor of Science (SDE)
- **Kristabelle Tan Chu Qian**
Faculty of Arts & Social Science
Bachelor of Social Sciences
- **Huang Junjie**
Duke-NUS Grad Medical School
Doctor of Medicine (Duke)
- **Tan Ying Zhe Ernest**
Faculty of Science
Bachelor of Science
- **Low Kuan Yew Kenny**
Faculty of Law
Bachelor of Laws
- **Tay Yang Shun**
School of Computing
Bachelor of Computing
- **Ng Xiang Long**
NUS Business School
Bachelor of Business Admin
- **Elaine Teoh Wen Qin**
Yong Loo Lin School (Medicine)
Bachelor of Science (Nursing)
- **Pang Junxiong, Vincent**
SSH School of Public Health
Doctor of Philosophy (SPH)

A CHIVAS INTERLUDE | 30 July 2015 | The Upper Quad

A Taste of Whisky

Enjoyment with a Chivas whisky in hand brings bliss for whisky lovers.

Whisky aficionados had an enjoyable evening at the recent whisky tasting session with the renowned wine specialist, Mr Rajan Menon at Bukit Timah Guild House, The Upper Quad Bar. With over 20 years of experience in the Wine and Spirits Industry, Mr Menon is Pernod-Ricard Singapore's Brand Ambassador. Canapes were served at this light-hearted event as 42 members and their guests savoured the unmistakable tastes of the blended Chivas 12 and Chivas 18 whiskies, as well as the Aberlour 12 single malt whisky.

With a glass of whisky in hand, it was certainly a perfect evening after a hard day at work! ■



CELESTIAL WINE PAIRING | 14 July 2015 | The Scholar Chinese Restaurant

EAST MEETS WEST

Wine pairings with Chinese Cuisine hits the sweet spot.

The Celestial Wine Pairing Dinner was hosted by Celestial Bay Winery owner, Michael O'Brien and his wife, Kim. This East Meets West themed dinner saw the O'Briens working closely with Chef James Aw, Executive Chef at Kent Ridge Guild House.

The popular sold-out event saw 61 members and their guests experience a total of five different wines tastefully paired with 7-course Chinese dishes, carefully balancing the flavourful Celestial Bay wines with the Chef's lighter-tasting Chinese cuisines to create a harmonious blend on the palate.



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GETTING TO KNOW YOU

An evening of networking brings together alumni from distinguished universities

Graduates from numerous distinguished universities met for an evening of networking aptly named 21: Endless Connections. The networking event brought together members from 21 alumni clubs and was the first collaboration between NUSS and Distinguished Universities Alumni League (DUAL), a non-profit organisation comprising 20 alumni clubs.

The inaugural event kick-started with an opening address by the president of DUAL, Ms Ng Hau Yee, who introduced DUAL and its role. Ms Ng mentioned that DUAL not only serves as an avenue for members to gain access to the events of all the alumni clubs under DUAL, but it also organises events such as monthly DUAL Drinks and DUAL Thanksgiving. In addition, the non-profit organisation also

contributes to the community with its initiative, DUAL Gives Back. It has raised funds for many beneficiaries, including Club Rainbow and MINDS. On the collaboration between NUSS and DUAL, Ms Ng said, "I think this is a great opportunity for DUAL members, as well as NUSS members, to network, to get together, and to know about each other."

Following the evening's introduction, participants wasted no time in getting to know one another. Drinks flowed and graduates exchanged name cards and engaged in meaningful conversations as they moved from circle to circle.

Ms Chan Li Lian, an NUSS member and alumnus of NUS, expressed her delight in being a part of the event. Sharing her thoughts on 21: Endless Connections, she enthused, "It's a wonderful opportunity to meet people from all walks of



life, socialise and interact with them."

Mr James Wong, a DUAL member and alumnus of UPenn, shared Ms Chan's sentiments. Mr Wong was pleasantly surprised to find the mood in the function room a light-hearted one. He remarked, "It's nice, warm, and casual. People are very approachable, and they

have sustained conversations. It's a different kind of networking from what you have at conferences, perhaps, where people are more interested in collecting as many name cards as possible."

Although 21: Endless Connections has ended, the many friendships and bonds forged have only just begun. ■

MEMBERSHIP DRIVE GRAND DRAW

Big Surprise Win

When Daphne Lim signed up to join NUSS, the 7,000 square foot fitness centre was the biggest attraction for her. "I decided to join NUSS as I had been looking to join a gym, and realised that the NUSS membership was a much better deal than the membership fees of regular fitness centres outside. Also, it was coming to three years since I had graduated, and I felt the membership would also be a good investment at the same time."

It was a good investment indeed as she turned out to be the winner of the \$10,000 Membership Drive Grand Prize!

NUSS started the membership drive to attract new members. For those who signed up before 21st July 2015, they stood a chance to win \$500 in a weekly draw and \$10,000 in a grand draw.

Daphne was at work when she received the notification email. Not believing what she read, she called NUSS to confirm the good news. "I wasn't expecting to be one of the draw winners, much less with the grand draw."

At the cheque presentation ceremony, NUSS caught up with Daphne and congratulated her on her lucky win. When asked how she would spend

"I decided to join NUSS as I had been looking to join a gym, and realised that the NUSS membership was a much better deal than the membership fees of regular fitness centres outside."

DAPHNE LIM



her winnings, Daphne explained she had recently injured her knee, so she would use the money to cover her recovery costs. She would also treat her family to a nice meal.

Daphne also added that being a member of NUSS now, she would eventually want to join more sporting activities and hopefully, meet other members who are similarly enthusiastic about sports. NUSS offers a wide range of sports and recreational activities to suit all ages and seasons, including badminton, bowling, golf, running and balut amongst many more.

Member-Get-Member PROMOTION

Each new member will receive
\$200 F&B Vouchers.

First to Third Referral

\$200 F&B voucher

Fourth to Seventh Referral

\$400 F&B voucher

Eighth Referral and above

\$600 F&B voucher

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* Terms and Conditions Apply.

Promotion is only valid from 14 September 2015 to 31 December 2015.

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NUSS 'PAINT-A-PORTRAIT' PROJECT | 26 August 2015 | Kent Ridge Guild House



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For the 3rd year running, the NUSS 'Paint-a-Portrait' Project continues to commission new art pieces of the Society's past presidents to commemorate its rich historical legacy.

The NUSS 'Paint-a-Portrait' Project kicked off in 2013 with the intention of commissioning young artists to paint portraits of the Society's first 19 past presidents. This was to honour their contributions and services to both the Society and community at large during their terms.

It is the brainchild of current President David Ho who first conceived the idea back in 2012. Spearheading the project and leading the Judging Panel is Ms Juliana Lim, an experienced Arts Manager, NUSS member and Arts Connections Convenor. Other judges, all similarly experienced and respected within their respective art fields, were Artist, Ms Hong Sek Chern, Museum Directors, Dr Kenson Kwok, Mr Low Sze Wee and Art Collector, Associate Professor Victor Savage.

The project also presented an opportunity for NUSS to engage with the local arts

community. By commissioning artists to paint these portraits, all of them emerging talents from Nanyang Academy of Fine Arts (NAFA), LaSalle and School of the Arts, this project allows them to showcase their talents, while telling the Society's story through art. All the portrait pieces are unique in style according to the selected artist's strengths.

The 'Paint-a-Portrait' Project is supported by the National Heritage Board and has received a Heritage Participation Grant in 2013 for its efforts to preserve and document the Society's history and heritage.

Professor Tommy Koh, the Project's Patron was at the recent unveiling of the second batch of paintings on 26th August, where a simple lunch was served. This batch of six paintings featured presidents who served the Society from 1962 to 1994. It included Lin Yu Hao's portrait of Dr Reginald Lee, NUSS president from 1985 to 1988,



who recently passed on. Other portraits unveiled were of Mr Paul Abisheganaden, Mr Ernest Wong, Mr Gopinath Pillai, Mr Kumar Lal and Mr Anwarul Haque.

The first batch of portraits, unveiled in March 2014, is also on display at the Kent Ridge Guild House's Legacy Wall. They include presidents who served from 1961 to 1975 - Mr Lim Ho Hup, Mr Harry Chan, Mr Stephen Sim, Mr S Rajendran and Professor Maurice Baker.

Members can look forward

to the final batch of eight portraits, most of which are still work-in-progress. These will include presidents from 1954 to 1970 - Mr Kenneth Michael Bryne, Mr Lim Kim San, Mr V Thambipillai, Mr Hon Yun Seng, Dr Chee Phui Hung, Mr S Kumarapathy, Professor Kiang Ai Kim and Mr Geoffery Abisheganaden.

Upon completion of the project, all portraits will take their place on the Legacy Wall communicating the wealth and colours of NUSS' history in an accessible and visual way. ■

Taking a Bite of Food Haven

Each month, *BiTES* magazine features a fresh dining place — whether it is a new outlet of a familiar brand, a revamped concept or a completely new entrant — together with photos and a short write-up for readers to guess the restaurant name and location through a guess-and-win contest. Correct answers are entered in a draw to win a dining experience with the featured restaurant.

The Makan on BiTES in August featured The Dunearn Restaurant. Situated in the peaceful surroundings of the Singapore Botanical Gardens, the restaurant is housed in a beautifully restored bungalow and offers a range of contemporary Western cuisine. Five lucky winners and their guests were treated to a 4-course Executive Set Dinner on 7 September.

Diners were invited to tuck into beautifully prepared and plated dishes, each introduced by Chef Daniel Ho who started the evening with Flamed Smoked Salmon with Champagne Cream and Caviar. This was followed by a Cream of Chickpeas with Sautéed Shrimps soup. Guests were spoilt for choice having to choose from a selection of three different main courses — Slow-cooked Beef Cheeks, Grilled Roughy Fillet or a Prosciutto Fettuccine. Dessert was a Chocolate Raspberry Tart with Orange Sorbet served with coffee or tea — a perfect way to end a delectable dinner. ■



Photo: BITES magazine, www.bites.com.sg

DINING ETIQUETTE

Dear Members

Thank you for supporting our F&B outlets at the various Guild Houses. Your continuous support is crucial for the long term success and viability of the Society.

While you continue to enjoy dining and bonding with your friends and families at our Guild Houses, we would also like to remind members that there is a policy of **“No Outside Food Allowed”** in all our F&B outlets.

