

THE GRADUATE

The Magazine of The National University of Singapore Society

April - June 2015



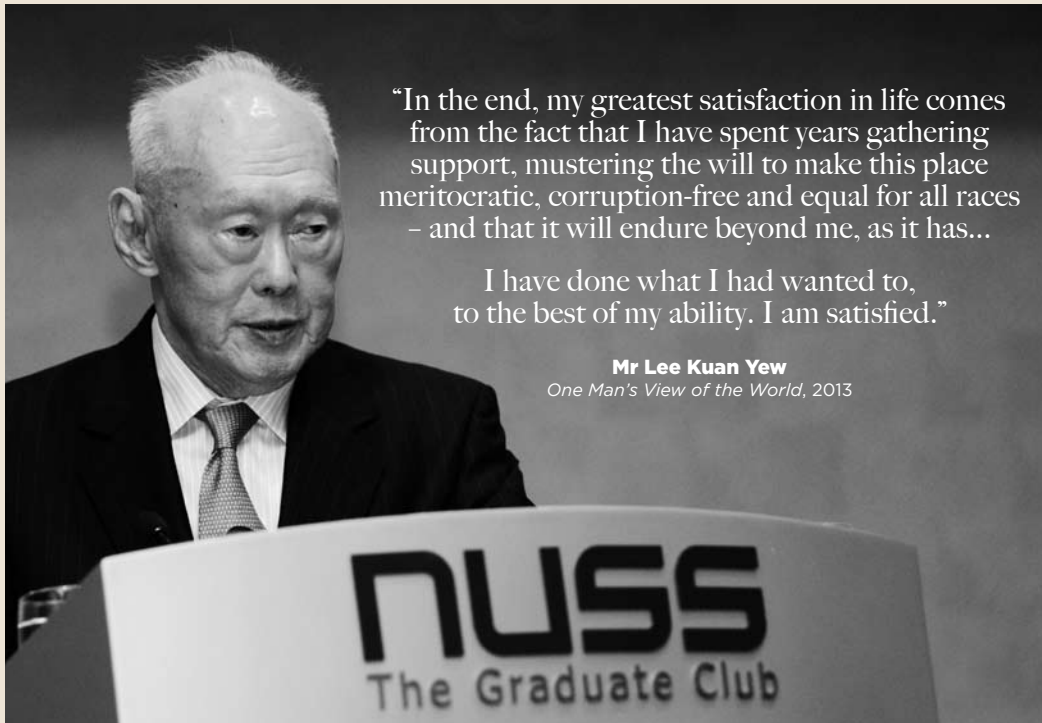
THE IRREPLACEABLE LOSS
OF A GREAT LEADER

NUSS
The Graduate Club

Lee Kuan Yew
1923 - 2015

TRIBUTE

NUSS Remembers Singapore's Founding Father



The Society is saddened by the passing of Mr Lee Kuan Yew on 23 March 2015 and would like to take this opportunity to pay tribute to his contribution to the nation. As Singapore's first Prime Minister, Mr Lee's fearless leadership and extensive foresight helped to transform Singapore.

In the early days of Singapore's independence, Mr Lee projected that without any natural resources, investment in its citizens was the way to move the nation forward, starting with education. The development of education in Singapore and the government's continued investment in the human capital of Singapore can be attributed to Mr Lee's vision.

Mr Lee's ties with NUS started from his education at Raffles College, predecessor institution of NUS in the 1940s. He later earned a law degree from the University of Cambridge, England and was called to the Bar, Middle Temple, London in 1950. In 1954, he joined the University of Malaya Society, which later became NUSS, as one of its founding Ordinary Members. For his strong affiliation and contributions to NUS and the nation, Mr Lee was conferred NUSS' highest award – the Honorary Membership – on 29 July 2011. In his address, Mr Lee spoke about

the Society and its contribution in "binding students of each cohort together."

"Strong alumni support is necessary for the success and continued growth of any university in the world," Mr Lee said. "I am glad that NUSS, many alumni, well-wishers and friends of NUS have donated to this cause. I hope that this concept of giving back to their alma mater would become well established." NUSS has since continued its work toward the objective of fostering a lifelong relationship with NUS; and grown to become one of the largest graduate communities in Singapore with more than 15,000 members.

As Singapore celebrates 50 years of independence this year, it is befitting that we remember the impact that Mr Lee has had on the development of Singapore. Without Mr Lee's steady hands, unmatched drive and sharp mind, Singapore may have turned out very differently today.

The Society wishes to offer its condolences to Prime Minister Lee Hsien Loong and his family. NUSS will continue to heed Mr Lee's advice to contribute positively to NUS by providing and rallying strong alumni support.

THE GRADUATE

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

EDITORIAL

Editor: **Lisa Tan-Koh**

Art Director: **S T Leng**

Contributing Writers:

Anthony Davie, Heidi Chan, Oon Tian Sern, Vicky Chong, Patricia Ang

Contributing Photographer:

Genesis Photography

For advertising enquiries, please email: thegraduate@nuss.org.sg

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NUSS
The Graduate Club

Kent Ridge Guild House

9 Kent Ridge Drive, Singapore 119241
Tel: 6779 1811 Fax: 6778 8095
Email: secretariat@nuss.org.sg

Suntec City Guild House

3 Temasek Boulevard (Tower 5)
#02-401/402 Suntec City Mall
Singapore 038983
Tel: 6779 1811 Fax: 6469 6019

Bukit Timah Guild House

1F Cluny Road, Singapore 259602
Tel: 6779 1811 Fax: 6469 6019

NUSS ADVISORY PANEL

S Dhanabalan, Gerard Ee, Professor Tommy Koh, Wong Ah Long

NUSS Management Committee 2014/2015

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Membership **Paul Wang Syan (Dr)**

