

# THE GRADUATE

The Magazine of The National University of Singapore Society

April - June 2016

## Pool Dedication Makes a Splash!

Kent Ridge Guild House Swimming Complex renamed the Mabel & Soon Siew Kwa Swimming Complex, in recognition of generous donation.



ALSO IN THIS ISSUE

Professor James Boss Contributes from a Humbled Heart  
To Speak Freely or Not - That is the Question  
The Mighty Andes Beckons you to an Unforgettable Journey

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# GRADUATE STUDIES

AT THE Faculty of Arts & Social Sciences, NUS



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# President's Message

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*Dear Fellow Members*

## The Journey Ahead...

**H**ow time flies! After four exciting years as President, it is time to step aside and make way for the next wave to reach the shore. I am grateful for the support and encouragement from my colleagues in the Management Committee, members as well as our staff during my tenure. Your support is warmly appreciated.

The Society is in great shape. Our relationship with our alma mater is at its best ever and we have taken a leading role in gaining wider alumni support through the NUS Alumni Bursary Fund Campaign. Over \$5 million was raised for the campaign in 2015, with \$2,773,500 in donation championed by the Society.

Our Guild Houses have become more operationally efficient, while more is being done to build up our financial surplus for the coming years. We have launched more inclusive programmes, providing social and intellectual discourse, together with the provision of more life-long learning courses. Furthermore, we have hosted various political events where speakers were invited to discuss current socio-political issues.

In the area of membership engagement, we now reach out to our members via the social media and other new technologies. We have also moved strongly to promote the arts and other cultural pursuits. The Society now provides more than just the basic social and recreational facilities for families and friends.

In the words of Abraham Lincoln, "the best way to predict the future is to create it". So for us to continue to have a successful and sustainable future for NUSS, all stakeholders need to work together to forge our collective future. There will be challenges, especially with an ageing membership, and we need to address them robustly. NUSS is what it is today primarily because we always stand tall in all our endeavours and never fall back.

Finally, as I walk towards the sunset, I am confident NUSS will continue to thrive with every sunrise and reach greater heights.

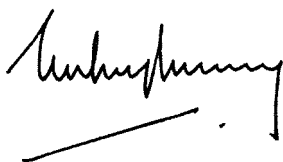
**"In the words of Abraham Lincoln, 'the best way to predict the future is to create it'. So for us to continue to have a successful and sustainable future for NUSS, all stakeholders need to work together to forge our collective future."**



**Dialogues to engage members on interesting and current issues.**



**Mentoring NUS students through the NUSS-Residential Colleges Mentorship Programme.**



David Ho C'72  
**President**

# THE GRADUATE

The Graduate is the quarterly publication of  
The National University of Singapore Society (NUSS)

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The Graduate is produced by the Corporate  
Communications department of NUSS.

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Printed in Singapore by Times Printers Private Limited  
MCI (P) 098/10/2015

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# Making a Splash for Charity

To appreciate the National University of Singapore Society (NUSS) Life Member, **Professor Kwa Chong Guan** and his sister, **Ms Kwa Kim Hwa** for their \$2 million contribution, NUSS renamed its Kent Ridge Guild House Swimming Complex as the Mabel & Soon Siew Kwa Swimming Complex to honour their parents. What ensued was a night of appreciation, nostalgia and merriment.

**N**USS as well as the National University of Singapore (NUS), are widely recognised for their commitment in lending a helping hand to financially challenged students whose financial worries have been eased by the generosity of charitable donors.

## Honouring the Benefactors

Joining the list of benefactors, Professor Kwa and Ms Kwa had donated to NUS in memory of their late parents.

During the dinner, Professor Kwa reminisced about his father's (Mr Kwa Soon Siew's) penchant for selected western classical music, and how he drew

inspiration from a particular William Penn quote on philanthropy: "I expect to pass through this world but once. Any good that I can do, or any kindness that I can show to any fellow creature, let me do it now. Let me not defer or neglect it, for I shall not pass this way again".

As a constant reminder of humanitarian principles, Mr Kwa Soon Siew had this quote nestled under the glass covering of his office desk.

It is this same quote, several decades later, that gave birth to the Scholarship Endowed Fund which aims to fuel the dreams of many needy students from the Arts & Social Sciences Faculty and Business School.

Benefitting from this scheme also included

students from the Yong Siew Toh Conservatory of Music, some of whom took to the stage before Professor Kwa's speech to perform a few of the late Mr Kwa Soon Siew's favourite pieces.

Another speech dedicated to the memories of both Mr Kwa Soon Siew and his wife Mdm Mabel Lim, was presented by their grandson, Mr Kwa Hian K'ai, who fondly remembered his grandparents "taking me to Kent Ridge Guild House Swimming Complex" as a child.

Hence, when the plaque bearing his grandparents' names was officially unveiled, it seemed all too befitting. Mr Kwa Soon Siew and Mdm Mabel Lim were a Pre-Pioneer Generation couple who played a role in building the pathway

which allowed Singapore to flourish from 1965 onwards.

Guests were then entertained by the Aquatic Performance Swim Club's synchronised swimming performance, after which they adjourned to the function room for a sumptuous dinner that included a *lo-hei*.

## A Worthy Cause

In his welcome speech, NUSS President Mr David Ho, thanked NUSS members for stepping forward to support their alma mater. Including the \$2 million by the Kwases, NUSS has been a conduit in raising more than \$3.7 million towards the Alumni Bursary Fund Campaign for financially challenged NUS undergraduates since 2013.

In the past two years,



Aquatic Performance Swim Club's synchronised swimming team performing during the dedication ceremony.



I expect to pass through this world but once. Any good that I can do, or any kindness that I can show to any fellow creature, let me do it now. Let me not defer or neglect it, for I shall not pass this way again.”



**Professor Kwa Chong Guan**

quoting William Penn's words on philanthropy that inspired his father Mr Kwa Soon Siew



The best way for me to express my gratitude is through this gift of bursaries to honour them and to keep their memory alive.”



**Ms Kwa Kim Hwa**

on honouring her parents through support for needy NUS undergraduates



Professor Tan Chorh Chuan, the Kwa Family and performers from the Aquatic Performance Swim Club.



Students from the Yong Siew Toh Conservatory of Music performed a few of the late Mr Kwa Soon Siew's favourite pieces.



Mr Kwa Hian K'ai speaks fondly of memories with his grandparents at KRGH Swimming Complex.

NUS has been pledging an annual sum of \$250,000 to the NUS Alumni Bursary Fund Campaign.

Professor Tan Chorh Chuan, NUS President, thanked the Kwa siblings for their generosity and extolled the virtues of philanthropy as he addressed those present. He also proudly announced that 9,000 students received financial aids of all types in 2015. This move has been unanimously hailed as a testament to a noble effort in the alleviation of financial stress for needy NUS undergraduates.

Ms Kwa remarked on the importance of education and how their parents had always been supportive of the siblings' education. She said that "the best way for me to express my gratitude is through this gift of bursaries to honour them and to keep their memory alive."

Mr Chan Keng Lai, a recipient of the NUS Alumni Bursary remarked "the generosity of donors has been life-changing, not just for me but for every recipient". With this declaration, the evening could not have drawn to a close with a worthier purpose. ■



# BURGEONING INNOVATION TO THE TOP

In *Taking Singapore to the World: Growing Global Brands*, **Professor Shih Choon Fong** discussed what it takes to be a top-notch player in the field of innovation and how Singapore can go from being a dot on the world map to being a giant on a global scale.

**A** homogenous and methodical system unites and pushes the masses into accomplishing rapid progress and wealth, but if intellectual diversity is to reign, disorderly elements should be allowed to rule the roost. With hindsight nurtured by years of experience as a professor and an advisor, Professor Shih

Choon Fong emphasised that for innovation to flourish on a stupendous scale, a certain degree of “untidiness” is required.

### Thriving on Entrepreneurial Spirit

The interplay between innovation and entrepreneurship was ardently discussed in a public lecture “Taking Singapore to the World:

Growing Global Brands” conducted by Prof Shih to shed light on the mega trends that redefined the major economies.

At the same time, Professor Shih’s immeasurable expertise culminated in having suggestions on how to stoke the local entrepreneurial spirit—which is evidently essential in keeping Singapore afloat in an ever transforming

digital world.

The suggestions are a product of his vast experience gleaned from the positions he has held over the years, including being a former president of NUS, founding president of the King Abdullah University of Science and Technology (KAUST) and founding director of the Institute of Materials and Research Engineering (IMRE).



## On Silicon Valley

He has also received the Chevalier and the Order of Legion d'Honneur from France in 2005. These honours bestowed upon Professor Shih can be construed as an effect of his sense of individualism that sprang straight out of his childhood, where he allowed himself to be riveted by fabled travel narratives. Describing himself as an “explorer”, he traversed the East, the West and the Middle East only to hark back to his roots.

A sealed bubble of authoritarianism and social homogeneity, China has achieved unparalleled growth ever since it flung open its economic gates to the rest of the world.

However, its economic hegemony in Asia has failed to loosen the knots of social and political constraints, both of which typically hamper innovative advancements.

Even with internal odds stacked against an ambitious China, Professor Shih had nevertheless expressed unwavering optimism that the innovation paradigm will shift from the West to the East.

### On Fertile Ground

Professor Shih pointed to a picture of a gigantic dam that had remarkably slowed down the Earth's rotation by 0.06 microseconds as an indication of China's astounding technological progress.

Apart from that, China's mastery of green technology

remains unrivalled as it has installed more “wind and solar power” than any other country.

However, what China stands out for is its quick receptiveness to “innovation and entrepreneurship”.

Born out of globalisation and digitisation, micro-multinationals are now sweeping across the red nation just as they revolutionised the Silicon Valley. With the old order completely toppled, “the entrepreneur with the big idea” is the new face of the world economy.

Creating a fertile habitat for innovative ideas and budding entrepreneurs in a country which is geographically small and which has thus far focused on research and development may seem like a colossal task.

However, Professor Shih posited that with the cultivation of a risk-ready mindset and a bold introspective outlook, Singapore could well acquire a reputation for being a hotspot of innovation.

Professor Shih argued that a potpourri of “self-confident entrepreneurs, big ideas and capital” as well as a “culture of risk-taking, immigrant culture, exploration and experimentation” were what propelled the former farmland into becoming the genesis of innovative companies such as Facebook, Google, Apple and Yahoo!

And throughout the evening, the audience was reminded of the Silicon Valley phenomenon.

Propped up by a multitude of start-up companies, Professor Shih's vehement pioneering of the “Look East, Look West” policy illuminated the challenges Singapore would be heavily burdened with lest it trots down the path of strict academia and inclusiveness.

In other words, a vibrant environment of risk taking - “exploration and experimentation” - has to be fostered.

### A Study in the Valley

Echoing his views were NUS members Carrie Chan, Joey Gan and Wern T Tsai, all of whom agreed with the proposition that the cultivation of Singaporean entrepreneurship goes beyond “funding and mentorship” and that the traits of risk evasiveness and passionate inquiry ought to be inculcated from childhood.

Needless to say, Silicon Valley was certainly not built in a day. In fact, Professor Shih argued that a potpourri of “self-confident entrepreneurs, big ideas and capital” as well as a “culture of risk-taking, immigrant culture, exploration and experimentation” were what propelled the former farmland into becoming the genesis of innovative companies such as Facebook, Google, Apple and Yahoo!

However, Professor Shih warned against replicating Silicon Valley in its entirety. As the old adage goes, east is east

and west is west; “finding its own space to play” is perhaps the first step towards creating an innovative ecosystem that is uniquely Singapore.

It is precisely because of its geographical size that Singapore needs to groom more innovation leaders if its prosperity is to be sustained.

However, the question as to how Singapore's society can generate emerging entrepreneurs boggled the minds of many, to which Professor Shih insisted that unruly elements should be welcomed, as the “innovation ecosystem is never really tidy”.

Hence, Key Performance Indicators (KPI) should be accorded less importance in schools and opportunities outside Singapore should be seen in a less daunting light.

Although “the twain shall never meet”, opportunities in the east and the west need to be grabbed, as they denote an open mind, which is instrumental in “growing global brands”. This in turn increases wealth and thus, power.

In summary, Professor Shih emphasised that creativity should avoid being equated with academic excellence. Citing Alibaba founder, Jack Ma as an example, Professor Shih proved that the idea of a university graduate being a beacon of bright ideas simply needs revision.

Nodding his head in total agreement, NUS member Stanley Chen, remarked that the “ability to face failure” is key to a more innovative future. ■



Watch the full video of the lecture online at <http://tinyurl.com/nusspubliclecture2016>

New Members' Night | 27 January 2016 | Kent Ridge Guild House.



# WELCOME

## to the Society!

The Society's annual New Members' Night brought together 180 new members, guests and attendees for an evening of great networking and entertainment.

Attendees at the New Members' Night were presented with a wonderful opportunity to mingle with NUSS members from the various sub-committees, fellow new members and their proposers.

Mr Eddie Lee, Vice-President of NUSS, started the ball rolling and extended a warm welcome to all new members, encouraging them to participate actively through the plethora of activities and facilities. He shared that by joining the Society, members could maintain a relationship and give back to their alma

mater, citing NUSS' continued support for NUS needy students as an example.

Mr Roy Higgs, CEO of NUSS, introduced new members to various reciprocal clubs which have partnered with NUSS, such as the Hong Kong University Alumni Association and The Yale Club of New York City.

Many new members joined because they felt the membership fees were very worthwhile, considering the numerous facilities available for members' use. Mr Danny Imson expressed his interest in trying the many sports and fitness facilities such as the Fitness Centre. He added,



“I’ve always wanted to pick up a new skill for fun. Maybe I’ll finally get to try something new”.

Miss Nuzurath had similar sentiments. Her parents, who are long-time Society members first encouraged her to join because they found it useful for social networking and enjoyed using the facilities such as the Karaoke lounge.

Mr Arthur Chua, who has been a member for six years, was also present as a proposer. When asked the reason for choosing to invite his friends to become fellow members, Chua explained,

“I’ve been a member since 2009 and have always enjoyed the facilities, finding them value for money and good in quality. The staff is always very friendly and personable, making me feel comfortable.” Moving forward, he added that he would be happy to continue inviting friends and family to join.