As dining etiquette plays a role in everyday life and helps to sustain our restaurants, we do not encourage our members to bring outside food.

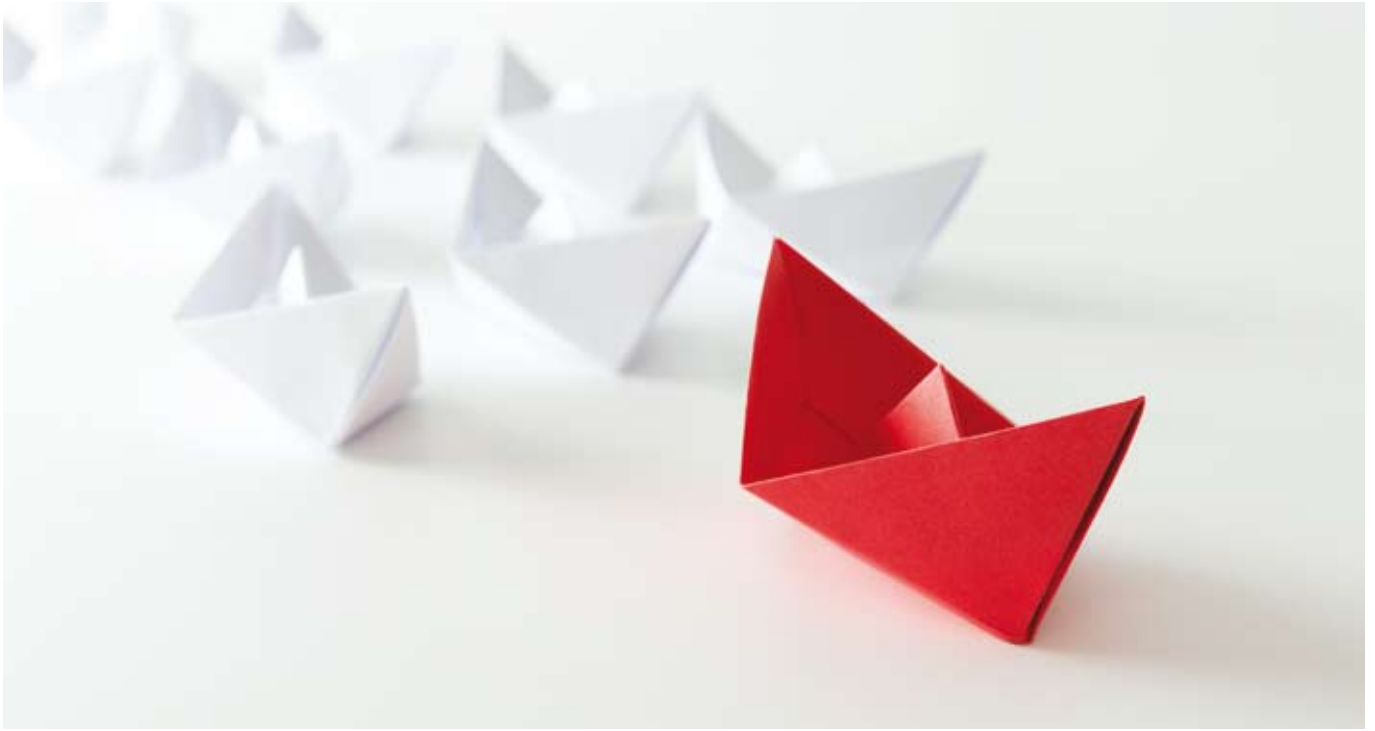
However, there are some unique situations, such as dining with small children, when this is acceptable. We thank you for your understanding of this guideline.

REMINDER
No outside food or drinks



We look forward to welcoming you at our Guild Houses!





Elitism Epitomised in a Competitive Society

With Singapore being a meritocratic society, there is inherent competition in almost all aspects of life.

The Graduate and **Oon Tian Sern** explores the issues of whether our competitive society and different starting points give rise to elitism.

Foregrounding the discussion of elitism are three tenets of society which appear to be mutually exclusive: equality of opportunity, equality of outcome and the background, wealth, social status and connections of one's family. The inherent contradiction exists between market competition that results in an unequal society versus the aspiration of building an egalitarian society. Hence, it is not uncommon for individuals to experience the effects of elitism.

Different starting points

Consider the following thought exercise: You were given a paper ball, just like all your classmates. Your teacher instructed that the students who can accurately land the ball into the dustbin, placed at the front of the class, will be given a distinction for the next class test. Unsurprisingly, there were more students in the front row who had their balls in the bin; you sat at the back of the classroom, threw the ball in your possession and missed the target. You went away from this experience thinking about the inequality of privilege and the different starting point of every individual in society.

Only a few selected students could have occupied the front seats. In a concert or seminar, the front seats belong to the VIPs who have the capital to pay a higher price for a better

position. These privileges represent the markers for what constitutes an elite. There is a growing perception in Singapore that the elites, particularly in education and politics, got there through their connections and privileged backgrounds rather than through their efforts. This is coupled with the general feeling that those who are ahead or in positions of power have lost touch with those on the ground and further back — a hallmark of elitism.

According to Dr Tan Ern Ser, author of the book *Does Class Matter* (2004) and *Class and Social Orientations* (2015), he mentioned that “elites are few in numbers and located at the apex of society”. The distinction between elites and elitism lies in one's attitude. Dr Tan explained, “Elitism suggests being snobbish and out of touch with the masses. By definition, there will always be one or more elite groups in society. As for elitism, this can be an attitude characteristic of a large group of people, even among non-elites. Some elites may not even be elitist, given that they need to identify with the people they rule.”

Rethinking the meritocracy in education

Panel members at the recent Pre-General Election Dialogue organised by NUS explored how elitism affects Singapore's education system. Some suggested that there should be

less emphasis on using the PSLE exams to filter the best students. Instead, raising the averages in our schools, creating opportunities for all students to hone and practise their thinking skills will create a more egalitarian education system.

Echoing similar views on education reform, Mr Daniel Goh from the Workers' Party highlighted at the Hougang Rally during the General Election's campaigning period on the importance of criteria-referenced grading system rather than sorting students according to aggregate scores.

The need to address the growing income disparity and the need to explore more ways to improve social mobility through more bursaries, mentorships and other programmes were also discussed during the dialogue. In this respect, the National University of Singapore (NUS) leads the way in ensuring that no deserving student is denied admission because of financial difficulty. It has several initiatives, such as the NUS Alumni Bursary Fund, in place to lend a helping hand to deserving students to continue pursuing their education despite facing tough financial situations.

Secondary schools and tertiary institutions are also investing in enrichment programs for students to have out-of-classroom learning opportunities at subsidised rates. These are efforts aimed to provide equal opportunities to students regardless of background. However, elitism continues to exist within education.

Wealth and excellence in education

Mr Sin Boon Ann, former Tampines GRC MP and current deputy managing director of Drew & Napier LLC, explained that elitism in education may inhibit the building of a more inclusive society.

"The promise of meritocracy meant that one's success can be fully attributed to one's hard work, especially in education," Mr Sin said. "However, some get ahead because they have better resources than others to begin with while others are left behind."

Mr Sin added, "The convergence of wealth and excellence in education threatens inter-generational social mobility. The upper-middle-class parents are in a better position to protect their children's privileged positions through education by exploiting the superior advantage that they have because of their wealth and standing. As education in Singapore is highly competitive, it would not be unreasonable to assume that

“

Elitism suggests being snobbish and out of touch with the masses. By definition, there will always be one or more elite groups in society. As for elitism, this can be an attitude characteristic of a large group of people, even among non-elites. **Some elites may not even be elitist, given that they need to identify with the people they rule.**



Dr Tan Ern Ser

Author of *Does Class Matter* (2004) and *Class and Social Orientations* (2015)



"The promise of meritocracy meant that one's success can be fully attributed to one's hard work, especially in education. However, some get ahead because they have better resources than others to begin with while others are left behind."

Mr Sin Boon Ann

Former Tampines GRC MP;
Deputy managing director of
Drew & Napier LLC

a child from a poorer and a more humble background with limited resources will find it even more difficult to qualify for the top schools, universities and professions or even scholarships which some may so badly need. We should be concerned if this is a rising trend as it tends to cultivate in the child a sense of self-entitlement to success that is derived from one's privileged social position and is divorced from the wider society of Singaporeans who may not share the same privileged background. Such an outcome may have ramifications in our society if these children go on subsequently to assume leadership positions in Singapore."

Leadership purpose in the public sphere

In the world of politics, elitism is ideally a question of whether the government has been arrogant and out of touch with the masses. Professor Sattar Bawany, Managing Director as well as Master Executive Coach and Facilitator with Executive Development Associates (EDA) Asia Pacific, a leading expert on leadership development and executive coaching in Asia, provided his perspective on this issue. Prof Bawany said, "The intent and purpose demonstrated by leaders on how their ideas are communicated to the masses, contributes to whether a message or policy change is perceived by the masses to be elitist in nature or otherwise."

This is especially important in light of a more educated society. Prof Bawany added: "The younger generation of Singaporeans (Gen Y and Z) is much more flexible and resourceful, have greater access to information, wants to be understood and heard and hence expects more engagement, compassion and tolerance."

Hence, the communication of tough policies within the public sphere has to take an approach that reflects one's leadership purpose as well as be in line with the expectation of diverse stakeholders of different generations in order for the policies and public discourse to be perceived positively."

The original idea of a public sphere and public discourse, a term coined by German sociologist and philosopher, Jurgen Habermas, was to allow for the marketplace of ideas and educated discourse which would lead to a more informed citizenry.

This idea is premised on the ability of citizens to judge what is right—a self-correction process—and sets the foundation for democracy. Demands for democracy seem to have increased as recent events in Singapore, such as the Roy Ngerng and Amos Yee incidents, have set in motion the discourse about the democratic rights of citizens to contest political decisions or political figures and the proper limits of freedom of speech in our multi-racial society.

As the legal cases unfolded for both Amos Yee and Roy Ngerng, we do have an understanding of the legal position of what constitutes responsible speeches in public. However, the seemingly heavy-handed ways in which both were dealt with by the authorities added fuel to the debate that the government is out of touch with the people on the ground and have become elitist.