S-Connect **Francis Pavri (Dr)**

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Secretariat Management Team

Chief Executive Officer

Roy Higgs ceo@nuss.org.sg

Finance Director

Ong Cheng Lee (Ms) chenglee@nuss.org.sg

Sports & Events Director

Jenny Ng (Ms) jennyng@nuss.org.sg

F&B Director

Henry Quah henryquah@nuss.org.sg

Membership Director

Dinesh Singh dineshsingh@nuss.org.sg

Senior Manager, Facilities Management

Richard Chitrakar richardc@nuss.org.sg

Corporate Communications Manager

Joscelin Sun (Ms) joscelinsun@nuss.org.sg

CONTENTS

APRIL-JUNE 2015



HIGHLIGHTS

- 4 Contributions Remembered and Celebrated
- 6 Meeting Expectations of a Different Time
- 8 Embracing Passionate New NUSS Members
- 10 Studying Cancer with Fish

CLUB NEWS

- 12 Tossing to a Great Goat Year Ahead
- 13 Giving 'Lotsa Love' with Lunch
- 14 Dancing Feats with Lions and Dragons; Social Networking Mentorship Programme Well-Received

COVER STORY

- 17 When Children Care for Aged Parents

SPECIAL REPORT

- 22 The Wild Truth Behind Animal Shelters

SPORTS

- 31 Ambassadors Gracing the Game
- 32 Fun Amidst Competition

PROFILE

- 34 Michelle Martin - Giving Voice to Stories

TRAVEL

- 36 Taipei's Secret Hiking Paradise

TRAINING

- 39 On a Path of Being a Quantum Warrior

LIVING

- 40 Transient Ischaemic Attack

MONEY

- 42 9 Things You Should Know about Shopping Online

CAREER

- 44 Get the Best Job Satisfaction

NUSS Club News

- 1 President's Message
- 4 Highlights
- 12 Club News
- 25 Snapshots
- 30 Sports
- 45 Dining
- 49 Calendar of Events
- 51 Directory

COVER PHOTO Yap Yew Piang

President's Message

Dear Fellow Members

Continuing the legacy

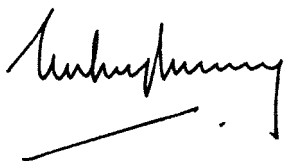
It is with great sadness that we mourn the passing of Mr Lee Kuan Yew, former Prime Minister and Honorary Member of NUSS on 23 March 2015. Mr Lee was a founding member of the University of Malaya Society in 1954 at a time when he was actively involved in the struggle for Singapore's independence. He was awarded NUSS' highest award in 2011 and in his acceptance address, he hoped that the concept of giving back to the alma mater would become well established. It would be a fitting tribute to Mr Lee that NUSS continues to support NUS while at the same time reach out to the wider community.

This year, in conjunction with SG50, we will be organising the annual Groceries on Wheels to deliver an estimated 2,000 bags of items to the needy in Singapore. Please join us to make this event truly an SG50 highlight. At NUSS, our CommCare activities also take place throughout the year. During Chinese New Year this year, we hosted elderlies and their caregivers from various homes. It makes me hopeful that when more members step forward to contribute, we will be able to achieve more for the community in Singapore.

On the sporting front, the annual PAUM Games are great at fostering friendships, both within our Society as well as those with the University of Malaya (UM) alumni, a link that goes back nearly three decades. Despite us not bringing back the trophy from across the Causeway last year, the camaraderie that was built remains more valuable and cherished. Mark the dates on your calendar, start training and join us then as we will be hosting the PAUM Games in Singapore this year.

The Society has planned many life-long learning activities for you. However, nothing insightful is gained unless you sign up and participate in these programmes. Most are free and they cater to various age groups, including kids and families. If you are keen in sports, we have regular classes including pilates, zumba, yoga, badminton and swimming. If sports are not quite your cup of tea, come instead to our talks, seminars or Toastmasters events to nourish and sharpen your mind. There are various Society events such as the recent Chinese New Year Lion Dance celebrations to enjoy and be involved in as well. Above all, just drop in for a drink, chat and have a bite.

Finally, our Annual General Meeting (AGM) is scheduled for Thursday, April 23 - please make a date with us then to share your views on the future of your Society.



David Ho C'72
President



**From top:
Mr Lee at NUSS in
2011; NUSS Lunar
Lunar New Year
festive gathering
with the elderly;
and the annual
PAUM Games.**

Contributions Acknowledged and Appreciated

It was a fine evening to recognise the purposeful contributions of highly esteemed NUSS members. NUSS appreciated these individuals for their dedication in volunteering themselves and in serving the Society and community-at-large.

Mr David Ho, President of NUSS, aptly shared his vision for the Society on a night when NUSS members gathered to recognise the contributions of fellow members and pay special tribute to distinguished and outstanding achievers. He remarked, "It is important to understand that the future of this Society, going 60 years forward, requires members to make exemplary decisions and be living examples to fellow members on what we should do, and how the Society should move forward."

Speaking to an audience comprising honorary members, current and past presidents of NUSS, Mr S Dhanabalan, Chairperson of the Judging Panel for NUSS Distinguished and Outstanding members, revealed that the purpose of recognising NUSS' distinguished and outstanding contributions was to inspire more people to step forward for NUSS and the nation as a whole. This was consistent with the selection of awardees, Mr Tan Gee Paw (Distinguished Member) and Dr Fong Poh Him (Outstanding Member), who have made significant impact to the nation or

NUSS through their contributions.

Mr Tan, who graduated from NUS with a first-class honours in Engineering, is currently an adjunct professor at NUS and was credited for providing the solution for ensuring the security and sustainability of water supply in Singapore; including the invention of Newater, overseeing the expansion of water catchment area and the development of water desalination plants in Singapore.

In his acceptance speech, Mr Tan humbly paid tribute to the many unsung heroes in his field of work who gave up better career options in

"There was one man who taught me how to think strategically – strategic thinking that must go side-by-side with systems thinking. He is none other than Mr Lee Kuan Yew."

Mr Tan Gee Paw
Distinguished Member



From left: Mr Edward Tay, Mr S Dhanabalan, Mr Tan Gee Paw, Dr Fong Poh Him, Mr David Ho and Mr Jeffrey Khoo.

the private sector and stayed behind in the public sector to contribute to the cause of water, which is of significant national interest. In pursuing the cause of water, Mr Tan shared interesting anecdotes about the relevance of his past education in systems thinking and paid special tribute to Singapore's first Prime Minister and NUSS honorary member, Mr Lee Kuan Yew for influencing and shaping his work. He said, "There was one man who taught me how to think strategically – strategic thinking that must go side-by-side with systems



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thinking. He is none other than Mr Lee Kuan Yew.”