Exciting performances were put up to introduce new members to various interest groups at NUS. The NUS Choir, NUS Dramaworks and NUS DanceSport performed with gusto, exciting attendees with their



I’ve been a member since 2009 and have always enjoyed the facilities, finding them value for money and good in quality. The staff is always very friendly and personable, making me feel comfortable.”

Mr Arthur Chua



energetic performances. The NUS Temasek Hall Band, NUS Paperpace Band and NUS Kent Ridge Inspire Band also entertained with their renditions of popular modern tunes.

As the evening came to a close, many satisfied attendees were witnessed exchanging their personal contact information. Just as Mr Eddie Lee shared earlier in the evening, joining the Society definitely gave members the opportunity to form new friendships that would last a long time to come. ■

# Exciting Years in Retrospect

In an end-of-term interview, outgoing **NUSS President Mr David Ho** takes the time to share his insights and highlights during his term, as well as his hopes for the future of NUSS and the alumni community, with *The Graduate*.

In his four years as NUSS President, Mr David Ho has seen the Society through many milestones. Among his notable accomplishments are: playing a leading role in campaigning for donations in support of the NUS Alumni Bursary Fund Campaign, spearheading the reopening of Suntec City Guild House, and being awarded the NUSS Outstanding Member Award 2010 and the NUS Distinguished Alumni Award 2013.

#### How would you describe your term as NUSS President?

Four years have passed very quickly. NUSS is a big

ship and some initiatives take time and effort to progress. Thus, realistically speaking, there will always be something that is incomplete. I have learnt to take a more long-term view and have more patience when initiating changes affecting members and other stakeholders.

#### What gave you the most satisfaction during your tenure as NUSS President?

I warmly appreciate the strong and invaluable support from my colleagues in the Management Committee, our members and the staff. Our collective effort has allowed us to

build NUSS into a vibrant society with many social events and lifelong programmes. We continue to make a difference to our community – after all, we are limited only by our own imagination and creativity.

#### What were the most heartening moments during your term?

It was most heartening to see our members and the alumni community stepping forward to answer our calls and participate in our efforts to map out long-term support for our needy NUS students. It is encouraging to see an increase in alumni-wide support for our alma mater. The members' selfless

contributions will help to ensure a more level playing field for future cohorts of students so that no student admitted to NUS is deprived of an education due to lack of financial resources.

#### What were your most memorable achievements as NUSS President?

My most memorable achievement was being part of the team to garner support for the approval of an annual contribution by NUSS towards the NUS Alumni Bursary Fund Campaign. With the support of the Alumni Advisory Board, NUSS is privileged to champion this Fund and harness support from our alumni including individuals, halls, and faculties to participate actively in raising funds for needy students. The support has been awesome.

#### What was the toughest challenge you faced?

The toughest challenge was balancing sectional interests with the broad mission and objectives of our Society. We had to explain these several times to various groups and urge them to put NUSS above their personal or specific group interests. In all, it was always well received and understood.

#### How do you intend to serve the Society after you step down?

As provided for in the Society's Constitution,



At the 2014 Suntec City Guild House Opening Ceremony.



I would like to see more future NUS graduates leveraging on the Society's rich traditions to further the goals of NUSS. With more graduates expected in the future, I hope that NUSS members, especially NUS graduates, will work together to ensure that we remain the premier graduate society in Singapore."



**Mr David Ho**  
NUSS President



**At the unveiling of the NUSS Legacy Wall. Right: Mr Ho enjoying a game of golf with NUSS members.**



I will remain on the Management Committee for another year as Immediate Past President. This is an excellent tradition to ensure continuity and to make sure policies and strategies can be implemented without major changes in direction.

**What do you see as the biggest challenge to the sustainability of NUSS in the long-term?**

In my view, NUSS must continue to stay relevant and true to her mission. We need to energise our strong membership base to use NUSS as a platform to support the wider graduate community and NUS. We need to harness the talents and strength of our members, recruit new members and encourage active participation in our activities and initiatives.

**What are your hopes for NUSS and NUS graduates?**

I would like to see more future NUS graduates leveraging on the Society's rich traditions to further the goals of NUSS. With more graduates expected in the future, I hope that NUSS members, especially NUS graduates, will work together to ensure that we remain the premier graduate society in Singapore.

**What advice would you give to the future leaders of NUSS?**

Be inclusive and generous in our

endeavours to support our alma mater. NUSS is what it is today because many generations of leaders had selflessly built a very strong foundation for us to enjoy this unique stature. We must continue to uphold this prestigious honour as Singapore's foremost graduate society.

**What is your wish and aspirations for the future development of the NUS alumni community?**

The NUS alumni organisations are answering the call to step forward to support our alma mater in more ways than one. It is my parting wish that the NUS Board will be persuaded to allocate at least one seat at the Board of Trustee for an alumni representative from among all of the NUS Alumni Organisations. This will further strengthen and embrace the alumni-wide support NUS is now enjoying. ■

# Contributions From **A HUMBLLED HEART**

A man of science and inventiveness, **Professor (Dr) James Newton Boss** shares about his contributions to society, with *Patricia Ang*.

**P**rofessor (Dr) James Newton Boss is an active committee member of NUS and believes in having integrity and excellence as best as he can with whatever he undertakes. However, he remains humble and joyful in spite of receiving many awards and accolades in his lifetime.

A reflective and thinking man by nature, Professor Boss also found it important to make time for priorities in his own life. He goes for his daily stimulating morning walks around Fort Canning Park where he takes in and immerses himself in the greenery and nature.

His time of reflection often brings insight and adds to his perspective of life: “Many of us are very fortunate [in life], but there are other people who are not so fortunate. We should put ourselves in their shoes and understand how they feel. I will always try to find time for the underprivileged, so that by my actions, I can influence them to live a more meaningful life. Mother Teresa once said, “God has not called me to be successful, He called me to be faithful”. I always carry a bookmark with me with this quote: ‘The best portion of a good man’s life is his little nameless and unremembered acts of kindness and love,’ shared Professor Boss.

## **Receiving the Benemerenti Award**

Professor Boss was awarded the papal Benemerenti medal for his devoted service to the parish community and his work on the redevelopment project. The word ‘benemerenti’ translates to ‘a well de-



Professor Boss with his wife Madam Evon Tan.

“Many of us are very fortunate [in life], but there are other people who are not so fortunate. We should put ourselves in their shoes and understand how they feel.”

servicing person' and the papal honour was instituted by Pope Gregory XVI in 1832. Professor Boss was presented with the award by Apostolic Nuncio Archbishop Leopoldo Girelli at a Mass on 31 October 2015.

Reflecting on the importance of winning the award, he smiled as he said, "It was a significant moment of joy receiving the award. There were many trying moments that at times, I wanted very much to give up. However with perseverance and strong support from good friends, I finally triumphed in these challenging endeavours. In life, we all go through the same struggle. Most importantly, you must always believe in yourself. During this journey, I lost a very close friend, who stood by me all the way till his last breath. I am thankful that I had fulfilled my close friend's last wish, relieved to see all our efforts come to fruition, and being awarded the Benemerenti medal."

Professor Boss had contributed to Singapore's Church history when he wrote *The Portuguese Mission in Singapore (1825-1999): St Joseph's Church*. He also secured the grant from the Preservation of Sites and Monuments of the National Heritage Board, that enabled the stained-glass windows of the church to be restored to their former glory.

St Joseph's Church marked the restoration of its 72 panels of stained glass on 29 November 2014 and restoration works began in July 2012. Professor Boss, who headed the restoration committee, shared that it was very challenging to restore all the panels as the old glass used in 1912 came in different textures and colours.

As Chairman of the St Joseph's Church Executive Pastoral Council, Professor Boss was tasked by the Catholic Archdiocese to undertake a feasibility study on church redevelopment in April 2014. He shared the plan of transforming the church's three-storey, century-old, Parochial Parish House into a centre for the arts. Upon completion of the



Professor Boss with Vatican Secretary of State Cardinal Pietro Parolin during his official visit to Singapore.

transformation, it will house a public gallery with a collection of Vatican art and a black box theatre for cultural programmes and religious outreach. The rejuvenation effort will also engage the youth yearning for some sense of identity in Singapore.

### Contributions to Society

For his contributions to biomaterials research, Professor Boss also won the Gusi Peace Prize in 2008 for his invention and is Singapore's first recipient of what is regarded as the Asian equivalent of the Nobel Peace Prize. Professor Boss' invention of a new material to substitute the cumbersome metallic implants used today, was adapted to improve conditions for patients of hip bone replacement surgery. The memories of his late father's painful sufferings after his hip bone replacement surgery had spurred him on to create this invention as a help to others facing the same challenge and pain.

He is also one of the 16 Singaporeans to have been

knighthood by the Order of Saint John of Jerusalem of Rhodes and Malta by Rome in 2007.

Professor Boss shared two of his most memorable and significant contributions to society: "In 2005, I was involved in the Medan mission set up in aid of the victims of the earthquake in South East Aceh following the tsunami tragedy. The mission provided anti-tetanus vaccine and medicine as well as helped in the restoration of five school classrooms damaged by the earthquake. The project was completed in May 2006. The other project carried out was the construction for a new medical operating room in Bhaki Wara Hospital in Pangkal Pinang, Indonesia, so as to serve the needy and poor."

### Contributions to NUSS

Professor Boss joined NUSS in 1983 and became an active member of the NUSS Management Committee. He was honoured with the NUSS Outstanding Member Award in 2011. He has involved himself in the Community

Care, Intellectual Pursuit and Membership Sub-Committees, as well as the Orchard Guild House Steering Committee. He is currently serving in the Food & Beverage Sub-Committee and the Editorial Panel. Furthermore, his ties to NUSS encompassed his love life as it was where he met his wife, Madam Evon Tan.

"My proudest moment was serving NUSS at its 50<sup>th</sup> anniversary. It is a milestone for NUSS as the Society embarks on the next chapter," he said. He was the Chairperson of the 50<sup>th</sup> Anniversary NUSS Lecture and NUSS 50th Anniversary Gala Dinner Celebrations at Suntec City Convention Centre.

"As my late father had been an inspiration to me, I hope my contributions, in turn, will continue to encourage more young graduates to make time to serve. It is indeed very fulfilling to be contributing to society. I understand the young are finding the time to build up their career and family. However, staying connected with your alma mater is also vital," concluded Professor Boss. ■

# GOOSEBUMP MOMENTS

## with Art and Life

Arts enthusiast and volunteer, **Juliana Lim** wants to make art accessible to the public through NUSS initiatives such as the Paint-a-Portrait Project and exhibitions at the art gallery.

**J**uliana Lim measures life in ‘goosebump moments’, or that tingling euphoria felt on the skin when something moves within deeply.

“Life should be an endless stream of goosebump moments,” said Lim, who feels this sensation most often when she is engaged in the arts and wants to give other people - more people in fact - the chance to experience

similar poetic moments.

She described it as giving people a chance to flip over a stone to peer at its underside. “You flip it over, and if you do not like it, you flip it back. But at least you got to see what is there,” she said.

### Bringing art to the people

To do so, Lim understands that art must be made visible and accessible, so that people do not have to go out of their

way to view it.

At the NUSS Kent Ridge Guild House, for instance, Lim converted a corridor and part of the members’ lounge into an art gallery that has showcased 12 exhibitions over the last two years.

Prolific local artists such as Chng Seok Tin and Goh Beng Kwan, who are part of Lim’s

personal network, have exhibited their works there.

Lim was initially offered a room for the paintings, but she turned it down because the corridor, which links to the jackpot room, karaoke lounge, bathrooms and members lounge receives far more



“Whenever we looked like we were wilting under public pressure, he encouraged us to accept the controversy in our stride, as a part of the journey of building a icon.”

**Juliana Lim** on the support her team received from the late and then-Deputy Prime Minister Mr Ong Teng Cheong during the development of The Esplanade.



traffic daily. So she lobbied to create a mini gallery, complete with white walls and light fixtures to illuminate the paintings.

Where members once zipped through the corridor, they now paused to contemplate and discuss the paintings. President Mr David Ho encouraged her repeatedly, remarking that members had come to expect new collections every couple of months and the exhibitions would be missed, if stopped.

Lim served as the NUS Arts Connections Convenor before she handed over the reins in February 2016. She has had an illustrious 18-year career in Arts Management having started as the Assistant Director of Programmes at the People's Association in 1978 after stints in several ministries.

One of her noteworthy projects was setting up The Esplanade, which was formerly known as the Singapore Arts Centre. As General Manager of the arts centre, Lim helped to develop the iconic design of The Esplanade, now lovingly known by its alternate moniker, durians on the bay.

She recalled a time when public sentiment was less favourable. "Some Singaporeans and members of the architectural community expressed disappointment with the design, perhaps because they expected a Sydney Opera House," she wrote, in a blog entry documenting her work in Singapore's arts scene. Some members of the public also found the spiky roof design inauspicious.

However, the late and then-Deputy Prime Minister Mr Ong Teng Cheong, who helmed the steering committee with then-Minister George Yeo, threw his support behind the design and development team. "Whenever we looked like we were wilting under public pressure, he encouraged us to accept the controversy in our stride, as a part of the journey of building an icon," she recalled.



**Lim spearheaded NUS' Paint-a-Portrait Project, leading the Judging Panel and working with young artists to paint the portraits of 19 Past Presidents of NUS.**

Lim, referencing Dutch graphic artist Maurits Coelis Escher's style of creating tessellations, added: "Through all this, what kept my faith in the roof design was the internal perspective of the floors of the theatre lobbies bathed in Escheresque triangular-shaped patterns of light and shadow."

But it was only after she resigned from public service to join Singapore Pools in 1997 that Lim realised just how distant the arts was to the man-in-the-street.

"Singapore Pools was a big sponsor of The Esplanade but I felt that until the front-line 4D/Toto sellers staff experienced art, I could not substantiate my "boast" as a former arts manager, that I had helped make the arts accessible."

It drove her to do even more. "We started a 20-women choir which sang in an Arts Festival Fringe and staged an excerpt of Chang & Eng when we re-launched the Singapore Sweep in support of The Esplanade Theatres, giving our retailers their first glimpse of a Singapore musical."

Retired from corporate life since November 13, she

volunteers with Very Special Arts and OperaViva Limited; and leads the Richard Wagner Association (Singapore) which will stage the very first Wagner opera in Singapore - *The Flying Dutchman* - in October this year.