Lessons from elitism discourse

Prime Minister Lee Hsien Loong, in a speech at the NUS Lecture in 2005 also highlighted the need for the elites to have a sense of shared purpose and responsibility to contribute to Singapore to make it better.

"Every society will have an elite. Even if it aims to become a classless society where all men are equal, some men will turn out to be more equal than others, a refrain by George Orwell. The issue is: what kind of elite will it be? If they only care about their own narrow interests, then the society will suffer,



A more educated society demands more engagement.



The younger generation of Singaporeans (Gen Y and Z) is much more flexible and resourceful, have greater access to information, **wants to be understood and heard and hence expects more engagement, compassion and tolerance.**



Professor Sattar Bawany

Managing Director/Master Executive Coach
Executive Development Associates (EDA) Asia Pacific

and in the longer run so will the elite. But if they have a sense of mission and social responsibility, and use their talents and power to promote the interests of the country as a whole, then the society will prosper,” said PM Lee.

“We must keep the elite open and inclusive. We must be able to renew continually this group, to bring in a consistent flow of younger talent, to contribute new ideas and vigour and solve new problems. This is also important for demonstrating to all that if you work hard and do well you will make it to the top, which is the whole basis for Singapore’s success. An open and inclusive elite is thus a reflection of our system of meritocracy, as well as an essential part of it,” remarked PM Lee.

Mr Garry Rodan, an expert on the subject of political elitism, provides insight to the lessons that can be drawn from the discourse: “There is a difference between defending elites and defending elitism. It is possible to be an elected political elite who uses that power to oppose elitism, which would involve acting in ways to promote a more egalitarian society. This would include promoting the political space and political culture, empowering a wide range of citizens to be able to question and hold elites to account for how they exercise social and political power. If you believe that citizens have the right to express ‘views’ on how those in power use that power, then you should engage them over the substance of those criticisms, not dismiss critics on the basis of their social status, occupation or educational level.”

To further explain where did the negative perception of elitism come from, Mr Rodan added, “When elites — be they social, political or economic elites — project themselves as superior to others they should not be surprised to get a critical reaction, particularly from those who feel marginalised. This is not necessarily just because of envy, but because the idea that all elites got to be elites solely because of their intrinsic talents rarely holds up to scrutiny. Some people are born into more opportunity than others, so it is not merit alone that explains who has wealth, status and power.”

Discrimination of foreign workers

While attaining merit may be a vehicle for accumulating wealth, status and power, Mr Jolovan Wham, Executive Director at Humanitarian Organization for Migration Economics (HOME), shared that it is likely that wealth, social status and influence greatly impact the social works and causes that one supports.

Social Innovation Park

THE IMPERFECTIONS of meritocracy are that some individuals fall through the cracks of the system and cannot achieve social mobility. The responsibility lies in the social service sector, civil society and social enterprise to offer a helping hand. Dr Victor Tong explained the role of Social Innovation Park, stating, “A clear gap we find is the lack of incubators to support social enterprise that reaches out to the underprivileged individuals. Social Innovation Park serves to close this gap and create a better world through supporting the work of social entrepreneurs.”

He added, “In light of the familiar conception of elitism, it is easy to ignore the elites who creatively, persuasively and responsibly use power and privilege to encourage social innovation to help the poor and needy.”

To date, Social Innovation Park has run the Global Social Innovators Forum (GSIF) and has attracted 16,000 participants, supported 600 collaborations, 2000 new ideas projects, improved 160,000 lives and has an outreach of 10 million views. Its latest social innovation competition promises to turn four brilliant ideas into reality, with funding support of up to \$10,000. The competition aims to inspire more social entrepreneurs to follow the footsteps of 18 Chefs, SEA, O School, Laksania and Teddy Tots.

“In light of the familiar conception of elitism, it is easy to ignore the elites who creatively, persuasively and responsibly use power and privilege to encourage social innovation to help the poor and needy.”

Dr Victor Tong
Director
Social Innovation Park,
a social enterprise incubator





Every society will have an elite. Even if it aims to become a classless society where all men are equal, some men will turn out to be further equal than others. The issue is: what kind of elite will it be? If they only care about their own narrow interests, then the society will suffer, and in the longer run so will the elite. **But if they have a sense of mission and social responsibility, and use their talents and power to promote the interests of the country as a whole, then the society will prosper.**



Prime Minister Lee Hsien Loong



On the topic of elitism, he shared, “My work deals with the rights of foreign migrant workers in Singapore and it is a cause that resonates strongly with international human rights organisations. In my experience with foreign workers and the Ministry of Manpower, we are very clear that there are no anti-discriminatory laws in place and the oppression and discrimination of migrant workers lead to the idea of elitism being accepted and normalised, such that it is unnatural for foreign migrant workers to unpack their assumptions and problematise their unfair treatment.”

Mr Wham added, “If we look at the SMRT scandal and the official explanation for why bus drivers from China are paid less than Malaysian bus drivers, bearing in mind that both groups are foreign workers, the explanation that the Chinese bus drivers are provided with accommodation and hence have to accept a lower pay seem to deviate from the international standard of equal work for equal pay, which was the counter claim that HOME has brought forth to the public discourse of the SMRT scandal.”

Social entrepreneurship for the underprivileged

When quizzed by BBC *HARDtalk* presenter Stephen Sackur at a symposium on whether Singapore believed in the notion of a safety net, Deputy Prime Minister Tharman Shanmugaratnam famously replied, “I believe in the notion of a trampoline,” to assert the active intervention of the government to provide social support without undermining personal responsibility. The surfeit of funds available for fledgling business, social entrepreneurship and voluntary welfare organisations to engage

in projects which creates job opportunities for the underprivileged are strong evidence to the notion of trampoline – the idea of helping an individual to help oneself.

Dr Victor Tong, director of Social Innovation Park, a social enterprise incubator, shared his perspective on funding support: “Since our inception in 2006, we have been supporting brilliant social enterprise ideas, which are innovative, visionary, creates social impact and are sustainable so as to harness the energy of social entrepreneurs to help the underprivileged in society (*See sidebox in previous page*).”

Elitism has been discussed from the domains of education, governance, businesses and social service sector. Many are quick to dismiss the government for not doing more to help individuals secure a better future through education and other social programmes, and these expectations and unhappiness may have transcended into scepticism and being apolitical about politics and governance in Singapore.

The efforts in social service and social entrepreneurship sectors to promote the growth and social mobility of disadvantaged individuals are less noticeable, because they appear to be far and few between, leading to the common perception of Singapore as an elitist place. ■

CONCLUSION The perception of elitism being prevalent in Singapore is real and if allowed to progress unfettered, in practice, may give rise to inequality in society. It remains to be seen if more steps and action need to be taken by the elites themselves to change this perception.



THE GREAT DIVIDE

Plagued with growing income disparity, Singapore must find innovative solutions to an age-old problem. **Dione Lum** explores the question of whether Singapore can find the remedy it needs before it becomes too late.

From its humble origins as a colonial backwater to its present day status as an economic powerhouse, it is little wonder that Singapore has been hailed as a land of opportunity and abundance. Despite Singapore's diminutive size, Asia's second smallest country also happens to be the region's second richest, after Japan. On a global scale, Singapore continues to top the charts, with a Gross Domestic Product (GDP) per capita ranking between European Union members Italy and Spain. The city-state even held the title of third wealthiest country in the world, according to a worldwide rich list compiled by Forbes magazine in 2012.

Upon closer examination, Singapore's astronomical ascent into the world's economic stratosphere comes as little surprise. Despite a lack of natural

resources, the country derives much of its success through courting foreign wealth. With a top-tier corporate taxation rate of 17 percent, the nation offers one of the most attractive tax frameworks among developed nations. Strategically located among the world's leading emerging markets, Singapore also boasts the grand tri-factor for investors – a robust financial system, virtually no corruption, and an uncomplicated bureaucratic framework.

However, while a sustained period of strong economic growth has lifted the people of Singapore from poverty, it has also plagued them with unsought repercussions. Inequality in Singapore has become an area of growing contention among its people, and with good reason – the nation's income gap, measured with the Gini Coefficient, is one of the largest in the developed world at 0.464*, a figure comparable to those

* Source: CIA World Factbook.

of Ecuador (0.485) and Peru (0.453). The Gini coefficient represents the inequality of income distribution among households. The coefficient varies from 0, which reflects complete equality, and 1, which indicates complete inequality.

High cost of living

The growing sense of disparity is further exacerbated by the city-state's high cost of living. Singapore topped 131 cities globally to become the world's most expensive city to live in for the second year running in 2015, according to the Economist Intelligence Unit (EIU).

In a nation lauded as a haven for "Ultra High Net Worth Individuals" or those with US\$30 million in assets as defined by a Knight Frank study, the rich enjoy the comforts of a liveable city praised for urban innovation. Waterfront properties and private yachts dot the island's coastlines and the throaty roar of supercars are now commonplace.

However, Singapore is a very different place for its middle-class and low-income

citizens. As the cost of living escalates and wage growth remains slow, lower-income households bear the brunt of these effects. To add insult to injury, the vast gulf in income distribution also means that society's most needy are the least likely to experience the benefits of Singapore's economic growth.

According to Caritas Singapore, a local body of Catholic charities and community groups, the nation's poorest citizens are left with just S\$5 per month after paying for basic utilities, housing, and healthcare.

In a speech in Parliament on the Budget 2012, then Tampines GRC MP Irene Ng warned of a grim outlook if no efforts were made to tackle these challenges. "If we continue in this trajectory, we will be an increasingly rich and unequal society with an upper class of the super-rich and an underclass."

"One security officer, aged 61, said his salary of \$1,000 a month has remained stagnant for the last 20 years," she added, illustrating the challenges faced by Singapore's low-income earners.

The Evolution of Expenses in Singapore



Middle-class sandwiched

Despite forming a bulk of the community, the oft-overlooked middle-class faces a host of difficulties as well. Unlike low-income households, members of Singapore's sandwich

class are not insulated from the impact of inflation by various assistance schemes, such as the Workfare Income Supplements introduced in 2013.

In an interview with *TODAY* on 23 January 2015,

The Sandwich Class

Unlike low-income households, members of Singapore's sandwich class are not insulated from the impact of inflation by various assistance schemes, such as the Workfare Income Supplements introduced in 2013.