Dr Fong is a plastic surgeon who is recognised for his extensive humanitarian works in developing countries and is also an active volunteer of NUS. Amongst many other stellar achievements and volunteer work, he was instrumental behind the initiation of Institute of Plastic Surgery at Tan Tock Seng Hospital in 2004. Mr Jeffrey Khoo, proposer of Dr Fong, shared in his citation, an in-

teresting quote from Dr Fong, “Without ethics, there can be no medicine.” With this as his guiding principle and motivation, Dr Fong has initiated many medical missions in the developing regions since 1980.

Dr Fong wittingly spoke of his medical profession. He said, “We have reached the ultimate of our medical profession as we operate on people who are not sick.” It was the higher calling of treating the ill that defined what medical ethics meant

“Even if you can’t cure, you can still care! When you go on a mission and you witness the number of sick patients, you will make the effort to help them.”

Dr Fong Poh Him
Outstanding Member

to him and the reason he pursued many medical missions in developing regions. Drawing on his experiences with medical missions, he said, “Even if you can’t cure, you can still care! When you go on a

mission and you witness the number of sick patients, you will make the effort to help them.”

The NUS family also recognised Sub-Committee members. There were twelve members who were awarded for 5-years long service awards; and another two, 10-years awards. One other member was awarded for her 15 years of service to NUS. Their contributions did not pass unnoticed by their peers and colleagues, many of whom gave standing ovations when their colleagues’ names were announced by the emcee.

The appreciation dinner was also an opportunity to review key events and highlights of the year, as well as to connect and interact with each other. Skylar Seow, the son of NUS Member Gary Seow and Carrie Chan, set the mood for the evening with his pleasing piano performances while Ms Estee Pook, a highly experienced vocalist, also entertained the crowd in the second half of the evening. ■



Twelve NUS members were recognised for their 5 years of service, two for their 10 years of service, and one for her 15 years of service.

Meeting Expectations of a Different Time

Recently conferred the NUSS Honorary Membership, **Professor Wang Gungwu** spoke openly on the various challenges faced and roles NUS and NUSS should play in the community today.

Starting off on an open and candid note, Professor Wang gave more than food for thought, based on his many years of experience as the Chairman of the East Asian Institute (EAI), a Professor at the National University of Singapore (NUS) as well as an Emeritus Professor at the Australian National University (ANU).

Highlighting the significance of the relationship between NUS and NUSS, Professor Wang happily shared, “It is good that members recognise their connection to NUS. The leadership of NUSS has not only built up members’ ties to NUS over the years, but has also desired to strengthen, endorse, correct and improve the relationship. This helps to anchor members’ commitment. If this can be achieved, then it would be a fantastic advantage for the University because the University would learn a lot of things which it may not be able to all on its own.”



Professor Wang: The NUSS leadership is remarkably committed to getting people engaged and I am proud to be part of them.

Professor Wang expressed how impressed he was with NUSS' role within the University community, but affirmed that it was important for NUSS to continue relating to NUS graduates and its members. He found it remarkable how NUSS kept in touch with various generations within the Society. This served to both supplement and complement what the University was already doing with its alumni.

However, he also acknowledged that though NUS and NUSS have made much progress over the past many years, there would be other challenges to consider along the way, especially on the University's end. He remarked, "All universities face challenges today in many different ways." He went on to explain that while some challenges are due to recent developments in technology, the tremendous expansion and demand for university education over the years have changed the institution's nature and landscape. Students now want a job after graduation. This is different from the old days when higher education had to do more with high-level jobs or just education for its own sake.

He elaborated, "Singapore is a small country and NUS is supposed to be a national university that is the most comprehensive with the widest offerings of courses of studies, whereas other universities are more focused and specific with what they offer. The University in this case has several challenging phases. The first is to produce the kind of graduates that Singapore needs, while meeting the demands of local students who desire a good job. Secondly, as a University, quite naturally it wants to be amongst the best. It wants to be internationally recognised and match the higher standards of the world. However, how do you combine the two? That is the major challenge."

"For NUS, it is a special, yet tricky problem, because it is a national university and it has to serve the country first. That is, at least, from the country's point of view," he said. "So how do we make sure that achieving the highest standards is exactly what the country needs? The University has, over time, shifted its attention and focused on international standards. It has now gained much headway, but still, the question is whether those achievements are really what the nation currently needs. To get the right balance, I am optimistic as I see that the leadership within the University faces the challenge, knows it and is constantly re-looking ways to ensure that that balance is always there, and that it can serve both Singapore and itself well."

NUS and NUSS have certainly been working hard to bring about such a balance. As Professor Wang pointed out, "In the last 10 to 15 years, NUS has done remarkably well. NUSS has also done well by keeping people in touch through much inclusiveness, yet there are areas of improvement that can still be considered."

On how NUSS can take itself to the next level, Professor Wang suggested, "If NUSS consists of members who can really articulate their problems, issues or questions amongst themselves, it can be a fantastic collecting house for a measurement of things that are being done right or wrong. Obviously, the information has to be sifted through, understood and fully digested to be useful. However, when this is done, it is just a question of keeping up, being in touch with the membership base, getting them engaged and involved, making them care for what is happening to their alma mater, caring for their country, ensuring that the University and its community offer the right kind of support and graduates that contribute to the nation, and in turn, making sure that their alma mater is performing well. Hence, this acts as the bridge for everyone."

"I have to say that what really makes NUSS so successful, is due to NUS getting along so well with the Society. The bond is mutual and to that extent, I must give credit to the University."

Valuing NUSS and its efforts to improve its bond with NUS, Professor Wang said, "The NUSS leadership is remarkably committed to getting people engaged and I am proud to be part of them. I am delighted to have a chance to get to know the members and to understand and discover that they are doing things that I find remarkable, especially with thinking up new ideas all the time to help themselves and the University and to be that bridge between country, the Society, and the University."