### Portraits of Heritage

In 2013, Lim was among a five-member panel that executed the NUS Paint-a-Portrait Project, which commissioned young artists to paint the portraits of 19 Past Presidents of NUS.

The project spanned slightly more than three years, with the last two portraits completed in February 2016.

"It was a very special project. We all felt like we grew through it," said Lim, who facilitated dialogues between the artists, past presidents of the Society and their family members before and during the painting process.

Other members of the panel comprising museum directors Dr Kenson Kwok and Low Sze Wee, artist Hong Sek Chern and collector Dr Victor Savage, played an indispensable role, mentoring the artists, offering technical guidance and helping them

to produce a portrait in the likeness of their subject. The panel also paired artists with NUS Past Presidents they painted, matching creative styles to the presidents' personalities.

For example, she recalled matching one young artist, Leslie Low, to paint Past President Ernest Wong, and described how the artist and subject were a good fit. The artist's style, she said, had elements of playful pop art, which suited Wong's youthful personality.

Low represented this through the yellow background of the portrait and explained, "I wanted to capture [Wong's] playful nature, the exuberance you have when you are young." He then added tones of purple to convey Wong's leadership and gravitas during his tenure as NUS President from 1971 to 1973 and from 1982 to 1985.

With these projects, Lim hopes that the art she brings to the public will let them experience their own goosebumps moments. She said: "If I manage to ignite just a single poetic goosebump in someone, I would feel that I had lived my life successfully." ■



## LABOUR PAINS

# Is Raising Singapore's Birth Rate Conceivable?

From its baby boom between 1947 and 1964, Singapore today has slipped to a baby bust, with an alarming fall in birth rates. Despite requiring a Total Fertility Rate (TFR) of 2.1 to stabilise the population, the nation's TFR hovered around a dismal 1.25 as of 2015. **The Graduate** looks at what may be done to resolve the situation as the nation is being depleted of its very crucial resource — its own people.

**M**uch like its regional neighbours Japan and Korea, which are both plagued by declining fertility rates and greying populations - TFRs of 1.4 and 1.3 respectively - Singapore's progress is being afflicted by this contemporary crunch. Apparently, the 1970s "Stop at Two" campaign and its accompanying disincentives had been resoundingly successful in curtailing procreation; and in the late 1980s, corrections were put in place in an attempt to reverse the trend. Policies were revised by then Prime Minister, Goh Chok Tong, with a slew of measures encouraging parents to have three or more children.

### Government policies

In a bid to prevent these plunging birth rates from precipitating economic peril, the government has instituted new policies since 2004, provided financial benefits, and recently allocated a sizeable budget to motivate the changes it deems necessary. In 2013, the state introduced an annual \$2 billion package to defray child-rearing costs, covering everything from childcare to fertility treatments.

In January this year, they also increased the paid paternity leave allotment for new fathers to two weeks. However, despite the government's measures to tackle the country's low birth

rate, a spike reminiscent of the baby boom in the 1950s is yet to be seen, although efforts could be seen with recent local campaigns on fertility issues but which were eventually criticised as distasteful and intrusive.

Paradoxically, the root cause of Singapore's unsustainable TFRs is also the solution to the nation's impending population crisis – young, dual-career couples. Seemingly perfect candidates for starting larger nuclear families, these couples remain childless, choosing to invest exclusively in their careers and in maintaining their lifestyles - an ironic consequence of Singapore's push for material progress.

However, it is not just a chosen self-absorbed quest for the proverbial 5 Cs (Cash, Car, Credit card, Condominium and Country-club membership) that seems to bring about this infertility. Associate Professor Tan Ern Ser from the Department of Sociology at the National University of Singapore (NUS), pointed out that these couples may already have parents or siblings depending on their beneficence. Starting a family brings with it significant changes, further considerations, and likely compromises.

"Raising a child is a long-term commitment — a quarter of a century or more per child. It is not just about child-bearing costs, childcare arrangement, childcare leave, milk powder and baby diapers," Professor Tan said.

### **Evolving Parental Goals**

In this increasingly affluent society, Singapore couples espouse the added burden of providing every affordable advantage for their children to get ahead in life: special tuition, art, music, dance lessons or other extra-curricular activities.

"Most middle class folks see themselves confronting a high threshold, particularly when the economy looks gloomy, and the measures introduced by the Government may not be sufficient to tip the balance," Professor Tan added.

**“Most middle class folks see themselves confronting a high threshold, particularly when the economy looks gloomy, and the measures introduced by the Government may not be sufficient to tip the balance.”**



**Associate Professor Tan Ern Ser**  
Department of Sociology  
National University of Singapore



**Most crucially, the nation must recognise the pitfalls of materialism, and the consequences of unbridled competition which may deter couples from wanting children.**

In a Facebook post earlier this year, Senior Minister of State in the Prime Minister's Office, Josephine Teo, highlighted three key areas that the government was focusing on to instigate couples to have children: encouraging fathers to play more active roles; improving affordability and availability of childcare; and enhancing workplace support for young couples.

These efforts are a step in the right direction and alleviate some of the encumbrances of parenthood, according to Joycelyn Tan, a mother of one. However, she believes more could be done to encourage couples to start and maintain a family. "Many of my peers or colleagues are aware of the assistance available to new parents but simply have no desire to have kids. They see it as too much of a hassle," she said.

This is a sentiment that Professor Tan shares as well. "In my view, what's important is to nudge Singaporeans to consider the intrinsic satisfaction and rewards of being able to give love to and to receive love from a child of their own," he said.

### **Country's Needs versus Personal Choices**

Clearly, the government can no longer rely on just partially underwriting childbearing costs since alleviating some of the monetary expense of raising a child can only do so much. They have to find other ways to appeal to young couples to embrace parenthood. However, in doing so, the nation's leaders must find innovative and ingenious ways to strike a balance between promoting the intangible fulfillment of raising a family and respecting the choices of these couples.

Most crucially, the nation must recognise the pitfalls of materialism, and the consequences of unbridled competition which may deter couples from wanting children. Perhaps then, in the near and increasingly urgent future, a higher TFR in Singapore will be conceivable. ■

**CONCLUSION** As Singapore's population greys, time is of the essence. The government and people must find a common ground, and act quickly to ensure the nation's future.

NUSS Celebratory Dinner | 21 January 2016 | Kent Ridge Guild House



# Celebrating National Day Award Recipients

To honour and celebrate the achievements of NUSS members who were recipients of the 2015 National Day Awards (NDA), NUSS hosted a Celebratory Dinner at the Kent Ridge Guild House, recognising them for their merits and services to Singapore.

**H**eading the honours list was Mr S Dhanabalan, a member of the NUSS Advisory Panel, who received the Order of Temasek (First Class), the nation's highest honour. Mr Dhanabalan was commended for his stellar contributions as a leader and mentor to the community, business and in Government.

Among other notable members who received National Day Awards were former Minister of State Mr Ch'ng Jit Koon, NUS President and NUSS Honorary Member Professor Tan Chorh Chuan, and NUSS Past President Mr Gopinath Pillai.

Mr Ch'ng was awarded the Distinguished Service Order in honour of his contributions to the Chinese community as well as the grassroots, while Mr Pillai and Professor Tan were both awarded the Meritorious Service Medal. In total, 39 NUSS members were awarded National Day honours.

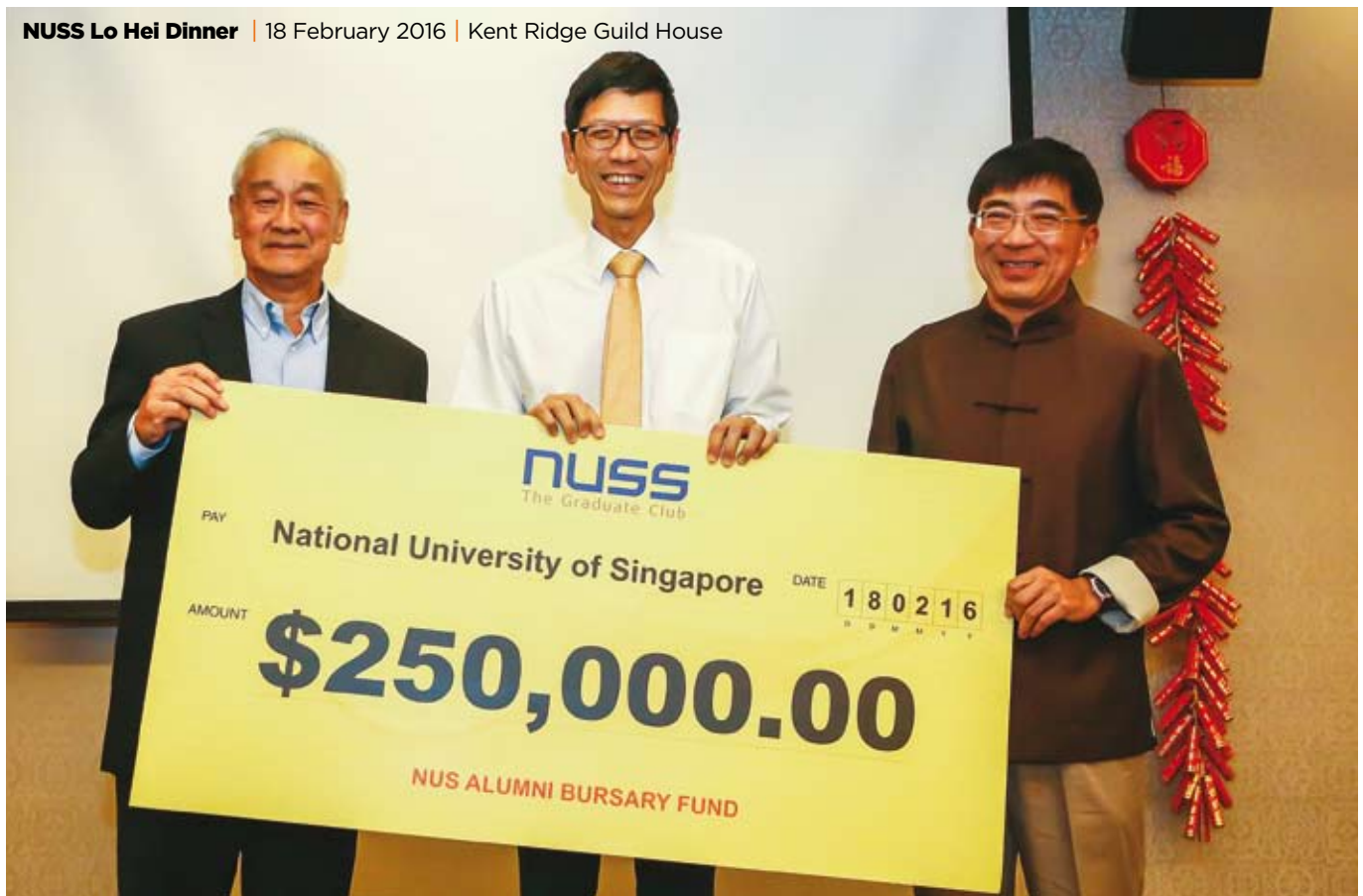
Gracing the occasion were a few Past Presidents of the Society. In his speech, NUSS President David Ho thanked the Past Presidents for their contribution to the Society and the awards recipients for their presence that evening.

Mr Ho also commended members who contributed to



the fundraising efforts for the NUS Alumni Bursary Fund Campaign. He expressed hope that their generosity will urge other NUSS members to step forward and make a difference. ■

NUSS Lo Hei Dinner | 18 February 2016 | Kent Ridge Guild House



# Tossing To Prosperity and Future Ties

NUSS held its annual Lo Hei dinner in appreciation and celebration of the close working ties with the National University of Singapore (NUS).

**N**USS President, Mr David Ho welcomed the attendees and reflected on the Society's key activities in support of NUS in 2015, which included a Charity Golf event and donations from members as part of the Society's fundraising initiatives.

Mr Ho also highlighted other initiatives and collaborations between NUSS and NUS in the areas of music, business and technology. Of significance were key events including Venture N.E.T. in partnership with the NUS Institute for Engineering Leadership, Professorship Lectures and continued efforts and campaigns to support the

NUS Alumni Bursary Fund Campaign.

In closing, Mr Ho, who steps down as NUSS President this quarter of the year after leading the Society for four years, continues to look forward to furthering and enhancing connections with the NUS community to support NUS.

Since 2013, NUSS has championed the raising of over \$3.7 million towards the NUS Alumni Bursary Fund Campaign. The Society continues to pledge annual contributions to the Fund.

Before dinner commenced, Mr Ho presented a cheque of \$250,000 to NUS President, Professor Tan Chorh Chuan, adding another significant contribution by the Society to



its alma mater.

The evening's entertainment was provided by the NUS Chinese Orchestra and included solo performances of "Spring in

the Snow Mountain" and "The Harvest Drums". Oranges were distributed to all guests before the enjoyable evening came to an end. ■

# Roaring Start to the Lunar New Year

What better way to usher in the Year of the Monkey than with a spectacular Lion Dance performance.

It was a rare sight to see eight lions dance in the lobby of Kent Ridge Guild House, ushering in the wealth and prosperity for the Lunar New Year. They performed in sync with the driving beats of the drums and the clash of the cymbals to create a vibrant and auspicious atmosphere, delighting many who were at the Guild House celebrating the festive occasion.

Their stunning footwork and well-coordinated acrobatics left the crowd cheering in spirited gusto. The finale and most memorable part of the performance was the gravity defying leap-dancing pole performance. Children and adults were all delighted with the performance.

Huat Ah!! ■



## Dining at The Dunearn:

### A GREAT GIVEAWAY FOR CHRISTMAS!

Wasn't Christmas the perfect opportunity for a beautiful catch-up over dinner with family and friends? NUSS provided that opportunity to do so with a Festive Giveaway contest held on the NUSS Instagram last December. Participants were asked to respond with reasons on why they would love to enjoy a Christmas meal with their loved ones at The Dunearn, with the best five answers receiving a \$50 dining voucher each.

Precious family time with loved ones and nostalgia dominated the entries, befitting the Christmas season. One prizewinner, **Ms Tan Mei Ling**, shared that after two kids and four years into her marriage, the opportunity to dine at Dunearn would be perfect for a rare night out with her husband.

Another winner, **Mr Mervyn Sng** reminisced on the time he and his wife spent studying at Bukit Timah Campus nine years ago and expressed his desire for a perfect Christmas homecoming.