A Lifetime of Debt?

Middle-class families are often saddled with mortgages such as those for homes and vehicles, and may spend a lifetime paying off such debts.

Mountbatten MP Lim Biow Chuan said: “The challenge is the middle-income. They do feel the pinch because they are not entitled to the benefits and yet, they feel the full blow of increases in the cost of living.”

Mr Lin Guan Yu, 60, a middle-class Singaporean, sums up this sentiment aptly: “It feels like we have been left to fend for ourselves.”

Mr Lin, who works in real estate, worries most about how the cost of living will impact the long-term prospects for his two children.

“I have been able to provide for them till now, but living in Singapore is so expensive. I fear they will not be able to enjoy the same lifestyle much longer,” said Mr Lin.

In addition to being left out of financial schemes, middle-class families are often saddled with mortgages such as those for homes and vehicles, and may spend a lifetime paying off such debts.

According to the Urban Redevelopment Authority, Singapore’s private property price index has risen by 114 percent, from 112.8 to 214.3, between 2003 and 2013. Similarly, car prices in Singapore are the highest in the world.

Schemes helping – or not?

In light of growing economic and social disparities, the Government has made some headway in reversing the effects of the income gap – wages have been raised at the bottom and taxes on wealth have increased at the top. This year, Deputy Prime Minister and Finance Minister Tharman Shanmugaratnam announced higher marginal tax rates for the top 5 percent of income earners in his Budget statement. Additional support has also been pledged for the nation’s middle-class such as the Personal Income Tax Rebate, SkillsFuture Earn and Learn Programme, and increased CPF contribution rates.

The Cost of a Stronger Social Safety Net in Singapore



A stronger social safety net will come at a cost. It would mean the end of low taxation – a key driver of the nation's wealth.

However, experts felt that such schemes only alleviate the effects of the income gap rather than address the root of the issue. Mr Donald Low, Associate Dean of the Lee Kuan Yew School of Public Policy suggested that a radical rethinking of the country's policies and institutions are necessary.

Speaking at a forum in 2013 on income disparity organised by the National University of Singapore Political Association, Mr Low said: "Income inequality is not something that can be fixed by a subsidy here, a tweak there, a use of incentives, raising foreign worker levy somewhere else... I think it is a far deeper problem that is deeply rooted, not just in domestic policy but also in our political economy."

Experts such as Mr Low suggested that the strengthening of social safety nets will be integral in overcoming the obstacles that the nation faces. The nation has neither a minimum wage nor an established poverty line, and unlike its Western counterparts, Singapore

lacks welfare provisions. With gradual increments in taxation, enhancements in areas such as healthcare subsidies and retirement coverage can be achieved. A stronger social safety net may also encourage entrepreneurship through the reduction of risk, bolstering Singapore's domestic economy.

However, everything comes at a cost. The proposed changes would mean the end of low taxation – a key driver of the nation's wealth.

At the crossroads

As the nation celebrates its 50th year of independence, Singapore finds itself at a crossroads once again. Will the nation be able to discover the balance between the meritocratic ideals of its founders and economic growth? Can it successfully foster an inclusive society where every citizen benefits equally from the country's progress? The answers ultimately lie with the nation's leadership.

In spite of the uncertainty, one thing is clear: Singapore can no longer rely on the

"Income inequality is not something that can be fixed by a subsidy here, a tweak there, a use of incentives, raising foreign worker levy somewhere else... I think it is a far deeper problem that is deeply rooted, not just in domestic policy but also in our political economy."

Mr Donald Low

Associate Dean

Lee Kuan Yew School of Public Policy, NUS

economic model of "growth at all costs". With the conclusion of the nation's 17th General Election, the government must take heed of the people's concerns, and commit themselves towards compassionate and equitable growth for a meritocratic society. ■

CONCLUSION Despite Singapore's phenomenal economic growth, there is a growing fear that the fruits of growth are increasingly less inequitably shared between the rich and the middle to lower class of Singapore. More than ever, the future of Singapore lies in our hands.

Home is Where ... A Guided Tour

15 August 2015
Kent Ridge Guild House



EXPLORING HOME THROUGH THE LENS

Home. This simple word carries a different meaning to each person. As we celebrate 50 years of nationhood, three young photographers explore the meaning of 'Home' in their own personal ways through relationships, spaces and religions. Curator Tan Ngiap Heng took members and guests on a guided tour, giving them a general overview of the exhibition, while photographers Jia Liang and Geraldine were on hand to explain the concept behind each of their pieces. Noor Iskandar, who was unable to attend, was represented by the Curator.



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Chillax @ Chill-Lab

26 August 2015
Kent Ridge Guild House



MID-WEEK CHILLING

Over 50 undergrads and members unwound at the Chill-Lab to the serenades of Raina Sum and Michaela Matthews. Supported by Advisors Alliance Group, this mid-week event also saw DJs Tony Hang, Elf and Kasin from the University's very own DJ Collective, SynQ, flexing their musical muscles to bring high energy sets laden with technical precision and excitement, leaving party-goers wanting for more.



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SNAPSHOTS

Retiring Happy Without Stress - Minimum Sum Scheme and CPF Life

8 July 2015

Kent Ridge Guild House

ENJOYING RETIREMENT WITHOUT WORRIES

Retirement can be an incredibly fitting time to start a new hobby, business, or travel, depending on one's means and health. However, if you're not prepared for the new challenges that often accompany this stage of life, it can be harder to adapt than the pre-retirement period. Sandy Kay, Financial Services Associate Director from AIA Singapore, spoke to NUSS members and guests about planning for a happy and stressed-free retirement through the Minimum Sum Scheme and CPF Life Plans.



Life During and After Menopause

15 July 2015

Kent Ridge Guild House



NOT PUTTING THE 'PAUSE' IN LIFE

Hot flashes, mood swings, sleep disturbances. The key to surviving menopause is by understanding the symptoms and managing it. Dr Susan Logan, Consultant in the Division of Reproductive Endocrinology and Fertility at the National University Hospital, shared health and lifestyle tips to empower NUSS members to lead fulfilling lives in their silver years.

Tennis Section Carnival

12 July 2015

Kent Ridge Guild House



FUN, FOOD, FRIENDSHIP - ALL INGREDIENTS FOR TENNIS

The recent tennis carnival saw participants grouped in four teams - Wannabes, Ninjas, Rainbow and Wimbledon Whites, competing socially in a game of tennis and enjoying the carnival-like atmosphere. There was an ice cream truck providing frozen goodies freely and a Red Bull drinks stall. Other stalls were tennis-related, selling tennis merchandise and providing sports-related services. All participants received goodie bags with vouchers and gifts from Tiger Balm, Atos Wellness, Hybrid Athletes, Under Armour and Soleus watches. Prizes sponsored by Red Bull and Prince were presented to the winning and runner-up teams, as well as to the best-dressed and friendliest teams.

NUSS Dancesport SG50 Party
29 August 2015
Kent Ridge Guild House



A WALTZ DOWN MEMORY LANE

Decked out in a resplendent display of red and white, 100 NUSS members and their guests celebrated SG50 in the true spirit of the Jubilee celebrations this year. For the third instalment of their quarterly Social Dinner and Dance, NUSS DanceSport created this trip down memory lane to celebrate 50 years of nation building.

On arrival, guests were treated to a selection of traditional snacks such as gem biscuits and a variety of sweets, including intricate Nyonya pastries. A three-piece band comprising NUSS members provided the evening's entertainment. The band strummed and sang a repertoire of local hits and led a sing-along session with renditions of evergreen National Day songs. A few hidden talents were spotted during the sing-along, showing the abundance of talent in NUSS.

Laughter was hardly in short supply as guests participated in a series of table games, which included 'guess the historic buildings across Singapore'. Enthusiastic participants were rewarded with vouchers for their efforts in the games segment.

The Lucky Draw saw five happy winners, each walking away with a bottle of red wine in hand.

The NUSS DanceSport SG50 party was made possible thanks to the following generous sponsors: Trilogy Petroleum and Sea Shell Maritime.



Remember to book early for **DanceSport Christmas Ball** which will be held on 12 December 2015, for more fun!

SNAPSHOTS

Think Like a VC
22 August 2015
Kent Ridge Guild House



NEW VENTURE CAPITAL FOR AVID INVESTORS

Douglas Abrams, Founder and Chief Executive Officer of Expara and Expara IDM Ventures, who is also an Adjunct Associate Professor at NUS Business School, spent half a day sharing his wisdom with aspiring venture capital investors and entrepreneurs from NUSS. He expounded on the understanding and working knowledge of the new Venture Capital mindset and funding process, which ultimately empowers individuals with the ability to adopt both the perspectives of an investor and entrepreneur.



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Reference: ManpowerGroup Talent Shortage Survey 2014

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Camaraderie and Competition

Perfect weather and intense competition marked the 29th NUSS Golf Annual

The early morning rain gave way to clear skies and cool temperatures – the perfect weather for a day of golf at the Sentosa Golf Club's picturesque Tanjong Course. Avid golfers teed off in two sessions, with a total of 38 flights. In contrast to the cool weather, competition was fiercely hot as golfers competed for the championship title in six categories. Also up for grabs was the coveted hole-in-one prize of a Mitsubishi Outlander sponsored by Fulco Cycle & Carriage and a pair of Business Class return tickets sponsored

by Qatar Airways.

After a day of competition, the golfers adjourned to the Della and Seng Gee Guild Hall at the Kent Ridge Guild House, where they were welcomed by the NUSS Silverstones, who entertained guests with all-time favourite melodies.

The easy mingling, effortless conversations and 'selfies' taken during the cocktail reception and dinner were a striking contrast to the intense competition earlier in the day. Golf stories and anecdotes were exchanged amidst the forging of new friendships and reinforcing of older ones, a testament to the



strong camaraderie within the NUSS golfing fraternity.

In his address before the 8-course Chinese dinner commenced, Mr Joseph Ng, NUSS Golf Convenor and Organising Chairperson of this year's Golf Annual, thanked all the sponsors for their generous support, as well as the NUSS Golfers for participating.

Although the anticipation of the results announcement was palpable throughout dinner, applause and congratulatory slaps on the

backs were bandied about profusely during the prize giving ceremony for the main title categories as well as novelty prizes.