Though there was much more to share, the conversation came to an end all too soon, but not before Professor Wang summarised his thoughts by giving credit to both NUS and NUSS, "I have to say that what really makes NUSS so successful, is due to NUS getting along so well with the Society. The bond is mutual and to that extent, I must give credit to the University. The University is an extraordinary



Professor Wang and Mrs Wang.

phenomenon, having its relationship with NUSS go way back then, giving so much time and energy to NUSS over the many years, providing whatever that is needed to help the University and the Society thrive and progress. The University, together with NUSS, has been remarkably sensitive to its graduates, and the fact that NUSS is so successful owes a lot to the attitude of the University from very early on — hence, I think this is worth putting on record." ■

Mr Wong Ngit Liong, Chairman of NUS Board of Trustees, was also conferred the NUSS Honorary Membership. Due to his busy schedule, we were unable to interview Mr Wong. Nonetheless, NUSS would like to extend our heartfelt congratulations to him.

Embracing Passionate New NUSS Members

Over 200 new members, guests and proposers congregated at New Members' Night to commemorate a night of buzz, good company and food.

As members strode across the beautifully polished marble floors and spacious lobby outside the Della and Seng Gee Guild Hall, they were warmly greeted by the smiles of articulate and charming welcome ambassadors of NUSS. The pianist, Skylar Seow, son of NUSS member Ms Carrie Chan, performed a medley of beautiful tunes, creating the perfect ambience as small talks flowed while members relished fine hors d'oeuvres and two signature drinks of the night, the Brugal Swizzle Rum Whisky and the Snow Leopard Conservation Martini Vodka.

In his opening address, President of NUSS, Mr David Ho, took the opportunity to introduce members of the current NUSS Management Committee and spoke about the significance of the Society's outreach activities.

"We have a mission to fulfil in this Society," Mr Ho said. "True value can be created together hand-in-hand with the next generation of leaders." Mr Ho urged new members to take a continuous initiative by participating in sub-committees and joining

various interest groups that the Society offers. He also remarked that "NUSS' total strength of 15,000 members will definitely bring us to a whole new world of success ever imagined."

Aligned to what Mr Ho mentioned, Mr Roy Higgs, the CEO of NUSS, reminded new members that participation is the best way to get the most value out of the Society." Mr Higgs shared, "NUSS will continue to leverage on the strong communication built with its stakeholders through tools such as annual reports, quarterly magazines, and websites" and also make use of social media tools such as Facebook to enable communication and feedback between the Society and its members.

As the 4-course dinner was served, guests were entertained with fabulous performances by the various interest groups such as the NUSS Choir, NUSS DramaWorks and Guitarpella, an NUS undergraduate group from College of Alice and Peter Tan from NUS University Town (UTown).

New members cited meeting people and the opportunity to pursue their passion as key motivations to join and be part of the Society.





"I am extremely grateful to NUSS for providing me with a complimentary NUSS Junior Membership during my three terms in the NUS Students' Union. Over the years, I have forged a deep sense of emotional attachment with NUSS through various activities. Upon graduation, I took the opportunity to join NUSS as a new Ordinary member, hoping to contribute and give back to this community which I am proud to be part of," shared new member, Mr Soh Yi Da.

Another new member, Mr William Sefton Bowman commented, "My wife and I are both graduates from overseas universities in Australia. We love NUS because of the strong academic influence. There are really good academic guest speakers whose speeches will inspire us to contribute more to the learning journey of NUSS as a society. The biggest takeaway for both of us is the opportunity to network with highly intellectual and professional graduates." ■

"I am extremely grateful to NUSS for providing me with a complimentary NUSS Junior Membership during my three terms in the NUS Students' Union. Over the years, I have forged a deep sense of emotional attachment with NUSS through various activities."

Mr Soh Yi Da
New NUSS Member



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50 Nanyang Ave, S3-B3A, Singapore 639798

www.thenanyangmba.com

+65 6513 8543 / +65 6908 3469 / +65 6790 6183

nbsmba@ntu.edu.sg

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Studying Cancer with Fish

Understanding the molecular basis of cancer, its recessive mutation and factors that give rise to cancer were some of the salient points addressed by **Professor Manfred Scharl** in his lecture on how small fish can help to understand the basis of cancer.



In the opening address, Mr. David Ho, NUSS President, highlighted the close ties NUSS shared with Professor Manfred Scharl, who had given lectures at NUS on a few other occasions. Associate Professor Christoph Winkler, who chaired the Q&A, highlighted his credentials as a scientist and provided an overview of his research as well.

Professor Manfred Scharl is the 11th NUSS Professor to deliver the NUSS Professorship Lecture since its establishment in 1996, with this Lecture being the only one opened to members of the public so as to benefit everyone. NUSS established the NUSS Professorship with an endowment of \$1.5 million to fund visiting professors at NUSS.

Professor Scharl sought to qualify why understanding cancer mattered to us. Drawing on the factsheet¹ published in February 2015 by the World Health Organization, Professor Scharl explained

that cancer comprised a large group of diseases that could rapidly affect adjoining parts of the body. Cancer had accounted for 8.2 million deaths in 2012. Over the next two decades, cancer cases might surge to 22 million.

Within Europe, Professor Scharl highlighted Northern Europe as a region where more people were having cancer. This was attributed to their genotypes, lifestyles and the environment to which the Northern Europeans are exposed.

In his study of cancer, fish were used as it had 90 percent DNA similarity to human beings and could be experimented in large populations, along variations of ages, genotypes and phenotypes. Important lessons learnt from the lab results included understanding that oncogenic genes – genes that promoted controlled cell growth necessary to combat cancer – could be hereditary, alongside tumour suppressor genes. Also, it was learned that

Professor Scharl explained that cancer comprised a large group of diseases that could affect adjoining parts of the body rapidly. Cancer had accounted for 8.2 million deaths in 2012. Over the next two decades, cancer cases might surge to 22 million.

identifying the apoptosis suppressing factors was essential in preventing cancer cell outbreak. In closing, Professor Scharl emphasised his belief that renewed understanding of cancer could facilitate the development of better cure and therapy designs for cancer patients.

Professor Scharl's fish model had an important

contribution - there were more than 1,000 origins of cancer based on genotypes unique to each individual. It was thus possible for people to screen for genes with cancer elements and have them removed. Hence, understanding the hereditary nature of cancer encouraged early prevention of cancer. Yet, he acknowledged that understanding cancer was a continuous learning process because of the complicated nature of cancer genes and its expansive permutations.