Other notable and interesting entries were from members who took time to describe and share their previous dining experiences including the restaurant ambience and its unique cuisine.



**NUSS MEMBERSHIP PROMOTION**

# SHARING GREAT THINGS

**A**s the first NUSS member to refer two new members late last year, Mr Vernon Khoo received a pair of Apple watches as part of an attractive membership promotion. New members as well as the referents also received \$200 F&B vouchers.

As a member of NUSS for many years, Mr Khoo and his wife, an NUSS spouse member, have been enjoying the various facilities in the Society for a long time.

When he heard about the membership promotion late last year, he decided to invite his two daughters to become members as well.

He remarked, "Having witnessed the vast improvements in service and facilities over the years, I'm confident that my daughters and their future families will enjoy the wonderful facilities offered."

Hence, since the end of 2015, Mr Khoo, as well as his family, have become NUSS members.

His daughters were looking forward to joining NUSS particularly for the entertainment and dining facilities which are useful when catching up with friends or meeting business associates. With a laugh, Mr Khoo adds, "The sports facilities also provide them with a way to stay fit and healthy".



**Mr Khoo and his family at Kent Ridge Guild House.**



**Enjoying a meal at Café on the Ridge.**

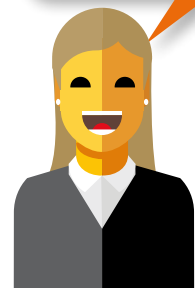
**"I'm confident that my daughters and their future families will enjoy the wonderful facilities offered."**

**Mr Vernon Khoo**  
NUSS member

As a big fan of the dining outlets in NUSS, Mr Khoo was able to utilise his F&B vouchers awarded from the membership promotion. He adds that as a family, they can now participate in different activities at the same location. For example, while enjoying his lunch at Café on the Ridge, his daughters can also conveniently enjoy the Karaoke rooms nearby.

Lastly, Mr Khoo encourages younger people to join the Society earlier. "They can socialise with others in their age group and make new friends!" ■

\*\*\*  
Know of someone interested in joining NUSS? Refer your friends or family!  
Contact [marketing@nuss.org.sg](mailto:marketing@nuss.org.sg) or call 6777 6060.  
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SAVING

FOR

RETIREMENT

# SINGAPOREANS FACE RAINY DAYS

In a nation where blatant consumerism conjoins a sky-high cost of living, there is much concern about whether Singaporeans will face financial distress when retirement arrives. There could be more to this forecast than meets the eye.

**Vithya Rajasegar** investigates.



‘Save for a rainy day’ is the age-old advice often harped on by previous generations and which, with every passing cycle, never seems to go out of vogue. That it has been repeated so often for so long should have made saving for retirement a habit, or so we might think. A survey conducted by DBS Bank (*The Straits Times*, December 2014) showed that a large number of Singaporeans may just be retiring without ample savings. Fifty percent of respondents in the survey confessed that they had not given a thought or two to saving for their twilight years. The survey, with a thousand Singaporeans and permanent residents, discovered that many were in the dark about saving for their future.

But what really lies behind this lack of clarity and determination? In her book, *Talk Money*, Lorna Tan, a senior correspondent at *The Straits Times*, suggested that although nearly half of Singaporeans make an effort to stash away a portion of their monthly salary, their self-control dwindles in the face of retail therapy as a means to de-stress.

As a consumption-driven modernist society, Singaporeans are animated by materialism and affluence, revealing frugality and self-restraint to be their least salient qualities. Frowning on this penchant for lavish living, freelance writer, Peter Cher commented, “Singaporeans, in general, spend too much money on a lifestyle they can barely afford. Many of them take on multiple unnecessary financial commitments (read credit card bills and bank loans) on new apartments, cars and other things that supposedly raise our social status.”

There is nothing novel about this symbiosis between rapid economic development and consumerism. In his book, *Modernity and Consumption*, Antonio L. Rappa noted that in a politically safe and stable country such as Singapore, whose economic nature is essentially that of the first world, “commercialism, consumerism and capitalist choices” are bound to amass, seducing a malleable generation of Singaporeans into splurging.

### The Earnings Shortfall

Ivan Guan, an entrepreneur, financial consultant and blogger at *SGMoneyMatters.com* said that excessive spending on the part of many Singaporeans are reflected in their savings. Only what is left after much of their monthly income has been frittered away, is deposited as savings. In fact, the right formula, Ivan insisted, should be “Expense = Income-Savings.”

**EXCESSIVE SPENDING**  
on the part of many Singaporeans are reflected in their savings, said Ivan Guan, financial consultant and blogger at *SGMoneyMatters.com*

showed that median gross monthly income in 2015 was \$3,949, cloaking an unevenly shared average. In spite of the increase in median monthly income over the past few years, the rocketing standard of living has rendered salaries plainly inadequate.

A 2014 survey by JobStreet cited 53 percent of respondents identifying \$6,000 as the ideal monthly salary to deal with Singapore’s cost of living. Another 32 percent lamented their inability to save any portion of their monthly income. On the whole, 80 percent of everyone surveyed expressed unhappiness with their salary.

With the Economist Intelligent Unit (EIU) designating Singapore as the world’s most expensive city, the dispirited response is not surprising, with their finding that basic groceries in Singapore tend to cost 11 percent more than New York’s, and transport three times theirs.

The added trap of an “Expensive HDB flat that sports a 25-year loan on top of health care costs”, as Property Officer Mokhtar A Rahman mentioned, makes the average Singaporean financially unfit for retirement.

### Consequences and Options

At the age of 62, Kwok (not his real name), received a large chunk of his CPF money, half of which went to his son’s overseas education. Assuming that what he had left would last the rest of his life, Kwok was all set to enjoy his retirement.

However, a diagnosis of kidney disease a year later shattered that likelihood. His savings depleted at a rate he

However, Anthony Koh, owner of indie bookstore, Booktique, remarked that a sizeable portion of the local population does not earn enough to be able to retire comfortably and securely.

Furthermore, Pothiraju Seetharam, a retiree, when asked to share his thoughts on this, lamented, “The median pay in Singapore is low.” Revealing this peculiarity of low wages are Ministry of Manpower income statistics, which

**BUY NOW, PAY LATER**

**In her book, *Talk Money*, Lorna Tan, a senior correspondent at *The Straits Times*, suggested that although nearly half of Singaporeans make an effort to stash away a portion of their monthly salary, their self-control dwindles in the face of retail therapy as a means to de-stress.**



## THE IDEAL AMOUNT?

**A Friends Provident International survey polling well-to-do Singaporeans last year unveiled the amount they considered most perfect for retirement: \$1.38 million.**



never would have imagined, with soaring medical expenses plus the escalating cost of living taking a toll on his financial health as well.

Blaming himself for his naiveté, Kwok now desperately needs to become a wage-earner, even with very limited options since he has gone beyond the mandatory retirement age. The only employers willing to take him on are security firms, certainly a far cry from his previous job as a teacher.

A Friends Provident International survey polling well-to-do Singaporeans last year unveiled the amount they considered most perfect for retirement: \$1.38 million.

Growing your savings by leaps and bounds is a challenge to say the least, especially in the current economic climate; but Lorna Tan revealed that many Singaporean retirees who sock their cash away in savings deposits are “in fact taking a big risk by not protecting themselves against inflation.”

Common wisdom says that when inflation accelerates, it results in a stagnation of savings, more so when interest rates do not match spiraling inflation. With this large dent in purchasing power, many are left scrambling to make ends meet.

Although an inflationary scenario typically contributes to higher incomes, the advantage does not extend to the older quota of the workforce - everyone in-the-know knows that ageism still persists in Singaporean society.

While this retiree age group may have real value in many areas, it flies in the face of profit-seeking and cost-saving employers.

**Singaporean retirees who sock their cash away in savings deposits are “in fact TAKING A BIG RISK by not protecting themselves against inflation,” said Lorna Tan.**

Lorna Tan pointed out in her book that people should not be afraid to undertake “sensible investment risks” to address their own long-term needs.

When interviewed recently, she recommended that “an individual should build other blocks of retirement income via staggered insurance proceeds, stock dividends and rental income for his golden years”.

### The Hazy Plan B

Many older Singaporeans, reminiscing the days of 10 percent per annum returns on fixed deposits, still think that savings deposits are the way to go. When asked if most locals are aware of alternative savings trends, Ivan Guan replied that a fusing of an “immature financial market in Singapore” with inadequate financial education leads several to be trapped in dubious schemes and risky overseas real estate investments, which defeats their nest egg strategy.

However, he said that most Singaporeans do indeed have no qualms about considering other savings options; it is just that they are clueless about how and where to begin.

Investment options abound, with various savings plans offered by a myriad of banks.

While Citibank presents its regular savings plan as one that goes with the flow rather than relying on market timing, DBS offers a regular savings plan in unit trust investments based on low payments.

These, and a government initiative in savings bonds, allow for a degree of flexibility and long-term returns. Also, these savings bonds are meant to complement the Central Provident Fund (CPF) system.

Not surprisingly, an online blog *The Middle Ground* reported that there are a number of people who would rather have the CPF hold their money. Their scheme is a compulsory one and for many, the only investment option available, but it also pays the most interest on a capped portion of deposits.

## A 'Holey' Safety Net

The CPF Board's policies have been the source of much controversy over the past few years, even though it is a scheme that is trying to ensure that every Singaporean has something, even if a little, to fall back on for retirement.

However, Pothiraju, surmised that this compulsory method, while benefitting the middle class, is inadequate for low wage earners and superfluous for the rich.

January 2016 brought new changes to this social security system, aimed at making retirement less unpleasant: depositors now have the liberty of withdrawing 20 percent of what they have in their Retirement Account at age 65, which used to be the norm for those who turned 55 in 2013, until the rules were changed.

As of 2016, workers above the age of 50 get an increase of up to 2 percent in their CPF contribution rates. Also, an annual interest rate of 6 percent on the first \$30,000 of CPF savings will be granted to those above 55.

However, the contention that CPF is ineffective for those who earn less than average still stands.

Koh mused, "If people are not earning enough, how do you save enough?"

This becomes even more evident when the focus shifts to women. In a struggle over wages and savings and retirement, older women here are at a clear disadvantage: they tend to outlive their male counterparts, generally have less earning power and are likely to spend a number of crucial career-forming years home-making and child-rearing.

With the gender wage gap still intact, they inevitably reach their golden years unprepared for life's monetary needs.

## CPF: WHAT'S NEW

**20%**

Option to withdraw 20% of Retirement Account savings at age 65

**2%**

Workers above the age of 50 get an increase of up to 2% in their CPF contribution rates

**6%**

The annual interest rate on the first S\$30,000 of savings for those above 55


Online blog *The Middle Ground* reported that there are a number of people who would **RATHER HAVE THE CPF HOLD THEIR MONEY.** Their scheme is a compulsory one and for many, the only investment option available, but it also pays the most interest on a capped portion of deposits.

## MOSTLY CLUELESS

**Ivan Guan said that most Singaporeans do indeed have no qualms about considering other savings options; it is just that they are clueless about how and where to begin.**



## OLDER WOMEN: A CLEAR DISADVANTAGE



**Older women tend to outlive their male counterparts, generally have less earning power and are likely to spend a number of crucial career-forming years home-making and child-rearing.**

### Redefining Retirement

An attempt to attribute retirement woes to lack of financial acumen did not bode well with some, who argued that the desire for lavish living was the main culprit.

Peter Cher said, “Many of them get a job not out of passion but in choosing one that can support their over-the-top lifestyle. Also, their lack of urgency and pragmatism further cripple their ability to save.”

Antonio Rappa’s *Modernity and Consumption* reinforced this viewpoint, saying that the lapping up of luxury goods – which even the older generation has fallen prey to – is a “residual effect of the instant-gratification society.” To which Koh also agrees, but while most Singaporeans are prone to unhealthy spending, the fact remains that current wages do not go hand in hand with both needs and wants.

Another point he made refers to the Singaporean aspiration

to own a business, seeing it as a more likely route to a worthwhile income.

Describing them as the “sandwiched generation”, Lorna Tan says they find their ability to save particularly challenging, being encumbered with the responsibility of caring for both their parents as well as their children.

Being able to fulfil those roles adequately makes business ownership an attractive option.

When Koh was asked whether or not he considered himself a retiree, he was quick to point out that he defined retirement as “doing what I like.” He added, “When you work for others, you are helping them build their dreams.”

With most Singaporeans toiling long hours at their jobs and then gratifying themselves with rewards sooner rather than later, it remains to be seen if they would have the means to retire at ease when the time comes. ■

## START SAVING NOW

### TIPS ON SAVING MONEY

- Pack your own lunch to work
- Pay off your loans early, so you can save on interest payments
- Build a diversified portfolio, to minimise the risk against inflation
- Set realistic savings goals that you will be able to fulfil
- Resist impulsive buying
- Use your debit card instead of your credit card - the latter chalks up interest for late payments

### WHAT DOES A WELL-DIVERSIFIED PORTFOLIO LOOK LIKE?

- A safe portfolio includes bonds and annuities that entail fairly small risks and yield lower returns
- A portfolio that generates a fixed income. Focusing on fixed annuities, bond funds and Certificates of Deposit (CD) ladders, this portfolio is perfect for retirees



**IN CONCLUSION** Saving for retirement is a personal responsibility, and social and economic frameworks have to be such that they create an incentive for people to save. However, we should not lose sight of the forest for the trees and ignore the underlying problems that render saving burdensome.



“ FREEDOM OF SPEECH ”

# WILL WE EVER BE **TOTALLY FREE?**

Even though there had been increasing anti-establishment sentiments and calls for more freedom of speech in the post-Lee Kuan Yew era, freedom of speech works within bounded, albeit expanding, parameters. While we see democracy advocates explore the expansion of such freedom, it may not be the same democracy as what they had imagined or demanded for as **Oon Tian Sern** discovers.

In a true democracy, problems of societal decision-making are discussed between conflicting interest groups such as the government, private actors and the community-at-large, and the populace does have significant influence on the outcomes of intended decisions. Singapore's scope of democracy bears a semblance of liberalism but has a strong paternalistic frame.