The evening ended on a high note amidst groans of disappointment and yelps of delight as the lucky draw prizes were drawn. The loudest cheer was reserved for the winner of the grand prize who took home a pair of return economy tickets to any destination on Qatar Airways. ■



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Celebrating SG50 with **SPIRIT OF CHARITY**

NUSS golfers raised more than \$500,000 for the NUS Alumni Bursary Fund at the NUSS SG50 National Day Charity Golf tournament.

In conjunction with Singapore's Golden Jubilee celebrations, the NUSS Golfing community came together for a game of golf to not only celebrate the nation's 50th birthday, but also to do their part for charity.

As the early morning rain gave way to clear skies, 163 golfers teed-off at the Tanah Merah Country Club's Garden Course. Despite the early start, the golfers were in high spirits. Even the afternoon shower did not dampen their moods. Many golfers had cast their eyes on the hole-in-one prizes sponsored by Qatar Airways, Daimler Benz – Singapore and Beam Suntory.

The enthusiasm after a long day of golfing continued well into the evening at the Della and Seng Gee Guild Hall at Kent Ridge Guild House. Members and guests were greeted and entertained by the beautiful music of Guitarpella – a pioneering musical group from the College of Alice and Peter Tan of NUS.

Neil Chan, a recent graduate of NUS who was formerly on the University Scholar's Programme and awarded a full scholarship at the Yong Siew Toh

Conservatory of Music to pursue a Bachelor of Music (Honours), also thrilled with his fingerstyle-guitaring performance.

Before dinner commenced, whisky aficionados had the opportunity to sample the famous Hakushu Japanese whisky sponsored by Beam Suntory while others caught up with friends, old and new. The celebratory mood was further enhanced as all present waited for the arrival of the evening's Guest-of-Honour, Minister for Education, Mr Heng Swee Keat.

Befitting the occasion of SG50, the National Anthem was played before official proceedings commenced. Members and guests alike sang patriotically as they celebrated Singapore's 50 years of independence.

This was followed by a short video clip titled "Last Day of School". Its message of giving back to society was the very cause that the NUSS SG50 National Day Charity Golf event supported. A few tears were shed as the clip's sombre message was vividly brought home.

In his opening address, Golf Convenor, Mr Joseph



Ng said that the money raised would help deserving NUS students continue their studies and give them a leg-up in the pursuit of a better future. He also thanked the volunteers and Golf Section Committee members for their generous contributions and hard work.

The highlight of the evening was the \$500,000 cheque presentation by NUSS President, Mr David Ho to NUS President, Professor Tan Chorh Chuan, on behalf of the NUSS

golfing fraternity. The heart-warming occasion, made more significant by its celebration of SG50, was witnessed by Minister Heng who expressed delight in NUSS' efforts in caring for the less fortunate. He also shared anecdotes, his thoughts and gratitude of being born in Singapore.

The celebratory and festive mood continued well into the night with the announcement of the results of the day's golfing games and lucky draw prizes. ■



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Golf Convenor, Mr Joseph Ng said that the money raised would help deserving NUS students to continue studying and give them a leg-up in the pursuit of a better future.





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Golf Convenor, Mr Joseph Ng said that the money raised would help deserving NUS students to continue studying and give them a leg-up in the pursuit of a better future.



Teeing-off for Deeper Friendships

The 4th annual CUAA-NUSS-PAUM Friendship Golf Classic in Bangkok, Thailand fostered new and re-established old friendships between members of the university alumni associations from Malaysia, Singapore and Thailand.

Home ground advantage once again proved decisive as host Chulalongkorn University Alumni Association (CUAA) emerged champion at the annual CUAA-NUSS-PAUM Friendship Golf Classic. The Society emerged as runner-up, with last year's hosts and champion Persatuan Alumni Universiti Malaya (PAUM) coming in third.

Held across two days, the championship consisted of a social game followed by the competition game proper the next day. The former was played at The Royal Gems Golf City, allowing golfers to interact and warm up in a casual setting. Once the competition kicked off at the Alpine Golf Club, the atmosphere remained friendly and encouraging despite the keen competition. Deeper ties were built among the golfers as good strokes were applauded and wayward ones garnered groans of sympathy.

After a long day of golf, the golfers were treated to a sumptuous dinner at CUAA's alumni building. The warm reception and welcome from the CUAA committees and members, coupled with the beautiful music from a talented 11-year-old violinist, made for a relaxing and enjoyable evening.

The Society's best golfers were Simon Er (37 points), Vincent Tan (35 points) and Koh Yau Chai (34 points), but their golfing prowess alone were not enough to prevent CUAA from emerging Champions with a total of 348 points to NUSS' 333 points.

The camaraderie was evident when the karaoke session began. Sporting golfers from all three associations sang their favourite songs, with some even inviting others to join them in their renditions.

Before departing, the NUSS Golf contingent thanked the CUAA Organising Committee for their warm hospitality, dedication and hard work in making everyone's stay a very memorable one. NUSS will regain home ground advantage next year when the Society will play host and look to recapture the championship. ■



Adjusting to a New Job and Boss

One of the most exciting times in a professional's career is starting a new job. However, with the excitement comes challenges and sometimes stress. If you can prepare yourself for the transition before the first day in your new role, you can reduce the difficulties and concentrate on enjoying yourself instead.

1 Expect the unexpected

Pretty much every industry is undergoing huge changes, and new work scopes are emerging as quickly as others disappear. It is a good reminder that there are a lot of things in life you cannot control as much as we like to try. However, you can control what you do in the unexpected moments with the right mindset. If you have a long-term perspective in anticipating the challenges ahead, your transition into the new organisation will be smoother.

2 Be prepared to adjust

A new job can bring about new relationships, fresh ideas and different expectations. This can be as simple as having to learn new processes or coming to grips with new systems or even finding your way around an unfamiliar building. The way you worked in your previous role may have become second nature, but that does not mean you cannot adapt to your new workplace.

To ensure that your new role starts well, it is important that you adapt to the style of your new manager since that can be different from that of your previous boss.

3 Learn to let go

In order to ensure that your new role starts well, it is important that you adapt to the style of your new manager since that can be different from that of your previous boss. You may have worked closely with your previous bosses and loved the way they managed your team, but your current superior has new priorities and almost certainly different ways of doing things.

4 Find out what's needed

It is important to figure out your boss' communication style, find out how they like to work and how they like things done. For example, does your new boss prefer one-on-one meetings or team discussions? Are they interested in details or do they prefer an overview? Finding out information such as these will help make the working relationship smoother and easier to work with in the early days.

5 Ask questions

No one expects you to do your job perfectly from day one, so ask questions if you do not know what you should be doing or how to complete a particular task. The language used by your workplace may be slightly different as well, so don't be afraid to clarify if you're still unsure. Write down important information if you're not confident of remembering. Find out the best person to ask for help with the work you are tasked to do, if you have not already been briefed with clear details.

6 Take the initiative

Be proactive and initiate a meeting with your new management to discuss how they like to work and adapt. This will help you get an understanding of what is expected of you and help set clear responsibilities.

Working under new management can be challenging, but it is an experience that should be embraced. Learn everything you can from the process and try to empathise with the boss' situation, as this will ease the transition for the both of you. Ultimately it is just as important for you to manage your new bosses, as it is for them to manage you. It takes the both of you to make the relationship work. ■



This article is contributed by **Dominic Salomoni**, Director, Robert Walters Singapore focusing on recruiting top talent across commerce industries.

THE ALLURE OF SPAIN

Medieval to Modern

on the Mediterranean



The quirky monument 'Homenatge a la Barceloneta'.



Spain is truly a spectacular country to visit with its rich architectural history, cool weather and endless shopping. **Patricia Ang** journeys through time from medieval to modernity, and invites you to be enthralled by Barcelona's quintessential sights and Valencia's avant-garde structures.

Battling the late winter winds at the beginning of this year was a small price to pay for during a trip to Barcelona. Spain's second largest city and the Catalan capital, Barcelona is an enchanting Mediterranean seaside city, offering visitors a mix of different cultures and fabled architecture that creates a unique kaleidoscope of people, food, music and fashion.

Stroll along Barcelona's carefully planned streets to explore astonishing works of architecture from Romanesque churches with towering columns and subterranean corridors, to a whole Gothic neighbourhood filled with plazas and cathedrals from the 13th to 15th centuries. Not to be missed are the sculptural

masterpieces of Modernisme, a mix of ingenious and whimsical creations by famed architect Antoni Gaudí and his Catalan architectural contemporaries. These include the La Sagrada Família and Palau Güell, both UNESCO World Heritage Sites.

La Sagrada Família

Gaudí's most famous work and Barcelona's iconic monument, the renowned unfinished basilica, La Sagrada Família, was commissioned in 1882 and is expected to be finally completed in 2026.

The Roman Catholic basilica is 60 meters wide and 95 meters long with the capacity to seat 13,000 people. When completed, it will comprise 18 towers, representing the Twelve Apostles, the Virgin Mary,

Left: Park Guell in Barcelona.



the four Evangelists and, the tallest central tower, representing Jesus Christ.

Although incomplete, La Sagrada Familia is a brilliant work of architecture, with its magnificent towers, intricate designs and colourful stained glass that will leave visitors in awe. Upon stepping into the basilica, the beautifully coloured stained-glass windows, each with different symbols calls to you. The effect of a forest canopy was felt through the shaping and placement of the windows.

Palau Güell

An urban palace in the centre of Barcelona, Palau Güell was one of Gaudí's earlier works displaying neo-Gothic characteristics. Commissioned for industrialist Eusebi Güell, this extraordinary example of domestic architecture remains one of the most magnificent buildings in the context of Modernisme or Art Nouveau.

From the livery stables in the basement used as prison cells after the Civil War to the 20 elaborately decorated chimneys of different shapes and sizes on the roof, Palau Güell stands out for its innovative conception of space and light.

Using traditional building techniques together with a variety of traditional materials like stone, wood, wrought iron and stained-glass, Gaudí created exceptional expressive forms for the palace's exterior and interior. Apart from the notable chimneys, Palau Güell's rooftop offers an amazing view of Barcelona.