Another area where answers were sought was the understanding of how cancer relapse happened in human beings and how it could be prevented. Even though the concept of evolution and competition between cancer parasitic cells and our cells - and how it was an armed race - helped us understand why cancer relapse could occur, how it can be prevented was still open for future research. Studying cancer with fish provided a strong foundation for such empirical research. ■

¹<http://www.who.int/mediacentre/factsheets/fs297/en/>

Cooking up a Festive Feast



Certain dishes are eaten during the Chinese New Year (CNY) for their symbolic meanings. Some are believed to bring good luck for the coming year. Yet just as important as the food itself are the preparation and ways of serving these dishes.

NUSS members and guests got their hands full learning from our very own award-winning Executive Chef James Aw, who taught them how to cook CNY favourites, including Yu Sheng and Stewed Mee Pok with clams in XO sauce.

The event was a success, made possible through the collaboration with Lee Kum Kee, who generously sponsored lucky draw prizes as well as special sauces used during the hands-on session.



NUSS LO-HEI DINNER | 23 February 2015 | Kent Ridge Guild House



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Tossing to a Great Goat Year Ahead

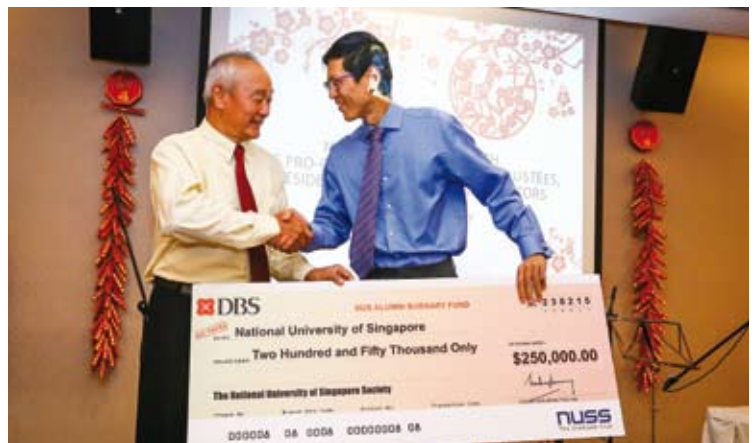
Members and distinguished guests welcomed the Year of the Goat with NUSS' Lo-Hei Dinner.

The annual NUSS Lo-Hei Dinner, held in appreciation and celebration of the close working relationship between NUSS and NUS, took place at Kent Ridge Guild House and was attended by many luminaries including NUS Pro-Chancellors, Board of Trustees, President and Senior Administrators.

The dinner highlighted the close bond shared between NUSS and NUS as Mr David Ho, NUSS President, presented a cheque of \$250,000 to NUS President, Professor Tan Chorh Chuan, in support of the NUS Alumni Bursary Fund. To date, the Society has raised more than a million dollars towards the fund and has pledged contributions annually to further assist needy students.

With the tossing of the *yu-sheng* salad (Lo-Hei) marking the start of the dinner, shouts of various Chinese prosperity phrases and sayings could be heard reverberating throughout the Inner Chamber at the Guild House.

Adding to the festive atmosphere was the three piece ensemble from the NUS Chinese Orchestra as they performed celebratory pieces such as "Jubilation" and "Happy New Year", much to the delight of those present. ■



Giving ‘Lotsa Love’ with Lunch

220 residents and their caregivers from four homes - Marsiling Neighbourhood Link, Chai Chee Neighbourhood Link, Lions Befrienders and Care Community Services Centre - were invited to a sumptuous lunch at the NUSS Annual Chinese New Year Lunch.

Organised by the NUSS Community Care Sub-Committee, the festive spread offered much joy and enjoyment, bringing smiles to the faces of the elderly present.

Mr Archie Ong, Chairperson of the Community Care Sub-Committee, was joined by members of the Management Committee and the Community Care Sub-Committee in wishing everyone luck and abundance. The Guild Hall was filled with loud cheers for prosperity during the traditional Lo-Hei tossing.

While diners feasted on the delicious food, ACJC’s Guitar Ensemble, Dance Society and Cultural Society gifted their time and energy to put up entertaining performances. NUSS’ very own resident band, the Silverstones, also brought much claps and sing-alongs with their repertoire of Asian and Chinese New Year favourite tunes.

The event reached its climax with the entry of a pair of vibrant orange lions, which ushered in luck with their dances on stage as well as their offering of ‘lucky numbers’, after spewing ‘lucky oranges’ thrown from their mouths to members of the audience.

The elderly had bright smiles and happy faces as red packets and mandarin oranges were given out towards the end of the event. On hand to bid them farewell were the Management Committee members led by the President, as well as members of the Community Care Sub-Committee. ■



The Guild Hall was filled with loud cheers for prosperity during the traditional Lo-Hei tossing.



LION DANCE SPECTACLE | 28 February 2015 | Kent Ridge Guild House



Dancing Feats with Lions & Dragons

With bated breaths, members and guests awaited the lion dance troop's leap to the next pole. Everyone cheered as the lion succeeded in its jump during the NUSS lion and dragon dance spectacle. Featuring plenty of action, the spectacle was filled with gymnastic feats and choreographed dances, ushering in more prosperity for the year.

The performers, aloft high poles and platforms, swayed to the pounding rhythms of cymbals and traditional Chinese drums and gave the audience more than a few moments of anticipation, creating quite a display for children and adults alike. After enjoying the wonderful show, everyone received mandarin oranges, adding to their festive joys.

NUSS-RESIDENTIAL COLLEGES MENTORSHIP PROGRAMME | 3 March 2015 | Tembusu College, UTown, NUS

Social Networking Mentorship Programme Well-Received

The NUSS-Residential Colleges Mentorship Programme held their second mid-year gathering after rave reviews for the inaugural event last year.

The evening provided an opportunity for mentors and mentees from different academic years to network with one another. The evening's highlight was a speed networking session, where more than 100 attendees were broken into six groups and rotated every 15 minutes for three rounds.

The buzz was palpable as the mentees picked the brains of the mentors present, asking questions ranging from choosing a major, career, job skills and lifestyle.