Catherine Lim, Singapore's own renowned novelist and political commentator explained, "A democratic society is one that allows for opinions to be debated freely. Corporations and individuals should not feel criminalised for speaking against the government. However, when you consider the control that the government has over political associations, the Law Society and the use of political tools such as lawsuits against individuals with a different opinion, we cannot say our society is truly democratic."

The argument is that democracy without controls could result in political gridlock and disrupt the efficiency of unopposed decision-making — it is this tension between giving people their voice and ensuring effective governance that the state has to manage.

### Freeing Expression in Social Media

When the late Lee Kuan Yew was Prime Minister of Singapore, it was common for the mainstream media to only give exposure to the views of the government, especially during hustings in a general election. However, the advent and popularity of social media has prodded them into providing fairer attention to and reporting on other parties, not just the incumbents, so as not to lose readership to social media influencers and online news platforms such as *The Online Citizen*.

Dr Victor Goh, Director of the Social Service Institute at the National Council of Social Service, explained the influences of social media's popularity on freedom of speech. He said, "Social media provides a platform for freedom of expression on a massive scale. The ease with which technology allows for ideas to be communicated to a large audience has brought with it an improper conflation of public and private expression."

He cautioned about the implications that social media has on the freedom of speech. He said, "Since many have come to rely on social media for ideas, news and opinions on issues, there is a need to exercise caution when consuming this content and to be responsible when posting content on social media. The debate on the limits of freedom of expression online is a multifaceted and a complex one."

The concern stems from an increasing number of debates on controversial issues such as lesbian, gay, bisexual, and transgender (LGBT) issues along with elitism and meritocracy in education, topics which used to be considered out-of-bounds and never publicly discussed.

However, society evolves and as the level of education and exposure rises, there is a greater inclination for dissimilar voices to be aired, especially online.

Dr Hoon Chang Yau from Singapore Management University and a leading Asian Studies researcher in Singapore, suggested that such democracy continues to have limits and be bounded within set parameters.

He said, "Some may argue that the rise of social media empowered individuals to speak up democratically. To some extent, we can quantify them. However, there is still an ongoing tension and negotiation between the state and citizens as opinions shared online go through the process of self-



Can freedom of speech on social media challenge the legitimacy of the state's governance?



Social media provides a platform for freedom of expression on a massive scale. The ease with which technology allows for ideas to be communicated to a large audience has brought with it an improper conflation of public and private expression.”

**Dr Victor Goh**

Director of the Social Service Institute  
National Council of Social Service



The climate of fear and culture of ‘kiasuism’ in Singapore means that most of the populace fear being put in their place by the government for airing a ‘wrong’ public opinion, and this psychology sustains the self-censorship practised by the citizenry.”

**Dr Hoon Chang Yau**

Singapore Management University

censorship. In that case, the freer freedom of speech does little to challenge the legitimacy of the state’s governance.”

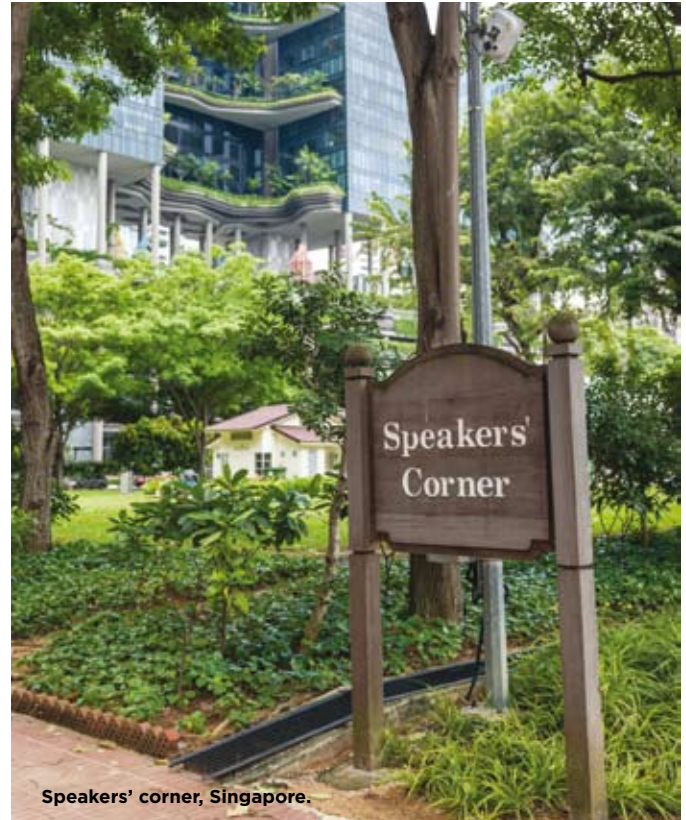
The state’s response to dissenting remarks and blog posts by Roy Ngerng and Amos Yee serves as a reminder that questions about the legitimacy of governance remain out-of-bounds for public discussion.

Dr Hoon further added, “The climate of fear and culture of \*kiasuism in Singapore means that most of the populace fear being put in their place by the government for airing a ‘wrong’ public opinion, and this psychology sustains the self-censorship practised by the citizenry.” This reveals the tension inherent with having greater freedom of speech online while ensuring that the extent of the discourse doesn’t violate the state’s legitimate limits.

### Defining What Constitutes Free Speech

Challenging the state’s legitimacy often comes at a huge cost to any contender since the playing field is far from equal.

\* Act of ‘kiasu’ where one is afraid of losing out to others.



Speakers' corner, Singapore.

### FREE SPEECH & POLITICAL DISSIDENTS

“Surface overtures such as providing the speakers’ corner for public discourse is in effect shifting attention away from the more contentious non-democratic treatment of political dissidents.”



**Catherine Lim**

Novelist and  
political commentator

Online media platforms such as *The Online Citizen* are subjected to state approval and their content is heavily monitored to ensure that it does not run counter to state agenda. Such controls in governing society stifle a more open and varied exchange of ideas and opinions, particularly those that challenge the legitimacy of the state.

Some political dissidents have challenged the status quo and tried to promote their views of democracy, but Lee Kuan Yew, in the 70s to late 80s, responded with an iron fist and did not allow their opinions to gain prominence.

Catherine Lim commented, “Surface overtures such as providing the speakers’ corner for public discourse is in effect shifting attention away from the more contentious nondemocratic treatment of political dissidents. The recent death of Francis Seow serves as a painful reminder to the state of freedom of speech or democracy that Singapore has. It provokes a tantalising thought: if the government is sincere in wanting to go beyond overtures and tokenism, why not allow all political exiles abroad to return home?”



## What Do You Say...



As Singapore crosses the 50-year mark and enters her first few years of maturity, she should expect to see a nation where there is free exchange of debate and space for diverse opinions. Genuine progress is when we are all able to coexist despite our differences and the masses are engaged in critical thinking - not just being fed with packaged information. However, it is also important to note that diversity of opinion does not mean that it should be divorced from respect and understanding."

**Ayesha Iskander**

Project Officer for Asia-Europe



"Freedom of speech is a privilege, not an entitlement. The status quo had worked for our country's development, and any changes to the status quo in the future must proceed with caution or risk undoing the good work of the predecessors."

**Justin Wong**

Insurance Agent



Whatever media avenues there are to air their opinions, Singapore's citizens have only achieved a semblance of freedom of speech without necessarily being able to affect issues that truly matter, nor are they able to frame public discourse in their favour.

Having them resort to protect their freedom by going elsewhere has virtually eliminated opposing voices, and while there is a quiet minority of opposing views, these ideas do not surface in public or the mainstream media.

Interestingly, the continuing shadow of the Internal Security Act and lawsuits as political tools reinforce the ambiance of fear and deter would-be challengers, forcing them to be careful about what to say about politics and the government. This limits the scope and consideration of diverse or opposing viewpoints.

### Managing a Freer Society

Emboldened by a rekindled online voice post-2011 General Election (GE), citizens veered toward having more freedom of speech, entreating for more compassion and hearing of citizens' concerns.

The perceived policy of growth at all cost without regard for the common man has been countered by the setting up of a committee to lead a National Conversation.

This platform invites views from the public (initially via a large survey) that takes into account people's thoughts on a range of subjects affecting their lives. The challenge of having a vocally freer citizenry lies in satisfying the asymmetry of wants between policy makers, grassroots advisors and everyone else in the various strata of society.

Each has their own interests to protect, and while it is impossible for the government to please everyone in a full and free democracy, there needs to be adjustments to existing approaches in national development.

### No room for total freedom

Observing how political dissidents or public discourse are managed, it is clear that the citizens do not have the autonomy to influence policy making at all levels, here nor elsewhere.

Speaking against the government and questioning their legitimacy brings its repercussions, especially when couched in disrespectful or insulting terms, which lead to unpalatable consequences.

Notwithstanding these limits, the rise of social media has given a new space for citizens to share their opinions on public issues. Generally, they know the out-of-bounds (OB) markers well, practise mature self-censorship and present their points without denigrating the legitimacy of the state.

Whatever media avenues there are to air their opinions, Singapore's citizens have only achieved a semblance of freedom of speech without necessarily being able to affect issues that truly matter, nor are they able to frame public discourse in their favour.

Delineation of parameters and agenda still lies in the hands of the state. For now, they prefer to remain unhampered in deciding what issues are valid for discussion or collective thought. Freedom of speech is relative, delimited by whoever calls the shots and never totally free. ■

**IN CONCLUSION** Citizens' freedom of speech continues to be bounded by the parameters set by the state, although there are multiple pathways compared to the pre-internet age.



**The 37<sup>th</sup> NUSU Council: Back to School Party**  
 15 January 2016  
 The Chill-Lab

# BLAST BACK TO SCHOOL

NUSU celebrates with the National University of Singapore Students' Union (NUSU), welcoming the new Council and recognising their contribution to the student community.

Deputy Chairperson of the Alumni Development and University Relations (ADUR) Sub-Committee, Mr Eugene Tan, kicked off the event with an opening speech where he highlighted NUSU's continued interest to collaborate and engage NUSU to deepen ties.

Mr Loo Weng Heng, the President of the 37<sup>th</sup> NUSU Council, remarked that the party was an opportunity for student leaders and the NUSU Management Committee to interact and exchange ideas on how they could "give back to the community together."

Ms Cindy Handjaja, NUSU Council member and President of the Cultural Activities Club, also saw opportunities for collaborations with NUSU. She explained how NUSU could showcase their dance and music groups by performing at NUSU's events.

Unlike previous years, past NUSU presidents were invited to interact with their juniors and NUSU Management Committee and ADUR Sub-Committee members. Attendees had the opportunity to mingle over a sumptuous dinner, drinks and friendly games that included beer-drinking, cookie-eating and putting on a mini golf putting green. A lucky draw slip that encouraged interactions between the NUSU Committee members and the student leaders also created opportunities for socialising. The party ended on a high note with a group photo session.



**NUSU-Residential Colleges Mentorship Programme: Mid-Year Gathering**  
 17 March 2016  
 Kent Ridge Guild House

# STRENGTHENING TIES AT MENTOR-MENTEE GATHERING

At the recent mid-year gathering of the NUSU-Residential Colleges Mentorship Programme, mentors and mentees mingled at the speed-networking event jointly organised by NUSU and the NUS Office of Provost to allow for networking opportunities and information exchanges between the past and current batches of mentors and mentees.



The mid-year gathering programme, in its third year running, saw mentors and mentees expanding their network beyond their current match and creating further bonds while growing the mentorship community. Undergraduate students from five different NUS residential colleges were paired with NUSU members as their mentors. These mentors possess vast amount of work and life experiences and were willing to impart their knowledge and skills to guide their mentees.

The value of such a programme was not lost on attendees, particularly with Mr Desmond Moey, who was from the first batch of mentors. He has personally experienced the benefits of coaching from his seniors in the past and wanted to do likewise for his mentees, with whom he has kept in touch since 2012. He expressed his joy in seeing "mentees transform through their mentors' input, wisdom and positive influence".

## SNAPSHOTS

**Visit to Sunlove Home**  
19 March 2016  
Sunlove Home



## SUNNY SMILES WITH LOVE ALL AROUND

The Community Care Sub-Committee and NUSS volunteers spent the morning at the Sunlove Home, as part of their annual homage. Our caring volunteers interacted with the intellectually challenged residents, chatting and singing away. NUSS resident band, The Silverstones, was also there to entertain the residents to spread cheer with their music. The visit ended with a sumptuous lunch that left everyone with happy smiles on their faces and warmth in their hearts.

**NUSS Community Care CNY Luncheon with the Elderly**  
14 February 2016  
Kent Ridge Guild House

## NUSS GIVES BACK WITH CELEBRATION!

A total of 160 underprivileged elderly from Lions Befrienders, Sunlove Home Chai Chee, Sunlove Home Marsiling and West Coast GRC - were invited to enjoy a delicious lunch at NUSS.

Organised by the NUSS Community Care Sub-Committee, the event kicked off with a loud and exciting Lion Dance performance. After which, the invited diners had fun tossing the traditional Chinese salad high in the air while shouting prosperous Chinese phrases during *lo hei*. They were also entertained by performances from the Anglo-Chinese Junior College Chinese Orchestra, Guitar Ensemble and Dance Society, as well as NUSS' very own resident band, The Silverstones.

Madam Maggie Quek, a guest from the West Coast Wellness Club, cited the event as a great opportunity to get to know others living in the same neighbourhood. Madam Iris Foo who was sitting next to her agreed, "Before today I would have never met her! However, thanks to this lunch we have now exchanged contact numbers."

Seeing the elderly so engaged with the programme was particularly heartening for volunteer, Madam Kuok. She was thankful to NUSS for providing

wheelchair accessible transportation, sharing that many wheelchair-bound elderly had difficulty joining events because the required facilities were often not provided for.

The joyous event came to a close with the elderly guests being individually presented with oranges and red packets, accompanied with sentiments of best wishes and cheer for everyone present.



**Understanding Coronary Artery Disease**  
19 January 2016  
Kent Ridge Guild House



## ALL ABOUT THE HEART

The number of people afflicted with Coronary Heart Disease (CAD) is on the rise and is the third most common cause of death in Singapore. Thus it was no surprise that the event garnered a large turnout. Dr Loh Poay Huan, Consultant Cardiologist at the National University Heart Centre, explained the primary causes of, and available treatments for CAD-diagnosed patients. The event was organised by the S-Connect Sub-Committee and supported by the National University Hospital.

# ALL-DAY PARKING

at Kent Ridge and Bukit Timah Guild Houses!