La Rambla

La Rambla is Barcelona's most famous street. The unabashedly touristy one kilometre street runs from Plaça de Catalunya in the city centre to Port Vell on the Mediterranean coast, and bisects Barcelona's more important neighbourhoods, El Raval to the West and Barri Gòtic (Gothic Quarter) to the East. La Rambla offers visitors

a glimpse of Catalan culture with its ever-changing street scene. Stroll down the street and admire the beautiful medieval architecture in the Gothic Quarter or enjoy a cup of tea at one of the many pavement cafes lining the street. Take in the sights and sounds of this vibrant street, but do keep a watchful eye out for pickpockets.

Barceloneta Beach

At the end of a 15-minute walk in the direction of Colom at the end of La Rambla lies Barceloneta beach. Located in the traditional fishing district and the closest beach to the city centre, Barceloneta beach is filled with entertaining activities from the usual swimming and sunbathing, to volleyball, sumo wrestling



The Silk Exchange in Valencia (above) and La Sagrada Familia (below).



Montserrat can be visited on a day trip from Barcelona via cable car.

and capoeira. Other notable attractions along the beach include Rebecca Horn's quirky monument 'Homenatge a la Barceloneta' and Frank Gehry's spectacular glittering gold 'Fish' towards the Olympic Port.

Barcelona Cathedral

Barcelona's central place of worship is a magnificent 14th century building displaying neo-Gothic architecture situated in the heart of the Gothic Quarter. The Barcelona Cathedral features 28 side chapels with some splendid Baroque altarpieces. The main entrance to the cathedral is decorated with statues reminiscent of great French cathedrals' porches. The interior consists of one wide nave illuminated by large, 15th century stained-glass windows.

Montserrat

Just northwest of Barcelona lies Montserrat (Serrated Mountain), the spiritual heart of Catalonia, most noted for the Benedictine Montserrat Monastery. Built in 1657 and standing at 4,055 feet above the valley floor, the Montserrat Monastery was constructed in Gothic tradition. Montserrat remains one of Spain's most important pilgrimage sites in honour of The Black Madonna. The natural beauty surrounding the monastery is breathtaking with spectacular views of Barcelona city.

Sunday Mass in the church is a traditional affair with some attendees dressed in their ethnic costumes. Within the church in a small chapel is a silver throne with the image of The Black Madonna, the Virgin Mary. The picturesque mountain route to the Holy Grotto is lined with 15 groups of sculptures corresponding to the mysteries of the Rosary.

Montserrat can be visited on a day trip from Barcelona via road, rail or cable car, the preferred choice for many visitors. The short cable car journey up the mountainside ends just below the monastery.

Valencia

Southwest from Barcelona along the Mediterranean



Barcelona's most famous street — La Rambla.

Stroll down La Rambla and admire the beautiful medieval architecture in the Gothic Quarter or enjoy a cup of tea at one of the many pavement cafes lining the street.

coast is Valencia, Spain's third largest city. Brimming with a culture of its own, Valencia has harmoniously combined the remnants of its past dating to 138 BC, with the most innovative and avant-garde buildings from the new millennium such as the unique Arts and Science complex.

Valencia's old town centre is lined with magnificent buildings, historical landmarks, squares, gardens and charming little streets.

One of Valencia's attractions is Lonja de la Seda (Silk Exchange), a Gothic style building that once served as the ancient centre for silk trade. It is a

UNESCO World Heritage Site. The Mercat Central (Central Market), considered one of the oldest and largest running European markets, is located in an ageing modernist building. Specialising in fresh produce and seafood, this market is an important economic focal point in Valencia.

City of Arts and Sciences

Built on the former riverbed of the Turia River, the City of Arts and Sciences complex is Valencia's entertainment-based cultural and architectural hub. The complex is an impressive example of modern architecture, the brainchild of Valencian architect Santiago Calatrava.

The 'City' is made up of several buildings, most notably:

- *L'Hemisfèric*. Resembling a giant eye, this building is the centrepiece of the City of Arts & Sciences, housing the IMAX theatre, planetarium and laserium. With an approximate surface of 13,000 square metres, its design resembles an eyelid that opens to access the surrounding water pool. By having the glass at the bottom of the pool, this creates the illusion of the eye as a whole. The pupil of the eye is actually the Omnimax theatre.
- *El Museu de les Ciències Príncep Felipe*. Designed to resemble the skeleton of a whale, this building is an interactive science museum. There are science exhibitions and everything is graphically displayed, with huge texts and pictures, experiments, buttons to touch and experience. One of the three floors to the museum features the Foucault Pendulum, which at 34 metres, is one of the longest in the world and the biggest milestone in modern science.
- *L'Umbracle*. Designed as a grand entrance to the City of Arts and Sciences, this landscaped walkway is decorated with plant species indigenous to Valencia. It is also an outdoor art gallery with sculptures from contemporary artists. The Umbracle is a vantage point of over 17,500 square metres. Its vegetation is characteristic of the Mediterranean, of the Region of Valencia, and of tropical countries, and changes according to the season of the year.

of opera, musical and theatrical performances. The main hall is at the heart of the building, both formally and structurally speaking and is designed to seat more than 1,800.



L'Oceanogràfic is Europe's largest aquarium.

- *L'Oceanogràfic*. Europe's largest aquarium that is home to over 500 different marine species, is the largest oceanographic aquarium in Europe with 110,000 square meters and 42 million litres of water. An open-air oceanographic park, built in the shape of a water lily, this is the work of architect Félix Candela. There are different aquatic environments, which includes the Mediterranean, Temperate and Tropical Seas, Wetlands, Oceans, the Antarctic, the Arctic, Islands and the Red Sea. The aquarium is home to over 500 different marine species including sharks, penguins, walruses, jellyfish, seals, dolphins, sea lions, and manta rays. Be prepared for extensive walking as you attempt to spot the wetland birds.
- *L'Àgora*. A multi-purposed, and multi-functional venue, The Agora has been planned for the staging of congresses, conventions, concerts, and performances and can be converted into a large-scaled exhibition area.

As a testament to the grand monuments of the past which coexist alongside daring works of art, travellers young and old will appreciate all that Spain has to offer. The diversity of art imitating life, culinary feasting, fiestas and flamencos are certainly more than enough to fill any traveller's itinerary. Undoubtedly, the passions of Europe's most passionate country with its intriguing history, magnificent architecture and natural beauty, will leave indelible and unforgettable memories. ■



The City of Arts and Sciences complex is an impressive example of modern architecture, the brainchild of Valencian architect Santiago Calatrava.

Oh, Those Varicose Veins!

More than just a cosmetic concern, varicose veins may lead to health complications such as skin ulcers and blood clots. However, fret not as they can be banished easily. We explore new, advanced — and relatively painless — treatments for them.

In our body, veins are blood vessels that return deoxygenated blood from the outer parts of the body back to the hearts and lungs. When they become abnormally enlarged and twisted, they are known as varicose veins.

Although varicose veins can form anywhere in the body, they usually occur in the veins of legs and thighs. The thickened, twisted or dilated parts of the veins are called varicosities.

There are many theories on why varicosities exist, but the general consensus is that defective or damaged valves within the veins cause the blood to reverse its flow and pool in the veins, causing them to swell.

Risk factors

In Singapore, approximately 45 percent of the population have defective veins. More women than men are affected, and varicose veins become more prominent with age. It is still unclear what causes the valves to work less efficiently, but there are certain risk factors involved.

The risk factors include:

AGE: Ageing causes the valves in your veins to weaken, and such wear-and-tear may lead to some blood flowing back into your veins instead of to the heart and lungs.

GENDER: Women are more likely to develop

varicose veins than men, especially during puberty, pregnancy and menopause when they experience hormonal changes. Birth control pills and hormone replacement therapy may also lead to the condition.

GENETICS: Some people may be born with inherited valve issues, such as having too few valves or valves that do not function properly. If your family members struggle with varicose veins, it is more likely that you may develop them as well.

Factors such as obesity, prolonged standing and straining — for example, chronic constipation and urinary retention from an enlarged prostate — may also aggravate a pre-existing condition of varicose veins.

Signs and symptoms of varicose veins

Varicose veins are extremely easy to identify, as they manifest as obvious lines on the legs and thighs. The first signs of the condition are dark purple or blue large veins that are visible just under the skin surface. They will appear twisted and bulging, just like cords on your legs. When painful symptoms occur, they include:

- Mild swelling in the ankles, especially after prolonged standing or sitting
- Throbbing or cramping in the lower legs



In Singapore, approximately 45 percent of the population have defective veins.

Today, treatments for varicose veins have a **high cure rate** and leave **minimal scarring**. Unlike earlier procedures, they take **less time** and result in **less pain** and discomfort.

- Painful, achy or heavy-feeling legs
- Itching around one or more of the veins
- Skin ulcers on the ankles, which indicate a more serious form of vascular disease

However, not everyone will experience these symptoms. Some do not have medical complaints even after decades of having varicose veins. Dr Chong Tze Tec, Head and Senior Consultant, Department

of Vascular Surgery, Singapore General Hospital says, “As they seldom lead to limb loss and may not affect general health, it can be just an aesthetic issue for some patients. So, many tend to ignore the problem and do not seek treatment.”

Not just a cosmetic nuisance

However, if left untreated, varicose veins may lead to other health issues. Varicose veins signal a higher risk for other circulatory problems, such as blood clots and skin ulcers.

- **BLOOD CLOTS:** When the affected leg swells suddenly and considerably, immediate medical attention is needed as it may indicate a blood clot. This condition is known as superficial thrombophlebitis. It should not be confused with deep vein thrombophlebitis (DVT), which is more serious as the clot may travel towards the heart and lodge itself in the lungs.
- **SKIN ULCERS:** When there is an increased pressure of blood within affected veins, it may cause a fluid build-up in these tissues. Over time, discoloured spots on the skin may appear before an ulcer forms. These ulcers usually appear near the ankle and can be extremely painful.

For varicose veins, early diagnosis helps in the effective treatment and management of the condition. Dr Chong

explains, “Although varicose veins alone are mostly harmless, they can cause health problems every now and then.”

During the consultation, your doctor will identify varicose veins by doing a thorough physical examination. “Your doctor will also look at the extent of the varicose veins, such as checking for swelling while you are standing,” says Dr Chong. “Sometimes, ultrasound tests may be necessary to check if your valves are functioning normally.”