The informal setting created more interaction between the participants, with plenty of animated

conversations going on. New connections were made as the evening progressed to a standing buffet dinner where the networking continued.

"The event is good to help recalibrate some things that have been going on (in the mentorship programme) and give some direction to the discussion that we have had," mentor Mr Srinii Iyer, President and CEO of Digiprotek Group, commented. "The energy we see in the upcoming graduates gives us a lot of confidence that we will have some very bright people coming out of this university."

"I appreciated the informal setting and being able to converse with the various mentors," said Mr Marcus

Lee, a second-year student from the School of Design and Environment. "I enjoyed my conversation with the mentor and had quite an in-depth discussion."

Based on the turnout and feedback, everyone will be looking forward to this annual gathering jointly organised by the NUS Office of Provost and NUSS. ■



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ROLE-REVERSALS

When Children Care for Aged Parents

The increasing proportion of elderly citizens in the foreseeable future has given renewed importance to filial piety, a belief held by many to mean having an obligation to care for one's parents. **Oon Tian Sern** explores the challenges of shrinking family sizes and burgeoning elderly population, both that presents new challenges for elderly parents and children of the sandwiched generation.

Ageing is a natural process where individuals experience psychological, physical and social changes. It is not uncommon for the elderly to experience social isolation or have to cope with the challenges of day-to-day living. Responding to these demands, many non-governmental organisations (NGOs) redesigned their eldercare model to provide for the new needs of the elderly.

The children of the sandwiched generation work hard to support their parents and children and are often stuck in-between as they try to meet the needs of both.

The Sandwiched Generation

The sandwiched generation carries the responsibility of providing care for their parents and children, and most struggle to find the right balance. Both spouses of the sandwiched generation work long hours to accumulate income to invest in their children's education and care for their parents.

Results of empirical studies from the Economist showed that the sandwiched generation spends a bigger proportion of their income and time on their children first, followed by their parents.

To some extent, the trend of role-reversal, where children

care for their elderly parents, is premised on whether there are enough resources to allocate between the sandwiched generation's children and their parents.

In cases where there are not enough resources, the right balance cannot be struck. Elderly parents are then forced to seek employment and are sometimes left alone.

Elderly Re-Employment Challenge

Self-sufficiency in old age is one feature of successful ageing as campaigned by the Government. A slew of policies and laws have been put in place with successful ageing in mind. For example, the Age Management Grant subsidises the costs of rehiring mature workers.

Likewise, under the Retirement and Re-employment Act (RRA), employers are required to offer re-employment to employees reaching the age of 62, if they have satisfactory work performance and are medically fit to continue working. Newly hired mature workers are also provided with transport allowances for the first two months of work. Lastly, the CPF Minimum scheme provides a monthly income for the elderly aged 55 and above to support their basic standard of living during their retirement. This is projected to last 20 years or until the member's retirement account savings are exhausted.

Even with these public policies in place, Mr Patrick Oh, who runs a social enterprise focusing on elderly issues, offered this observation, "Today, there are many mature workers who have tertiary education, but are struggling to secure a job. Many have even gone through retraining programmes but are still not able to secure a job. Thus to make retraining more attractive, it is good to link it with potential job offers."

Dr Chung Wai Keung, Assistant Professor of Sociology from the Singapore Management University, explained, "If we consider from the perspective of the business owner,

REHIRING MATURE WORKERS

"It could be that the perceived cost and risk of hiring mature workers is higher than the subsidies available for the rehiring of mature workers, such that it does not make business sense to rehire mature workers if it is not mandatory to do so."



Dr Chung Wai Keung

Assistant Professor of Sociology
Singapore Management University

SINGAPORE

AGEING POPULATION TREND

In 2050, the median age of Singaporeans will be 54. Official retirement age stands at 62, with further plans for the retirement to be pushed towards 67 in 2017. What we see in Singapore is a microcosm of developed states around the Asian region such as South Korea, Australia and western developed states like the United Kingdom (UK) and Germany. Public policy adjustments in Singapore aims to promote the rehiring of mature workers, yet there are challenges on-the-ground. Apart from redefining their economic role, Singapore also grapples with elderly-related social issues, for which a spate of home-based caregiving services has sprouted in response to new demands for eldercare. Families will be expected to care for elderly parents as a baseline, but as the challenges pertaining to ageing increase, social innovation will be paramount. This paper argues that social enterprise has to lead the way, with guidance and support from the state, in order to provide for regular employment and social needs of the ageing population.

Source: Bloomberg TV, 7 January 2015



Elderly Persons Living Alone

Social Isolation and Well-being

In 2015, the Lien Centre for Social Innovation, a partnership between SMU and the Lien Foundation, conducted research based on intensive interviews with 100 elderly residents in Ang Mo Kio. From their research, it was gathered that the social isolation of the elderly from their family members and others appeared to be a primary challenge that many elderly face, and is linked to several other problems including poor mental well-being and financial difficulties.

It was learnt that it was not uncommon for the children to choose to live apart from their elderly parents after marriage. This fact by itself appeared to make little difference. More important was the degree to which children and grandchildren were actively involved in their lives. In the cases in which elderly respondents felt dissatisfied with their relationships with their children and

grandchildren, emotional problems emerged in nearly every case.

Dr John Donaldson, senior research fellow for the Lien Centre, explained why, “Social isolation of the elderly is closely linked with these elderly people’s sense of well-being as our research has shown, and this isolation had an even greater impact on well-being than any other factor we examined — and was more systematically related to well-being than other challenges, such as financial difficulties or limited mobility. And we learnt that if the elderly can have satisfying relationships with their family members and feel that they can turn to someone for help if required, it will significantly improve the elderly’s emotional well-being. This in turn seemed to help improve their self-esteem and their ability to support themselves and live independently.”

“Social isolation had an even greater impact on well-being than any other factors we examined — and was more systematically related to well-being than other challenges, such as financial difficulties or limited mobility.”



Dr John Donaldson
Senior research fellow
The Lien Centre



Social isolation of the elderly from their family members and others appeared to be a primary challenge that many elderly face.

it could be that the perceived cost and risk of hiring mature workers are higher than the subsidies available for the rehiring of mature workers, such that it does not make business sense to rehire mature workers if it is not mandatory to do so.”