Members can simply purchase the car park coupons worth \$3 each at KRGH reception counter and BTGH Jackpot Room.



**TERMS & CONDITIONS**

- Each member is entitled to buy one car park coupon per day, the cost of which will be charged to their respective accounts
- Members must produce their membership cards upon purchase of coupons
- Coupons are valid for one-day parking and each coupon is for single use only
- Coupons are not replaceable or refundable if lost or defaced
- Coupons are available on a first-come-first-served basis; limited quantities available

**S-Connect Fellowship Lunch: The Practice of Qi Gong**  
26 January 2016  
Kent Ridge Guild House



## HARNESSING YOUR INNER QI

Members and guests of the S-Connect Fellowship experienced first-hand what it meant to have a sense of calm and clear focus by harnessing their inner *qi* through simple, yet effective, breathing techniques at the recent fellowship lunch. A traditional *Qi Gong* teacher and practitioner with 29 years of experience, Madam Chan Siok Fong, explained the benefits of nurturing our inherent energy into healing energy, and how this energy could keep us healthy by overcoming diseases and premature ageing.



## SNAPSHOTS

**Chillax @ The Chill Club**  
4 February 2016  
Kent Ridge Guild House



## TAKE A CHILL-PILL AND RELAX

Over 50 undergraduate students gathered during Happy Hour and had a whale of a time partying through the night. The evening kicked off with performances by the Sheares Band who played music from various genres. The happy attendees continued to relax over chilled beer, great conversations and groovy music. The party ended on a high note with NUS' SynQ, featuring DJs Rouxroux, Coin and Harvey, spinning sets laden with technical precision.

**DanceSport's CNY D&D**  
20 February 2016  
Kent Ridge Guild House

## NIGHT AT BEAUTY WORLD

DanceSport would like to acknowledge sponsors Clé de Peau Beauté and OCBC for making the Chinese New Year Dinner and Dance a truly enjoyable evening. The renowned Singaporean Musical theme of *Beauty World* was very much alive with many dressing to the theme and showing up in their 1950s best. From a captivating Lion Dance by the Y Performing Arts Troupe to the dramatic Face-Changing Performance by the Peculiar Art Performance Troupe, attendees 'cha-cha-ed' the night away.



Predictions 2016  
28 January 2016  
Kent Ridge Guild House



# FENG SHUI-ING YOUR WAY TO FORTUNE

NUSS's Feng Shui talks have always been a hit and this year's Predictions 2016 was no exception. Feng Shui Queen, Master Lynn Yap, shared a wide range of feng shui topics such as forecasts for the coming year and ways to attract more luck into one's personal and business lives. Satisfied and armed with new knowledge on how to make authentic feng shui work for themselves, the audience certainly could not wait to try out the 'lucky tips' as soon as the talk ended.

READY FOR

PLAY!

## Squash courts 1 and 2 are back and ready for use!

At the end of last year, the courts were closed for refurbishment due to wear and tear. The damaged walls have been re-plastered and scrubbed clean, court markings have been repainted, and exhaust fans replaced for increased ventilation. In addition, the continued use of shoes with non-marking soles will allow easier maintenance of the courts. With improvements made to the facility, members can now enjoy their game of squash with zest!

To continue maintaining the squash courts, here is a gentle reminder to only wear shoes with non-marking soles.



\*\*\*  
Kent Ridge  
Guild House  
FACILITIES  
UPDATE  
\*\*\*



## SNAPSHOTS

**A Macallan Interlude**  
29 February 2016  
Suntec City Guild House

# UNLOCKING WHISKEY'S FINEST

Hosted by Macallan's Brand Ambassador, Randall Tan, whisky aficionados were taken on a culinary whiskey journey at the Macallan tasting event held at The Bar in Suntec City Guild House. This event was so popular that NUSS hosted a second tasting a month after the first was held.

The tasting held in January saw 38 attendees, with the following month seeing 20 NUSS members and guests spend a smooth evening sipping star labels of Macallan whiskey while nibbling on canapés. Everyone was enlightened on the different tastes and textures, and history, of each label tasted. They also had the opportunity to sample the latest in the Macallan range - the single malt Edition No. 1, drawn from eight European and American oak casts and styles.



**St Patrick's Day**  
17 March 2016  
Suntec City Guild House



# GOING GREEN WITH IRISH CELEBRATION

St Patrick's Day has been synonymous with shamrocks, the colour green, pinching (if you have forgotten to wear the colour green), corned beef and cabbage, and plenty of alcohol all round.

Having held St Patrick's Day for three years in a row, it was clear that this NUSS annual event kept getting better just by the turnout itself. A hundred and fifty revelers showed up ready to celebrate Saint Patrick and the arrival of Christianity in Ireland.

While merrymakers chinked their Guinness and Jameson Irish whiskey cocktails in loud toasts to the occasion, diners got down to business to enjoy the sumptuous Irish stew, Shepherd's Pie and oysters. The festivity would not have been complete without the lively music entertainment offered by The Players, who belted out Irish favourites.



# Show Your Love

Let's treat Mum and Dad to a lovely meal at NUSS  
and warm their hearts this ...

**MOTHER'S  
DAY**

*Celebration Menu  
available  
May 6-8*

**FATHER'S  
DAY**

*Celebration Menu  
available  
June 17-19*

Call **6779 1811** or email us to make a reservation.



**Suntec City Guild House**

**THE BISTRO**

[scghmro@nuss.org.sg](mailto:scghmro@nuss.org.sg)



**Kent Ridge Guild House**

**CAFE ON THE RIDGE**

[krgh\\_cafe@nuss.org.sg](mailto:krgh_cafe@nuss.org.sg)

**THE SCHOLAR**

[scholar@nuss.org.sg](mailto:scholar@nuss.org.sg)



**Bukit Timah Guild House**

**THE DUNEARN**

[btghfnb@nuss.org.sg](mailto:btghfnb@nuss.org.sg)

# CLOSE CONTESTS

## at President's Trophy Golf Tournament

The Jurong Country Club played host to the NUSS President's Trophy and saw a total of five divisions being contested with most divisions keenly contested and winners decided on count-back.

Set amidst a picturesque course that belies the industrial area the course is located in, golfers from NUSS went head-to-head at the annual competition. Except for the Seniors Division, where member Lim Soo Hwee emerged as the undisputed champion, the A, B, C and Ladies' Divisions were all decided by a 1-point margin or on count-back under the Stableford system played. Winston Woh emerged as Overall Champion with 38 points.

Hole-in-One prizes were generously sponsored by Fulco Leasing Pte Ltd, China Airlines and Beam Suntory. One particularly attractive prize was the Mitsubishi Outlander that was put up by Fulco Leasing. Adding a touch of class to the occasion were the T-shirts for every participant, which were proudly sponsored by Seng Choon Engineering.

Despite the keen competition, camaraderie and sportsmanship were on display as golfers congratulated each other on good shots made through the day. More networking and bonding followed in the evening as the golfers adjourned to Kent Ridge Guild House for the reception dinner.

The lucky draw segment that evening saw over 40 attractive prizes up for grabs, with the joy of winning evident on the faces of the jubilant winners as they stepped on stage to receive their prizes.

### RESULTS

#### Senior Division

Champion	<b>Lim Soo Hwee</b>	34 pts
First Runner-Up	<b>Tan Sim Seng</b>	26 pts
Second Runner-Up	<b>Loh Siew Khoon</b>	24 pts

#### Ladies Division

Champion	<b>Ho Li Eng</b>	25 pts
First Runner-Up	<b>Listar Nguyen</b>	24 pts (OCB)
Second Runner-Up	<b>Sharon Kong</b>	24 pts

#### 'C' Division

Champion	<b>Eric Low</b>	37 pts (OCB)
First Runner-Up	<b>Anton Chan</b>	37 pts
Second Runner-Up	<b>Tan Kian Keow</b>	30 pts

#### 'B' Division

Champion	<b>Steven Cheong</b>	34 pts (OCB)
First Runner-Up	<b>Tay Soon Hin</b>	34 pts
Second Runner-Up	<b>Tan Hang Meng</b>	31 pts

#### 'A' Division

Champion	<b>Roy Ng</b>	34 pts
First Runner-Up	<b>Lee Hoe Hin</b>	33 pts
Second Runner-Up	<b>Kenneth Teo</b>	32 pts

#### Overall Champion

Overall Champion	<b>Winston Woh</b>	38 pts
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## Swinging in the Year of the Monkey

What better way for golf enthusiasts to welcome the Year of the Monkey than to tee off in a round of golf, which was what 100 golfers did at the NUSS Ang Pow Golf Challenge at the Warren Golf and Country Club.

Competition was keen as the champions and runners-up in the Ladies' and Men's divisions finished very close to each other. The overall champion - Chong Dan Chyi - was eventually awarded the championship on count-back in the afternoon shotgun game.

In line with the festive mood, the celebratory dinner at the Kent Ridge Guild House kicked off with a *Lo Hei* (tossing of raw fish salad) with shouts of *Huat Ah!* (Prosper) echoing throughout the Della and Seng Gee Guild Hall.

The Silverstones provided the entertainment for the evening in between the prize

presentations to the winners of the day's competition. The Golf Section also welcomed new members by presenting them with souvenir golf balls to commemorate their admission into the Section.

As the evening celebration progressed toward the much-awaited lucky draw, chinking of glasses and *yam*



*seng* (a toast) added to the atmosphere. Good cheer and well wishes abound as the evening drew to a close, with members wishing each other "Gong Xi Fa Cai" as they bid farewell after a day of excitement and bonding. ■

## Adventuring with Golfing And Boat Rides

Bintan Golf Trip made more exciting for non-golfing reasons



A golf trip to Bintan turned into something of an adventure for more than 40 members of the NUSS Golf Section. After a great first day of golfing on this two-day trip, all participants took a short boat ride to the Kampong Kelong Restaurant for a sumptuous seafood dinner.

On the Ian Baker Finch and Jack Nicklaus courses at the Bintan Lagoon Resort, the action was just as exciting. Ahmad Fawzi was crowned champion with 40 points on the Ian Baker Finch course on Day One while Tiong Yan Hao emerged victorious with 41 points in the Jack Nicklaus course on Day Two. Dr Denis Nyam received the overall champion accolades with a 36/39 score.

Members could be seen catching up with old friends and making new acquaintances. The camaraderie and friendship built during the trip were evident with great conversations as everyone waited for the ferries at the Tanah Merah Ferry Terminal in Singapore and Bintan Lagoon Ferry Terminal in Bintan. ■

If we pay close enough attention, we should be able to spot some early tell-tale signs of the disease.



# EATING DISORDERS

## in Children and Adolescents

Along with the rising rates of obesity among children and adolescents, eating disorders are also increasingly prevalent for reasons not completely understood. These disorders can cause significant morbidity to body systems as well as devastating effects on the patient's psychosocial development, family dynamics, and education.

**E**ating disorders include the following diseases: pica, rumination disorder, Avoidant/Restrictive Food Intake Disorder (ARFID), Anorexia Nervosa, Bulimia Nervosa and Binge Eating Disorder (BED).

Anorexia nervosa has the highest fatality rate of any mental health disorder. The hallmark of anorexia nervosa is the abnormal body image, persistent restriction of energy intake leading to significantly low body weight.

The origin of eating disorders is very complex. Individual and familial,

biological and psychological characteristics are contributing factors. Usually co-morbid psychiatric disorders are present, as well as personality traits such as perfectionism, concerns over self-control, sensitivity to rejection, and low self-esteem.

Rising incidences and prevalence of eating disorders in children and adolescents have made it increasingly important for physicians to consider these disorders in appropriate clinical settings. Early detection and initiating appropriate management is very important.

### Spotting it Early

Eating disorders take time to fully evolve and if we pay close enough attention, we should be able to spot some early tell-tale signs of the disease.

Behavioural symptoms are commonly present in those with eating disorders. These signs can still be concealed and may be difficult to detect.

The early symptoms are dieting behaviour, eating in private and avoiding meals with other people, bingeing habits, frequent trips to the bathroom during or shortly after meals, inducing vomiting or using laxatives, enemas, diuretics, excessive exercise,

changes in food preferences, obsessive rituals around food preparation and eating (e.g. eating very slowly, cutting food into very small pieces), extreme sensitivity to comments about body shape and weight, secretive behaviour around food (e.g. saying they have eaten when they have not, hiding food), self-harm behaviour etc.

Physical signs to lookout for are rapid weight loss or frequent weight changes, absence of menses or delayed menstruation in girls, feeling tired and not sleeping well, signs of induced vomiting including swelling of salivary

## Khoo Teck Puat Hospital's Eating Disorder programme provides treatment for adolescents and children as young as 9 years old, who are suffering from anorexia nervosa, bulimia nervosa and other eating disorders.

glands, calluses on knuckles, damage to teeth and bad breath.

They may also feel cold most of the time, even in warm weather. Once they become further unstable, they will have slow heart rate, low blood pressure and hypothermia. They may also have electrolyte and hormonal imbalances, osteopenia and other similar symptoms.

### Effective Help at the Eating Disorder Programme

At the hospital's Eating Disorder programme for adolescents and children, it is believed that early identification of the problem and seeking professional treatment for an eating disorder is very important in accomplishing early recovery.

The programme provides treatment for adolescents and children as young as 9 years old, who are suffering from anorexia nervosa, bulimia nervosa and other eating

disorders. The programme offers a warm, welcoming environment with a family-focused approach.

The skilled treatment team members play an important role in the recovery process:

1. Psychiatrists trained in child and adolescent psychiatry.
2. Advanced Practice Nurse and registered nurses.
3. Psychologists, medical social workers, art therapist and other allied health professionals.
4. Dieticians and nutrition associates.
5. Paediatricians who are experienced in treating eating disorders in adolescent.

The patient's family is also considered to be an integral part of the team, and the hospital staff works closely with family members to facilitate their roles in the treatment process. Frequent and regular communication with the family also fosters a comprehensive team approach.

### What to Expect with Diagnosis and Treatment

The programme begins with a detailed initial assessment and development of an individualised treatment plan.

Based on the severity of the disease, the patient will start with a well-structured, integrated daily inpatient programme or a multi-disciplinary outpatient programme.

The Inpatient Programme features round-the-clock nursing care and access to specialists, including medical care for co-existing conditions.