Say goodbye to varicose veins

One of the earlier procedures to remove varicose veins is known as stripping. This involves general or half-body anaesthesia, and the defective veins are first removed before blood flow is directed towards the functioning veins. With incisions made in the groin, inner thigh and calf, patients will typically need weeks to recover.

Today, treatments for varicose veins have a high cure rate and leave minimal

scarring. Unlike earlier procedures, they take less time and result in less pain and discomfort. Normal physical activities can often be resumed within a few hours after treatment.

The treatment options include:

■ ENDOVENOUS LASER THERAPY:

Under local anaesthesia, laser is used to burn the vein. This procedure can be done as an outpatient treatment.

■ SCLEROTHERAPY:

This minimally invasive procedure involves injecting small and medium-sized varicose veins with foamed sclerosants — liquid chemicals in bubble form — that hardens the saphenous veins. There may be a need to do this more than once, but it only requires local anaesthesia and is relatively painless.

Your doctor may also suggest the following surgeries to close off the source of the problem —

saphenous veins. These are veins found near the surface of the skin in the leg that are engorged or congested with blood.

■ RADIOFREQUENCY ABLATION (VENEFIT):

This advanced technology first uses a long catheter that is inserted through a small 1mm skin incision into the vein under ultrasound guidance. A mixture of saline and local anaesthetic solution is then injected around the saphenous to compress it against the catheter. Heat transfer is then used to close off the vein to prevent backflow, curing the problem.

■ CLARIVEIN ABLATION:

A rotating catheter is inserted through a 0.5mm skin incision into the vein under ultrasound guidance. This also closes off the saphenous vein, but this procedure does not use heat or laser technology so there is no need to inject fluid around the vein.

After surgery, patients can immediately resume physical activity. “However, they are advised to wear compression stockings for about two weeks to aid recuperation,” advises Dr Chong. “Besides keeping to a healthy diet and getting regular exercise, it will also be good for them to develop a habit of elevating their legs while sitting or resting to help prevent a recurrence of varicose veins.” ■

The article was contributed by Singapore Health Services (SingHealth), which offers more than 40 clinical specialties across Singapore with two tertiary hospitals (Singapore General Hospital and KK Women's and Children's Hospital), five National Specialty Centres (National Dental Centre Singapore, National Cancer Centre Singapore, National Heart Centre Singapore, Singapore National Eye Centre and National Neuroscience Institute), a community hospital (Bright Vision Hospital) and a network of primary healthcare clinics (SingHealth Polyclinics).

VARICOSE VEINS THE FACTS

FACT 1

Women who have had children or are middle-aged are more likely to have the condition while men represent just one in five patients.



FACT 2

It is easy to confuse varicose veins with spider veins, which are thinner red or blue lines located closer to the skin surface and spread out like a spider's web.

FACT 3

In 25 percent of the cases, varicose veins eventually disappear completely.

Bagging it on credit could hurt

Ever feel like you deserve a little pampering at the spa, that latest designer handbag or a fancy restaurant treat? Think twice before using your credit cards or drawing on your unsecured loans.

What happens if you fail to make your repayments in full and on time? Credit card debts can grow by 25% annually. Add late payment charges, annual fees and other charges to that, and you may find yourself drowning in a sea of debt.

The best way to avoid getting into excessive debt is to adopt good saving and spending habits, and to live within your own means. Here are some tips to help you achieve just that!

■ Avoiding the Debt Trap

- Draw up a budget for expenses. Be disciplined, stick to your budget and review your expenses regularly.
- Do not borrow to spend.
- Pay yourself first (i.e. save a fixed portion of your monthly pay cheque).
- Indicate a manageable credit limit when you apply for a new credit card or unsecured loan.

- Start saving as soon as you can – the earlier the better. Save regularly so that you don't have to borrow for a rainy day.
- Consider having separate bank accounts for different purposes (e.g. saving, spending and receipts).

■ Improving a Debt Situation

- Obtain your credit report and assess the total amount of debt you owe. Visit Credit Bureau (Singapore) Pte Limited (<http://www.creditbureau.com.sg/>) and DP Credit Bureau Pte Ltd (<http://www.dpcreditbureau.sg/>).
- Talk to your bank about converting the outstanding balances on your credit card and unsecured loans into a plan where you can repay your debt in manageable instalments.
- Do not borrow from other sources to pay off your debts without comparing the interest charges and fees.

- Refrain from charging more to your credit cards or drawing down on your unsecured loans.
- Pay the debts which incur higher interest first, but check for early payment penalties.
- Approach Credit Counselling Singapore (CCS) (6225 5227/ www.ccs.org.sg) if you need help to resolve your debt problems.
- Consider applying for the Repayment Assistance Scheme (RAS) (6996 6006/ www.ccsras.org.sg) if you have unsecured debts exceeding 12 times of your monthly income before 1 June 2015.

■ Repayment Assistance Scheme (RAS)

RAS is a new centralised repayment solution administered by Credit Counselling Singapore, to help indebted borrowers gradually pay back their unsecured debts with structured instalment plans at lower interest rates and longer tenures. This reduces the borrower's debt servicing burden. The application for RAS closes in December 2015. Ask your bank if you are eligible for RAS. Terms and conditions apply.

■ MAS sets new unsecured credit measures

To help borrowers avoid falling deep into debt, the Monetary Authority of Singapore has introduced a limit on how much outstanding debt you can owe on credit cards and unsecured loans across all financial institutions. The borrowing limit will be phased in over four years to give indebted borrowers time to gradually reduce their debts.

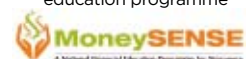
ARE YOU AFFECTED BY THIS LIMIT?

Since June 2015, a limit has been placed on the total amount of credit card and other unsecured debt that an individual can have with all financial institutions. If you are affected by this limit, **please consider applying for the Repayment Assistance Scheme (RAS) to reduce your debt burden.**

IMPLEMENTATION DATE	 2015 1st JUNE	 2017 1st JUNE	 2019 1st JUNE	
IF YOUR TOTAL OUTSTANDING DEBT IS	>24x your monthly income for 3 months in a row	>18x your monthly income for 3 months in a row	>12x your monthly income for 3 months in a row	
YOU WILL NOT BE ABLE TO	 Charge new purchases to your credit card	 Issue cheques or draw money from your unsecured credit line	 Pay recurring charges with your credit card e.g. utility bills, insurance premiums, subscriptions	 Apply for new credit cards, unsecured loans or increase your credit limit

The limit does not apply to secured loans e.g. property loans, car loans and unsecured loans for business, medical and education. This is a MAS regulatory borrowing limit. Financial institutions have commercial discretion to decide on their credit policies, including tighter borrowing limits.

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



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Terms and Conditions

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- Strictly to be consumed at The Scholar Chinese Restaurant only
- Not valid with other promotion and discount
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3rd Prize

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Terms and Conditions

- Promotion bottles can be kept within the bar for one month from date of purchase
- Soft drink and juice mixers are chargeable at \$3 and \$5 per 500ml respectively
 - F&B credits are accepted
- 10% service charge applies to non-NUSS members at BTGH
- Terms and conditions are subject to change without prior notice



Bukit Timah Guild House photo credit to RichardHO Architects.



*Grilled things are
meant to be shared*



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NUSS
The Graduate Club



CALENDAR

OCTOBER 2015

 Public holidays
 School holidays

SUN	MON	TUE	WED	THU	FRI	SAT
SECTION NIGHT Tennis, Badminton, Running, DanceSports	SECTION NIGHT Billiards, Darts, Squash,	SECTION NIGHT Badminton, Table-tennis, DanceSports	SECTION NIGHT Bridge, Running, Tennis, Badminton	SECTION NIGHT Choir, Squash, Billiards, Table-tennis	SECTION NIGHT Tennis, DanceSports	SECTION NIGHT Badminton, Table-tennis, DanceSports
October 9-10, 2015 DramaWorks Performance 		October 20 Talk: Weekend Warrior - Deal with Injuries 	October 31 Workshop: Muffin Making with Love 	1 Zumba Gold Swimming for Ladies Hot Hula	2 Zumba Fitness Pilates Swimming for Juniors Bokwa Songwriters' Showcase	3 Badminton, Karate, Swimming & Tennis for Juniors Badminton for Adults Social Dance Classes Yoga Therapeutic Tai Chi (Beginner) Tai Chi (Intermediate) Kids: Inline Skating for Beginners Kids: Nice is Right
4 Ballet for Juniors Swimming for Juniors Piloxing KpopX Movie Screening	5 Yoga Flow Gentle Yoga Flow Energy Pilates Kickboxing Bokwa KpopX	6 Piloxing Zumba Fitness Social Dance Classes S-Connect Pickle-ball S-Connect Social Bridge Tuesday Dance Night	7 Zumba Fitness NUSS Professorship Lecture - Prof Brian Massumi Social Dance Classes	8 Zumba Gold Swimming for Ladies Hot Hula Chillax @ The Chill Lab by Eusoff Band 4th NUS Alumni and Friends Golf Tournament	9 Zumba Fitness Pilates Swimming for Juniors Bokwa DramaWorks Performance: Crazy Little Thing Called Love	10 Badminton, Karate, Swimming & Tennis for Juniors Badminton for Adults Social Dance Classes Yoga Therapeutic Tai Chi (Beginner) Tai Chi (Intermediate) DramaWorks Performance: Crazy Little Thing Called Love SunLove Home Visit Kids: Nice is Right
11 Ballet for Juniors Swimming for Juniors Piloxing KpopX Movie Screening	12 Yoga Flow Gentle Yoga Flow Energy Pilates Kickboxing Bokwa KpopX	13 Piloxing Zumba Fitness Social Dance Classes S-Connect Pickle-ball S-Connect Social Bridge Tuesday Dance Night	14 Zumba Fitness Social Dance Classes	15 Zumba Gold Swimming for Ladies Hot Hula NUSS Golf Section: Golf Clinic	16 Zumba Fitness Pilates Swimming for Juniors Bokwa Grad Jam Night	17 Badminton, Karate, Swimming & Tennis for Juniors Badminton for Adults Social Dance Classes Yoga Therapeutic Tai Chi (Beginner) Tai Chi (Intermediate) Basic Leather Cardholder Workshop
18 Ballet for Juniors Swimming for Juniors Piloxing KpopX Movie Screening NUSS Annual Choir Concert: The Music's Always There With You	19 Yoga Flow Gentle Yoga Flow Energy Pilates Kickboxing Bokwa KpopX	20 Piloxing Zumba Fitness Social Dance Classes S-Connect Pickle-ball S-Connect Social Bridge S-Connect Fellowship Lunch Talk: Weekend Warrior - Deal with Injuries Tuesday Dance Night	21 Zumba Fitness Social Dance Classes	22 Zumba Gold Swimming for Ladies Hot Hula NUSS Golf Section: Golf Clinic	23 Zumba Fitness Pilates Swimming for Juniors Bokwa	24 Badminton, Karate, Swimming & Tennis for Juniors Badminton for Adults Social Dance Classes Yoga Therapeutic Tai Chi (Beginner) Tai Chi (Intermediate) Talk: How to set up a profitable online business Workshop: Watercolour Painting for Beginners
25 Ballet for Juniors Swimming for Juniors Piloxing KpopX Movie Screening	26 Yoga Flow Gentle Yoga Flow Energy Pilates Kickboxing Bokwa KpopX	27 Piloxing Zumba Fitness Social Dance Classes S-Connect Pickle-ball S-Connect Social Bridge Tuesday Dance Night	28 Zumba Fitness Social Dance Classes	29 Zumba Gold Swimming for Ladies Hot Hula NUSS Book Club NUSS Golf Section: Golf Clinic	30 Zumba Fitness Pilates Swimming for Juniors Bokwa	31 Badminton, Karate, Swimming & Tennis for Juniors Badminton for Adults Social Dance Classes Yoga Therapeutic Tai Chi (Beginner) Tai Chi (Intermediate) Workshop: Muffin Making with Love Workshop: Watercolour Painting for Beginners