When quizzed on the possible policy adjustments that Singapore can take to increase employment of the elderly, Dr Chung recommended that the Government play an active role as a consultant to help develop sustainable social enterprises.

“Some entrepreneurs might have the aspiration of developing and owning social enterprises, which are businesses that have a social cause and aim to create social impact while making a business profit,” Dr Chung added. “Yet, these entrepreneurs may lack the know-how to do so and can benefit from the help of the government.”

The Legal Perspective on Ageing

Managing the task of ensuring elderly self-sufficiency is a challenge as there are no universal expectations on whether the primary responsibility lies with the elderly parents or the children. In some cases, children neglected the care of their parents and as a result, were taken to court by the parents over maintenance issues.

Mr Terk Yang, Director of Flint & Battery LLC, a boutique law firm, shared that parents invoking the Maintenance of Parents Act could be the result of family conflicts over the children’s obligation to provide their parents with an allowance.

MAINTENANCE BY LAW

“Parties usually come to some reluctant compromise at some stage of the proceedings, but the law provides the parents with the basic rights to bring their children to the tribunal for the maintenance of parents and to seek the payment maintenance from their children for themselves.”



Mr Terk Yang
Director
Flint & Battery LLC

“Parties usually come to some reluctant compromise at some stage of the proceedings, but the law provides the parents with the basic rights to bring their children to the tribunal for the maintenance of parents and to seek the payment maintenance from their children for themselves,” Mr Yang added.

The act upholds filial piety in its binding form, and assesses a maintenance payment based on the child’s average income, his or her circumstances, the parent’s monthly needs and the parent-child relationship. Disobedience of a payment order is penalised by a fine of up to \$5,000, or up to six months in jail. Hence, the legal perspective provides the insight that the law can ensure certain rights are protected, but cannot serve to bridge gaps in the relationship between children and parents.

Eldercare in Singapore

On the other hand, some families choose to go to trusted Voluntary Welfare Organizations (VWOs) to assist them in caring for their parents in light of their own busy work schedules. One of the many VWOs running eldercare services in Singapore is the Tsao Foundation.

The foundation promotes opportunities for well-being and fulfillment in longevity. Its three principal initiatives innovate replicable models of eldercare that seek to optimise medical and psychosocial health over the life course. The foundation implements policy-relevant researches and cross-sector collaborations to improve approaches to longevity and draws on those skills and knowledge to build capacity in professional, informal and personal caregiving for the elderly.

Ms Chan Wai Ping, Counsellor at the Tsao Foundation’s initiative, Hua Mei Centre for Successful Ageing, shared an example of the support provided through its counselling and coaching programme.

“Tsao Foundation provides a platform for the elderly to explore their interests, to volunteer and to tutor their peers in hobbies that they specialise in,” Ms Chan said, adding that its counselling service also organises and facilitates family conferences that involve elders and family members. “This serves two functions: one is to empower the elderly to decide with the family on the suitable eldercare programme for themselves and also to encourage inter-generational care,” Ms Chan added.

Through such interventions, the foundation attempts to foster better family relationships and to empower families to provide better support to their elders. These initiatives are aimed at enhancing the self-confidence and well-being of the elderly.

As life expectancy continues to increase in Singapore, it may translate to more cases of elderly children having to provide care for elderly parents, which can be very challenging as the ailment of ageing affects both parent and children.

According to Ms. Christine Goh, head of Senior Services at the Care Corner Senior Activity Centre (Cluster Support), a mix of factors such as chronic illnesses and limited education made it difficult for the elderly born in the 60s to take care of their parents who were born before the war.

“It is very challenging because this group of elderly tends to stay apart, have limited literacy, low savings and have to cope with their own medication and limited functionality,” she added.

The issue of the palliative care is a thorny issue between parents and children. The National Strategy for Palliative Care laid out by the Ministry of Health aims to increase the accessibility of palliative care and make palliative care more affordable by increasing Medisave withdrawal limit for palliative care to \$200 per day. These changes had taken effect from 1st January 2015. For patients with terminal illness, MOH allows for unlimited use of one’s own Medisave to pay

CASE STUDY

Success of Eldercare

This is a case of an elderly whose life has changed at the Tsao Foundation. John (not his real name) suffered from depression and was not coping well with dementia. His children struggled to adapt to the changes experienced by John, and as a result, family relations were strained and communication became difficult between parent and children.

The unmet needs of John was discovered first through individual counselling, followed by family discussions where the parents and children sat in a focus group and learned to talk about the programme and needs of John as well as the suitable eldercare programme for him.

Even though it was difficult for both parents and children, eventually the children became more accepting and proactive in caregiving and supporting John to overcome his challenges. Through the discussions, closer family bonds were fostered and the vision of successful ageing, with family playing an integral role, was realised at Tsao Foundation.



PALLIATIVE CARE

The responsibility of paying for palliative care appears to be arbitrary and it could possibly be a source of conflict between parents and children if there are mismatched expectations, where the parents expect the children to pay but the children expect their parents to rely on their own Medisave.

for the palliative care. What remains unaddressed are the elderly with non-terminal illness, with limited Medisave and who are in need of palliative care.

The responsibility of paying for palliative care appears to be arbitrary and it could possibly be a source of conflict between parents and children if there are mismatched expectations, where the parents expect the children to pay but the children expect their parents to rely on their own Medisave.

For retired children whose parents require palliative care, it is also unclear who should be responsible for footing the bill. Rapid ageing surfaces new concerns that the family and the society have to adapt and solve.

As we look into the future, there will be a bigger pool of elderly, and with falling fertility rates in Singapore, tomorrow's sandwiched generation will feel the squeeze more than today's. One child may have to shoulder the care for not two, but perhaps up to four elderly parents. Hence, while family care is of paramount importance for elderly citizens, family care alone will no longer be sufficient in the long run.

Dr Chung argues that the solution to elderly employment and social engagement lies in the development of social enterprise. He said: "With the right support and guidance, social enterprise can be sustainable, and they are more likely to rehire mature workers in meaningful employment and provide them the space for meaningful social engagement." ■

CONCLUSION While there are laws in place to look after the welfare of elderly parents, family and social support are critical to the success of eldercare and successful ageing.