Regular individual psychotherapy sessions with trained psychologists allow patients to identify and manage unique issues that impact their recovery.

Family therapy sessions are also offered according to the needs of each patient.

Nutrition counselling is another essential part of the programme, as are a wide range of nutrition therapy services designed to help patients develop healthier relationships with food.

Patients also have individual counselling with one of the dieticians experienced in treating eating disorders.

Meal time support and supervision are offered during every meal, and a relaxing atmosphere is promoted to help decrease anxiety associated with eating.

Other therapeutic components include stress-reducing activities that contribute to healing, such as occupational therapy and art therapy.

To keep school-going patients on track with their school curriculum, the hospital staff liaises with the school and provides facilities to continue all possible educational activities at the hospital.

### Recovering well

As the recovery process progresses, patients will be prepared for a smooth transition to home environment.

Patients are given home leave to spend time with family and friends on weekends. In this way, they can try out new skills within the safety of the programme.

Patients in the inpatient programme are transitioned to the outpatient programme, which enables the multi-disciplinary team to continue the treatment as they work towards greater independence.

Individual clinics are also run by the multi-disciplinary team members on different days of the week.

A day therapy programme is also in the process of being set up, which will provide patients with step down care after discharge. These efforts will help patients step back into life, equipping them for a new beginning and arming them with the tools they need to remain physically and emotionally healthy. ■

This article was contributed by **Dr Rajeev Ramachandran**, Consultant of the Division of General Ambulatory Paediatrics and Adolescent Medicine from the Department of Paediatrics at the National University Hospital.

SINGAPORE

## Increase in eating disorders



The number of new patients coming to the programme at Khoo Teck Puat – National University Children's Medical Institute have been increasing steadily during the last three years – both inpatients and outpatients. There was at least a **20 PERCENT INCREASE** in the number of newly diagnosed patients with eating disorder every year.

Passengers embarking for the last lake crossing from Puerto Blest to Puerto Panuelo.



# Passage through the mighty Andes

Three lake crossings and four bus trips through the high Andes mountain range add up to an unforgettable journey through spectacular landscapes between Chile and Argentina, as **Tan Chung Lee** discovers.

**B**illed as one of the greatest journeys, it is, without a doubt, the coolest way to get from one country to another, in this case, from Chile to Argentina. However, this is no ordinary frontier traverse. For one, it is incredibly scenic and takes place high in the Andes, the world's second highest mountain range and the longest, running through seven South American countries. Dubbed the Andean Lakes Crossing, it ranks among the world's top border crossings – it is not difficult to see why.

Travellers make their way across a slew of glistening cobalt blue lakes in a series of three boats which stretch from Chile to Argentina, towered over by majestic eternally snow-capped volcanoes, and on twisting mountain roads in between, on four separate buses.

All it takes is a single day to traverse the spectacular lake district of Chile from its southern city of Puerto Varas to Bariloche, a city on the edge of Argentina's own equally magnificent lake region.

It was on this same crossing that Argentine-

born Che Guevara, who later became one of Cuba's revolutionary leaders, on a break from his medical studies in Buenos Aires, travelled in 1952 with a friend on a 500 cc motorcycle. They documented their epic nine-month journey through South America including the Andean Lakes Crossing in a book named *The Motorcycle Diaries* which was later adapted into a movie.

His travels opened his eyes to the suffering of the poor, the oppressed and the sick. Through his experiences, Guevara was convinced that in order to 'help these people',

he needed to leave the realm of medicine, and to consider the political arena of armed struggle.

## Slice of central Europe in Latin America

The journey started in Puerto Varas, a quaint resort town on the shores of Lake Llanquihue. Against a picturesque backdrop, the perfectly shaped volcanic cone of the 2,652 metre-high Osorno, a Mount Fuji look-alike, stood and on its right, the serrated peaks of the 2,003 metre-high Cabulco volcano.

This gateway to Chile's Lake District is a popular adventure playground in summer when you can go kayaking, hiking, fishing or horseback riding through a myriad of nearby national parks or ski on the slopes of Osorno in the winter.

What made Puerto Varas stand out was its charming alpine architecture, the handiwork of German, and later Austrian immigrants, who created a veritable slice of central Europe in this corner of South America.

One of the pleasures of Puerto Varas was taking a stroll through its streets to admire beautiful chalet-style timber houses that have been declared as national monuments. Some of these heritage mansions such as Casa Kortmann and Casa Horn have been converted into guesthouses. A stay in any of these homes is the only way to get a peek into their interiors and a glimpse of how the early immigrants might have lived as these casas are not opened for visits. However, the jewel in Puerto Varas' architectural crown was the colourful hilltop Sacred Heart Church, which was built along the lines of the Marienkirche in Germany's Black Forest.

The Andean Lakes Crossing began with a two-hour bus ride at 8 a.m. The drive to the first lake crossing skirted the shores of Lake Llanquihue with a constant view of the Osorno volcano, which loomed up in front of the bus as it headed towards Petrohue. All this while, the Cabulco volcano was constantly visible through the windows on the right side of the bus. Cabulco disappeared

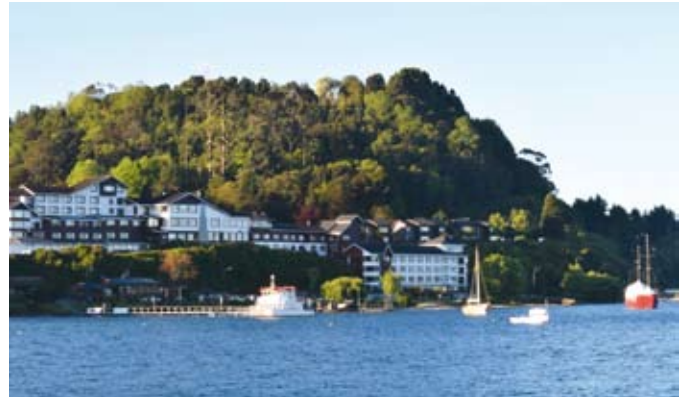
from sight by the time the bus arrived at Petrohue where passengers were treated to views from a bridge of the gushing waterfalls of the Petrohue river just before the western edge of El Lago Todos Los Santos (the Lake of All Saints). Known as the Saltos de Petrohue, the powerful waterfalls are the result of water cascading down lava beds created by the Osorno volcano. The fast-running river Petrohue itself is a favourite fly-fishing destination for anglers and white-water rafting enthusiasts. Petrohue marks the entrance to the Vicente Perez Rosales National Park, Chile's oldest national park.

The sailing from Petrohue to Puella was literally from one end of Todos Los Santos Lake to the other. This 90-minute lake cruise was the longest and the most scenic of all the three lake crossings, offering a jaw-dropping panorama of three peaks - Osorno (2,652 metres), the needle-sharp Puntiaquedo (2,493 metres) and the jagged El Tronador (3,470 metres) towering above them all.

What made the journey remarkable was not just the 360-degree vista of mountain peaks and waterfalls but also the fact that you would be arriving at a village - Puella - in the middle of a national park with access only by boat or helicopter.

### In the footsteps of tribes and missionaries

From Puella, a road cuts through the Andes to Puerto Frias, the gateway to Argentina's Nahuel Huapi Lake from



The German-inspired architecture of Puerto Varas on Lake Llanquihue.

Puerto Varas, a quaint resort town on the shores of Lake Llanquihue, is the gateway to Chile's Lake District and is a popular adventure playground in the summer when you can go kayaking, hiking, fishing or horseback riding through a myriad of nearby national parks.



Electric boat ride on Rio Negro in Puella.

where another mountain road finally leads to Bariloche. For centuries, the Puella to Bariloche route was used by the Huilliche tribe living in southern Chile to trade. In 1870, Jesuit priests used the

same path for their religious missions between Chile and Argentina.

In 1907, Ricardo Roth Schultz brought in the first tourists across the Andes to Puella. There were only seven



A fabulous panorama of Argentina's Lake Nahuel Huapi and its national park.

then, but when he went on to establish a transport company – the Turístico Andino del Sur – in 1913, more visitors would follow in their wake. His transport company is the forerunner of Cruce Andino, which operates the lake-and-mountain crossings today.

Puella, the tiny village during the days of Schultz’s first passage, was as diminutive as ever, with only 120 residents.

You could opt to stay overnight here and continue the next day or carry on the same day to Bariloche, for which the three-hour layover in Puella would be ample enough to explore the Vicente Perez Rosales National Park.

Those keen on an adrenaline rush can zip-line through the national park’s forest canopy or go horseback riding. Most, however, opt for the four-wheel drive safari in an open truck for a drive through the forest to glimpse its myriad waterfalls, a close-up view of El Tronador or The Thunderer (named after the sound of its frequent ice falls). These straddle the Chile-Argentina border which is a leisurely boat ride on the reed-filled Rio Negro and a visit to a llama-breeding farm.

After exploration and a quick lunch, it was time to board a bus for the ride over a 976-metre mountain pass to the Chilean-Argentinian frontier. The backcountry road is a drive through splendid Valdivian temperate rainforest with its tall and ancient alerce trees soaring skywards.

Two signs, one greeting visitors to the Nahuel Huapi National Park in Argentina and the other to the Vicente Perez Rosales National Park in Chile would leave no doubt in your mind of the significance of the drive leaving Chile and entering Argentina.

So, after the mandatory photo stop at both of these signs, the bus snaked its way down to Puerto Frias for immigration and customs formalities to enter Argentina.

From here, it was a short 20-minute cruise across the



**A llama on a farm in Puella.**



**A custom-made truck ferries passengers on a four-wheel drive safari in the Vicente Perez Rosales National Park at Puella.**

turquoise Lake Frias to Puerto Alegre. Like Petrohue and Puella, Puerto Frias and Puerto Alegre is accessible only by this lake crossing. A road led from Puerto Alegre to Puerto Blest, three kilometres away, for the last lake crossing.

It was a delightful one-hour cruise to Puerto Panuelo on Lake Nahuel Huapi, which ran its long watery fingers into Patagonian and cypress forests. Apart from the forest-clad mountains, there were also views of its surrounding mountain peaks – some bizarrely studded

with statuette-like cones. This lake crossing also attracted a multitude of kelp gulls that seemed to be accompanying the catamaran all the way to Puerto Panuelo.

Mid-way, the catamaran passed Centinela Island for passengers to glimpse the gravesite – marked by a cross – of the founder of Nahuel Huapi National Park – Dr Francisco Moreno – an explorer and naturalist who crossed the hazardous mountains by mule accompanied by his wife and four children in the

19<sup>th</sup> century. The boat gave a salute with a blast of the horn.

By the time the sun cast its warm glow over Puerto Panuelo, passengers disembarked to board a bus for the 25-kilometre journey to Bariloche, arriving at 8.30 pm.

One of Argentina’s premier ski centres, Bariloche has been dubbed ‘Little Switzerland’ thanks to its abundant ski slopes, Swiss-style architecture, chocolates and brandy-toting Saint Bernard dogs. However, that is another story left for another time. ■

## TRAVEL TIPS



### Getting there

Fly to Santiago, Chile’s capital, from where several flights a day connect to Puerto Montt in 90 minutes. Shuttle buses from Puerto Montt’s airport leave for its main bus station where frequent buses ply to Puerto Varas, 20 kilometres away.

### Booking the Andean Lake Crossing

Operated by Cruce Andino, bookings can be made direct through its website ([www.cruceandino.com](http://www.cruceandino.com)) or any travel agent in Chile.

The journey can be made from Chile to Argentina or vice-versa with a list of selected hotel pick-ups in Puerto Varas and Bariloche.

The crossing (US\$230) takes place all-year round. There is a mandatory overnight stop at Puella in winter, from May to August.

From Bariloche, you can go back the same way across the lakes and mountains or take the highway mountain road (six hours) by bus (US\$21) direct to Puerto Varas.

# ETFs An Investment Option to Consider

**E**xchange Traded Funds (ETFs) aim to track the performance of a market index, such as Singapore's Straits Times Index (STI). Unlike investing in individual bonds or stocks, investing in ETFs gives you diversified exposure to market activities. Movements in individual stocks or bonds will have a lower impact on your portfolio.

By being passively managed, ETFs can charge lower fees as compared to unit trusts, which are actively managed with the aim of beating the performance of the benchmark index.

ETFs are not principal-guaranteed and some ETFs are more complex than others. Before buying an ETF, you should obtain information about it to ensure it suits your needs.

## Common Questions About ETFs

### What do ETFs invest in?

Some stock ETFs track indices like the STI. These give a similar return to buying all the stocks in the index. There are also ETFs that invest in bonds and commodities.

### How can I invest in ETFs?

You can buy and sell ETFs on the Singapore Exchange (SGX) through your broker, using either cash or funds in your Supplementary Retirement Scheme (SRS) account.

You may also use your CPF Investment Scheme (CPFIS) account for ETFs that are CPFIS-approved.

Some banks and brokers offer Regular Savings Plans that invest in ETFs.

### What is a cash-based and a synthetic ETF?

- Cash-based ETFs invest directly into the assets (e.g. stocks or bonds) that are representative of the index. These are typically Excluded Investment Products (EIPs).

- Synthetic ETFs use derivatives to produce index-tracking returns. You are exposed to more risks, such as counterparty risks. Many of these are Specified Investment Products (SIPs).

- EIPs can be sold without restrictions, while there are enhanced safeguards for selling SIPs to retail investors.

### What other technical terms do I need to know?

- *Tracking error:* The difference between an ETF's net asset value and the value of the index. ETFs with low tracking errors track their underlying indices more closely.
- *Expense ratio:* The cost of operating the ETF compared with its total assets. These expenses are deducted from the ETF's assets and will lower your returns.

### If an ETF has low trading volumes, does it mean it will be difficult for me to sell?

The trading volume does not necessarily reflect the ETF's liquidity. Market makers are required to provide bid-ask prices throughout the day.