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

CALENDAR

NOVEMBER 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
1 Ballet for Juniors Swimming for Juniors Piloxing KpopX Movie Screening	2 Yoga Flow Gentle Yoga Flow Energy Pilates Kickboxing Bokwa KpopX	3 Piloxing Zumba Fitness Social Dance Classes	4 Zumba Fitness Social Dance Classes	5 Zumba Gold Swimming for Ladies Hot Hula	6 Zumba Fitness Pilates Swimming for Juniors Bokwa Songwriters Showcase	7 Badminton, Karate, Swimming & Tennis for Juniors Badminton for Adults Social Dance Classes Yoga Therapeutic Tai Chi (Beginner) Tai Chi (Intermediate) Workshop: Watercolour Painting for Beginners Kids: Kool to Kind (L1)
8 Ballet for Juniors Swimming for Juniors Piloxing KpopX Movie Screening	9 Yoga Flow Gentle Yoga Flow Energy Pilates Kickboxing Bokwa KpopX	10 Deepavali 	11 Zumba Fitness Social Dance Classes NUSS Professorship Lecture - Prof Dan Dhaliwal	12 Zumba Gold Swimming for Ladies Hot Hula	13 Zumba Fitness Pilates Swimming for Juniors Bokwa Music Genre Night: Latino Night NUSS Golf Section: Monthly Medal	14 Badminton, Karate, Swimming & Tennis for Juniors Badminton for Adults Social Dance Classes Yoga Therapeutic Tai Chi (Beginner, Intermediate) Talk: How to turn simple information into profits Workshop: Watercolour Painting for Beginners Kids: Kool to Kind (L2) Talk: Posture Etiquette to Reduce Knee Pain
15 Ballet for Juniors Swimming for Juniors Piloxing KpopX Movie Screening	16 Yoga Flow Gentle Yoga Flow Energy Pilates Kickboxing Bokwa KpopX NUSS Professorship Lecture - Prof Li Chia Wei	17 Piloxing Zumba Fitness Social Dance Classes S-Connect Pickle-ball S-Connect Social Bridge Tuesday Dance Night Talk: Irritable Bowel Syndrome	18 Zumba Fitness Social Dance Classes	19 Zumba Gold Swimming for Ladies Hot Hula	20 Zumba Fitness Pilates Swimming for Juniors Bokwa NUSS-PAUM Games	21 Badminton, Karate, Swimming & Tennis for Juniors Badminton for Adults Social Dance Classes Yoga Therapeutic Tai Chi (Beginner) Tai Chi (Intermediate) NUSS-PAUM Games Vital Chi - Face/Body Stroke and Breathing Technique
22 Ballet for Juniors Swimming for Juniors Piloxing KpopX NUSS-PAUM Games Movie Screening	23 Yoga Flow Gentle Yoga Flow Energy Pilates Kickboxing Bokwa KpopX	24 Piloxing Zumba Fitness Social Dance Classes S-Connect Pickle-ball S-Connect Social Bridge Tuesday Dance Night Intensive Chess Workshops for Kids	25 Zumba Fitness Social Dance Classes	26 Zumba Gold Swimming for Ladies Hot Hula Intensive Chess Workshops for Kids	27 Zumba Fitness Pilates Swimming for Juniors Bokwa	28 Badminton, Karate, Swimming & Tennis for Juniors Badminton for Adults Social Dance Classes Yoga Therapeutic Tai Chi (Beginner) Tai Chi (Intermediate) Intensive Chess Workshops for Kids
29 Ballet for Juniors Swimming for Juniors Piloxing KpopX Movie Screening	30 Yoga Flow Gentle Yoga Flow Energy Pilates Kickboxing Bokwa KpopX	October 24–November 14 Watercolour Painting for Beginners 	November 1 Songwriters Showcase 	November 14 Posture for Reducing Knee & Joints Pain 	November 20–22 NUSS-PAUM Games 	

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

CALENDAR

DECEMBER 2015

 Public holidays
 School holidays

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
November 24– December 1 Intensive Chess Workshops for Kids 	December 10 Where and What to Invest in 2016 	1 Piloxing Zumba Fitness Social Dance Classes Intensive Chess Workshops for Kids	2 Zumba Fitness Social Dance Classes	3 Zumba Gold Swimming for Ladies Hot Hula	4 Zumba Fitness Pilates Swimming for Juniors Bokwa Songwriters' Showcase	5 Badminton, Karate, Swimming & Tennis for Juniors Badminton for Adults Social Dance Classes Yoga Therapeutic Tai Chi (Beginner) Tai Chi (Intermediate) Children Christmas Bash Christmas Light-up
6 Ballet for Juniors Swimming for Juniors Piloxing KpopX Tennis AGM	7 Yoga Flow Gentle Yoga Flow Energy Pilates Kickboxing Bokwa KpopX	8 Piloxing Zumba Fitness Social Dance Classes S-Connect Pickle-ball S-Connect Social Bridge Tuesday Dance Night	9 Zumba Fitness Social Dance Classes	10 Zumba Gold Swimming for Ladies Hot Hula Talk: Where and What to Invest in 2016	11 Zumba Fitness Pilates Swimming for Juniors Bokwa NUSS Golf Section AGM & Golf Tournament	12 Badminton, Karate, Swimming & Tennis for Juniors Badminton for Adults Social Dance Classes Yoga Therapeutic Tai Chi (Beginner) Tai Chi (Intermediate) DanceSports: NUSS Christmas Ball 2015 Kids: Faster & Furious Robot
13 Ballet for Juniors Swimming for Juniors Piloxing KpopX Movie Screening	14 Yoga Flow Gentle Yoga Flow Energy Pilates Kickboxing Bokwa KpopX	15 Piloxing Zumba Fitness Social Dance Classes S-Connect Pickle-ball S-Connect Social Bridge Tuesday Dance Night	16 Zumba Fitness Social Dance Classes	17 Zumba Gold Swimming for Ladies Hot Hula	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 Piloxing KpopX Movie Screening	21 Yoga Flow Gentle Yoga Flow Energy Pilates Kickboxing Bokwa KpopX	22 Piloxing Zumba Fitness Social Dance Classes S-Connect Pickle-ball S-Connect Social Bridge Tuesday Dance Night S-Connect SG50 Christmas Lunch Kids: Little Scientists	23 Zumba Fitness Social Dance Classes	24 Zumba Gold Swimming for Ladies Hot Hula	25 Christmas Day 	26 Badminton, Karate, Swimming & Tennis for Juniors Badminton for Adults Social Dance Classes Yoga Therapeutic Tai Chi (Beginner) Tai Chi (Intermediate)
27 Ballet for Juniors Swimming for Juniors Piloxing KpopX Movie Screening	28 Yoga Flow Gentle Yoga Flow Energy Pilates Kickboxing Bokwa KpopX	29 Piloxing Zumba Fitness Social Dance Classes S-Connect Pickle-ball S-Connect Social Bridge Tuesday Dance Night	30 Zumba Fitness Social Dance Classes	31 Zumba Gold Swimming for Ladies Hot Hula New Year's Eve Countdown Party to 2016		

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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 gaby@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 renee@nuss.org.sg
Bowling	Monthly competitions @ Superbowl SAFRA Mount Faber Contact Sue-Ann at sueann@nuss.org.sg
Bridge	Wednesdays @ BTGH: 7pm - 11pm Contact Renee at renee@nuss.org.sg
Darts	Mondays @ BTGH: 8pm - 11pm Contact Gaby at gaby@nuss.org.sg
Golf	Monthly Medals @ various venues Contact Kelly at kelly@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 Sue-Ann at sueann@nuss.org.sg
Table-Tennis	Tuesdays @ KRGH: 7pm - 10pm Thursdays @ KRGH: 7pm-10pm Saturdays @ KRGH: 2pm - 6pm Contact Kelly at kelly@nuss.org.sg
Tennis	Wednesdays & Fridays @ KRGH: 5pm - 10pm Sundays @ KRGH: 2pm - 7pm Contact Kelly at kelly@nuss.org.sg
Choir	Thursdays @ KRGH: 7.30pm - 10pm Contact Renee at renee@nuss.org.sg
Kids' Club	Regular activities @ various venues Contact Gaby at gaby@nuss.org.sg
S-Connect on Tues	Tuesdays @ KRGH: 10.30am - 5pm Regular activities at various venues Contact Kelly at kelly@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 renee@nuss.org.sg
DramaWorks	Regular activities @ KRGH Contact Renee at renee@nuss.org.sg
Arts Connections	Regular activities @ KRGH Contact Renee at renee@nuss.org.sg
Karaoke	Regular activities @ KRGH Contact Renee at renee@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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