### What risks will I face?

The potential risks include:

- *Market risks:* The performance of an ETF tracking a benchmark will be affected by the price fluctuations of the underlying component stocks.
- *Counterparty risks:* For a synthetic ETF, the ETF manager may enter into swap arrangements with a counterparty to achieve index replication. A default by the counterparty will cause the ETF's price to drop even though the actual index is unaffected.
- *Collateral risks:* Some ETFs lend out their securities to improve performance. If the borrower defaults and the collaterals posted are not enough or cannot be recovered in a timely manner, you could suffer a loss. ■



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



KENT RIDGE GUILD HOUSE

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KENT RIDGE GUILD HOUSE

# Nyonya Curry Fish Head

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Lunch 12 noon to 2.30pm (Last order at 2.15pm)

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A la carte  
side dishes  
available

**\$36**

PER SET

[ 2 - 3 persons ]

- Nyonya Curry Fish Head
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- Omelette with Chinese Green Chives
- Steamed Rice



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Price (Member)  
**\$49** per bottle

Price (Non-Member)  
**\$59** per bottle

### KATHERINE HILLS UNWOODED CHARDONNAY 2011

Brilliant pale straw in colour, this is a well-rounded wine with good natural acidity and a clean and crisp finish. Pairs well with creamy pasta and risotto dishes.

### KATHERINE HILLS CABERNET SAUVIGNON 2013

Dark plum in colour with a lush blackberry flavour and lifted cherry notes, this wine has a rich and generous palate showing great length. Pairs well with beef roasts.

#### Terms and Conditions

- F&B credits are accepted
- Terms and conditions are subject to change without prior notice



# CALENDAR

## APRIL 2016

### HIGHLIGHTS

8-9 Apr

**NUSS-U3A  
Symposium  
on Seniors  
Revalued**



10 Apr

**S-Connect Visit:  
Lee Khong Chian  
Natural History Museum**



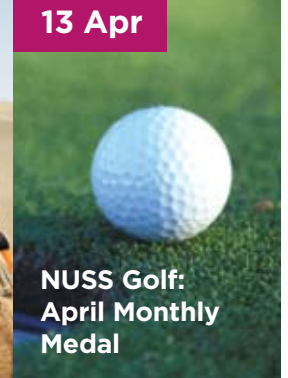
12 Apr

**Silk Road Tour  
Presentation**



13 Apr

**NUSS Golf:  
April Monthly  
Medal**



14 Apr

**Appreciation Dinner 2016**



14 Apr -7 May

**Oil Painting  
Class**



19 Apr

**S-Connect  
Fellowship  
Lunch:  
Using your  
Skillsfuture  
and ActiveSG  
credits**



## MAY 2016

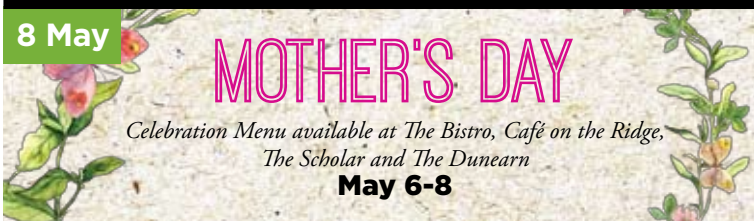
### HIGHLIGHTS

8 May

**MOTHER'S DAY**

*Celebration Menu available at The Bistro, Café on the Ridge,  
The Scholar and The Dunearn*

**May 6-8**



12 May

**Glenlivet  
Whisky Trail**



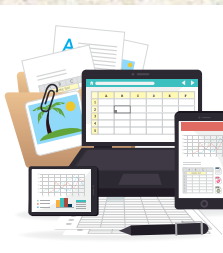
17 May

**Managing Early  
Childhood  
Behavioural  
Problems**



17 May

**Workshop:  
Automating  
Reports with  
Dashboards**



20-25 May

**NUSS Golf:  
Overseas Trip  
to Gold Coast**



28 May

**Startup in  
Singapore!  
From your Home!**



28 May

**Empowering You  
to Empower  
your Child**



31 May - 9 June

**Chess  
Workshop  
for Juniors**



31 May

**Dig in and  
Dig in**



# CALENDAR

## JUNE 2016

### HIGHLIGHTS

15-16 Jun

Junior Radio Club



19 Jun

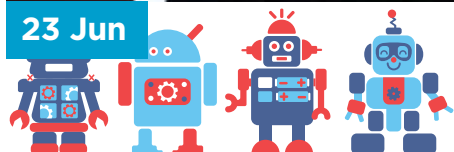


## FATHER'S DAY

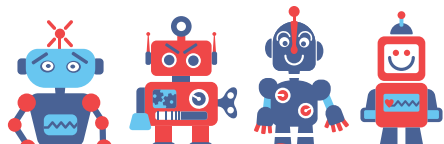
*Celebration Menu available at  
The Bistro, Café on the Ridge,  
The Scholar and The Dunearn*

**June 17-19**

23 Jun



**Invasion of the Martian Robots**



25 Jun-16 Jul



**Portrait Drawing Class**

28 Jun-10 Jul



**Open Water  
Diver Course**

**NUSS**  
The Graduate Club



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GIVING  
NURTURING



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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](http://www.nuss.org.sg)

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## The Secretariat Management Team

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<b>Events</b>	<a href="mailto:events@nuss.org.sg">events@nuss.org.sg</a>
<b>Banquet Services</b>	<a href="mailto:agnesphua@nuss.org.sg">agnesphua@nuss.org.sg</a>

## Regular Happenings @ NUSS

<b>Badminton</b>	Tuesdays, Wednesdays @ KRGH: 7pm - 10pm Saturdays @ KRGH: 2pm - 4pm Sundays @ KRGH: 3pm - 6pm Contact Gaby at <a href="mailto:gabyeong@nuss.org.sg">gabyeong@nuss.org.sg</a>
<b>Balut</b>	Every last Wednesday @ KRGH: 7pm - 11pm Contact Santhi at <a href="mailto:santhi@nuss.org.sg">santhi@nuss.org.sg</a>
<b>Billiards</b>	Mondays @ KRGH: 6pm - 10pm Thursdays @ KRGH: 6pm - 10pm Contact Renee at <a href="mailto:reneeyang@nuss.org.sg">reneeyang@nuss.org.sg</a>
<b>Bowling</b>	Monthly competitions @ Superbowl SAFRA Mount Faber Contact Santhi at <a href="mailto:santhi@nuss.org.sg">santhi@nuss.org.sg</a>
<b>Bridge</b>	Wednesdays @ BTGH: 7pm - 11pm Contact Renee at <a href="mailto:reneeyang@nuss.org.sg">reneeyang@nuss.org.sg</a>
<b>Darts</b>	Mondays @ BTGH: 8pm - 11pm Contact Gaby at <a href="mailto:gabyeong@nuss.org.sg">gabyeong@nuss.org.sg</a>
<b>Golf</b>	Monthly Medals @ various venues Contact Kelly at <a href="mailto:kellykoh@nuss.org.sg">kellykoh@nuss.org.sg</a>
<b>Running</b>	Wednesdays @ KRGH: 7pm Sundays @ various places: 6.30am Contact Santhi at <a href="mailto:santhi@nuss.org.sg">santhi@nuss.org.sg</a>
<b>Soccer</b>	Various venues Contact Santhi at <a href="mailto:santhi@nuss.org.sg">santhi@nuss.org.sg</a>
<b>Squash</b>	Mondays @ KRGH: 6pm - 10pm Thursdays @ KRGH: 6pm - 10pm Saturdays @ KRGH: 4pm - 6pm Contact Santhi at <a href="mailto:santhi@nuss.org.sg">santhi@nuss.org.sg</a>
<b>Table-Tennis</b>	Tuesdays @ KRGH: 7pm - 10pm Thursdays @ KRGH: 7pm - 10pm Saturdays @ KRGH: 2pm - 6pm Contact Kelly at <a href="mailto:kellykoh@nuss.org.sg">kellykoh@nuss.org.sg</a>
<b>Tennis</b>	Wednesdays & Fridays @ KRGH: 5pm - 10pm Sundays @ KRGH: 2pm - 7pm Contact Kee Wei at <a href="mailto:keewei@nuss.org.sg">keewei@nuss.org.sg</a>
<b>Choir</b>	Thursdays @ KRGH: 7.30pm - 10pm Contact Renee at <a href="mailto:reneeyang@nuss.org.sg">reneeyang@nuss.org.sg</a>
<b>Kids' Club</b>	Regular activities @ various venues Contact Gaby at <a href="mailto:gabyeong@nuss.org.sg">gabyeong@nuss.org.sg</a>
<b>S-Connect on Tues</b>	Tuesdays @ KRGH: 10.30am - 5pm Regular activities at various venues Contact Kelly at <a href="mailto:kellykoh@nuss.org.sg">kellykoh@nuss.org.sg</a>
<b>DanceSport</b>	Tuesdays @ KRGH: 7.30pm - 11pm Contact Renee at <a href="mailto:reneeyang@nuss.org.sg">reneeyang@nuss.org.sg</a>
<b>Toastmasters Club</b>	Every 4th Thursday @ KRGH: 7pm - 10pm Contact Gaby at <a href="mailto:gabyeong@nuss.org.sg">gabyeong@nuss.org.sg</a>
<b>Music</b>	Regular activities @ KRGH Contact Renee at <a href="mailto:reneeyang@nuss.org.sg">reneeyang@nuss.org.sg</a>
<b>DramaWorks</b>	Regular activities @ KRGH Contact Renee at <a href="mailto:reneeyang@nuss.org.sg">reneeyang@nuss.org.sg</a>
<b>Arts Connections</b>	Regular activities @ KRGH Contact Renee at <a href="mailto:reneeyang@nuss.org.sg">reneeyang@nuss.org.sg</a>

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](mailto:zachng@nuss.org.sg)

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

# #LuckyDunearnDiners



## Congratulations to the winners of the Instagram #DunearnDining competition.

We invite members to continue connecting with us on Instagram using the hashtags **#nussociety** and **#DunearnDining** when you dine at The Dunearn at Bukit Timah Guild House. Come on down to The Dunearn today for a great time with delectable cuisine and wonderful surroundings.



Stand a chance to win **\$20 NUSS F&B Vouchers!**



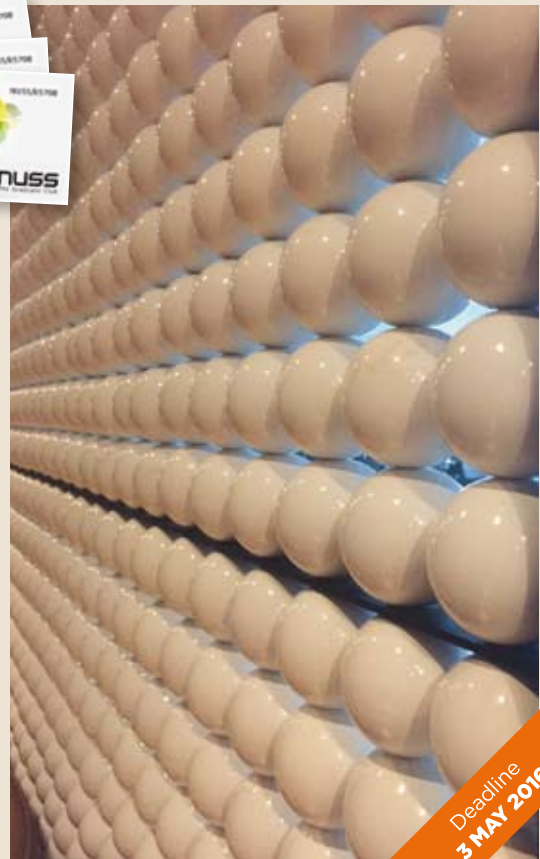
### FIND ME!

Guess the exact location where this picture was taken (e.g. the driveway of Kent Ridge Guild House) and stand a chance to win a \$20 F&B voucher.

Clue: The photo was taken at one of our Guild Houses.

#### Conditions and details for participation

- Entries must be sent via email to [comms@nuss.org.sg](mailto:comms@nuss.org.sg) with "Last Page Picture Contest" in the subject line.
- Entries must include member's name and membership number.
- Entries must be submitted by 3 May 2016.
- Three (3) winners will be drawn from all correct entries.
- Each winner will win a \$20 NUSS F&B voucher each.
- The decision of the organiser is final.
- Winners will be notified by email.
- NUSS reserves the right to publicise winners' names.



Deadline  
3 MAY 2016



### We Welcome your Feedback...

Members and readers are welcome to give us your feedback and suggestions regarding *The Graduate*. Please include your full name and NUSS membership number in your feedback and you can reach our editor via email at [lisatan-koh@nuss.org.sg](mailto:lisatan-koh@nuss.org.sg).

## NUS ALUMNI **PAYING IT FORWARD**

### **NUS Alumni Bursary Fund Campaign**

National University of Singapore (NUS) alumni, like you, are giving back to their alma mater by providing bursaries to students in need of financial assistance, through an alumni-led fundraising initiative known as the NUS Alumni Bursary Fund (ABF) Campaign.

#### **Why Support Needy Students?**

Many of our bursary recipients are bright and full of potential, but they come from the low income families in Singapore.

Bursaries go a long way to help students with essential educational and living expenses, such as text books, food and transport. With greater peace of mind, students can focus better on their studies.

#### **How can you help?**

As an alumnus, you can support this initiative by:

1. Making a gift to the NUS Alumni Bursary Endowed Fund.
2. Encouraging your classmates and friends to support the Fund by championing fundraising at class reunions, sports events and other alumni activities or through themed appeals.



*“Essentially, it is the generosity of our donors who are able to put many students through school, and we must continue to keep this spirit of giving strong and alive, especially in each batch of graduating students and alumni. Being a recipient of this gift, I hope that my sharing of how much help it has been to me, would continue to inspire many to follow the lead of our philanthropic donors.”*



For all enquiries, please contact:  
Telephone: (65) 6516-8000 / 1-800-DEVELOP (1-800-338-3567)  
Fax: (65) 6775-9161  
E-mail: [askdvo@nus.edu.sg](mailto:askdvo@nus.edu.sg)

**Chan Keng Li**  
NUS Alumni Bursary recipient

# BE A BENEFACTOR



Donors who make a donation of \$3,000 or more to the **NUS Alumni Bursary Endowed Fund**, can have their names engraved on “Our Benefactors” wall located on the first and second levels at Kent Ridge Guild House.

Donations will qualify for tax deduction at prevailing tax rate.

For donation enquiries, please contact **Zach Ng** at [zachng@nuss.org.sg](mailto:zachng@nuss.org.sg) or **6586 3704**.





## Nanyang Business School

# Learn about the Business of Culture and the Culture of Business with Nanyang MBA



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**85% of the class are international students**



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\*FT Global MBA Rankings 2016



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