What are some of the boons and banes of animal shelters towards stray animals and society? **Heidi Chan** takes a closer look at the daily operations of an animal shelter in Singapore and sets out to understand some of the difficulties faced by such establishments today.

The **WILD** Truth behind Animal Shelters



Two decades ago, the Society for the Prevention of Cruelty to Animals Singapore (S.P.C.A), was perhaps the most established animal shelter in Singapore. Now, other shelters such as Causes for Animals and Save Our Street Dogs have joined in to cater to and care for abandoned and stray animals. Although the number of animal shelters in Singapore has been increasing, little is known about such shelters to the layperson. Common questions such as: “Are ageing animals put to sleep?” “How do they maintain their facility?” and “Are all shelters non-profit” are frequently asked.

‘No-kill’ shelters

Causes for Animals, Pets Villa and Mutts and Mittens are some animal shelters in Singapore that have professed to be ‘no-kill’, meaning they do not euthanise animals that are healthy or treatable despite old age or space constraints.

This has, however, limited the number of animals the shelter can home, as an adoption has to happen before any new animals can be taken in.

On the flip side, the S.P.C.A. puts to sleep animals that are above a certain age and deemed not adoptable. According to their website, "It is more humane to put an animal to sleep than to leave it starving on the street where it will be prone to catching diseases, getting abused or possibly killed in an accident."

This dilemma is clear. Should older animals be kept in a shelter where life seems bleak with close to zero adoption chances? Or should shelters continue to use resources and care for older dogs, homing them, possibly for years but deprive younger strays from a place to stay?

Ms Christine Bernadette, a fundraising coordinator at Causes for Animals explained, "Animals are only taken in when we have space. If we have no room, animals regrettably are rejected."

Cons of a shelter

The pros of a shelter and its benefits to society do not necessarily outweigh the cons. Tales of dirty and cramped animal shelters are common online. On People for Ethical Treatment of Animals' (PETA) website, an investigation at a North Carolina animal shelter has exposed their emotional and physical abuse towards the sheltered animals. Dogs, cats and other animals were not provided with veterinary care and were trapped in cages constantly. This led to a spread of diseases amongst the animals, infecting even the healthy animals.

Problems exist for 'no-kill' shelters too. Animals with slim chances of adoption, perhaps due to age or disabilities might be resigned to living the rest of its life in the shelter. With little human interaction, they may become more withdrawn and unsociable, regressing its situation. Furthermore, because 'no-kill' shelters can sometimes turn away strays at its door, proponents have argued that they are making a limited difference in reducing the stray animal population.

Nonetheless, most 'no-kill' shelters will defend that it is better for the animal to remain disabled or withdrawn and yet alive, than to have its death determined by man. There is also a worry that if individuals assume shelters have no limit on the number of animals they can care for, more pets might be abandoned on their doorstep. Observably, these issues concerning the debate on whether shelters should be 'no-kill', is a tricky one.

Life of an animal in a shelter

Thankfully, for most animal shelters in Singapore, life is not all doom and gloom. Animals at Causes for Animals are given weekly showers, daily walks and necessary veterinary care. Volunteers also frequently visit shelters to interact and form relationships with animals, a win-win situation where volunteers who are unable to own animals at home get to enjoy the delights of owning a pet.

Often, in order to save as many animals as possible from being euthanised by the Agri-Food and Veterinary Authority of Singapore (AVA), strays are temporarily housed by rescuers or senior volunteers until another dog is adopted.

Save our Street Dogs (SoSD), another animal shelter, also actively seeks for individuals to foster dogs temporarily until the dog finds a permanent home. Yet in order to protect street dogs from physical abuse, home breeding or monetary greed, they are strict towards choosing a potential fosterer. Considering the amount of time invested for the protection of these animals, the passion and drive these volunteers have towards this cause is commendable.

"Animals are only taken in when we have space. If we have no room, animals regrettably are rejected... Monthly, it costs us \$3,500 to maintain the facility alone. Including food costs and veterinary services, the amount totals to an average of \$9,000."

Ms Christine Bernadette

Fundraising coordinator
Causes for Animals



Shelter problems

Ms Lee Tzu Ying, a previous volunteer for three years at Mutts and Mittens, recounted that one of her primary reasons for volunteering at an animal shelter was having the opportunity to build relationships with many dogs while championing a cause.

On problems animal shelters face, she commented, “Very few aged dogs are adopted as most potential pet owners see younger dogs as cuter.”

Ms Bernadette concurred, “To advocate for the adoption of older animals, Causes for Animals is currently participating in an ‘Old is Gold’ campaign. We also have a foster programme for animals that are old or require special attention.”

Ms Bernadette also highlighted the space constraint and high cost of running the shelter as problems they faced.

“Monthly, it costs us \$3,500 to maintain the facility alone. Including food costs and veterinary services, the amount totals to an average of \$9,000, taxing us financially,” she shared.

Considering the high costs of running an animal shelter, other shelters such as Mutts and Mittens also run commercial boarding facilities to reduce the daily costs of running the shelter.

Restrictive policies

One of the reasons why possible pet owners are deterred from adopting animals is the home restrictions set by the Housing Development Board (HDB). Dogs have to be of an approved breed, of which are mostly small dogs, as they are considered more manageable and less disruptive to neighbours. As most stray dogs tend to be of mixed or bigger breeds, pet owners living in flats are unable to adopt many dogs from animal shelters, limiting the number of adoptions. Cats are also not approved as they tend to wander out of the flat.

Optimistically, there has been increasing dialogue regarding the loosening of such regulations against potential pet owners living in HDB flats. Comments on HDB’s restrictions include the mismatched impression that

“Very few aged dogs are adopted as most potential pet owners see younger dogs as cuter.”

Ms Lee Tzu Ying

Previous volunteer
Mutts and Mittens



PETS IN HDB ESTATES CONSIDERATION FOR NEIGHBOURS



One of the reasons why possible pet owners are deterred from adopting animals is the home restrictions set by the Housing Development Board. Dogs have to be of an approved breed,

of which are mostly small dogs, as they are considered more manageable and less disruptive to neighbours.

bigger dogs equate to more noise and disturbances. There are small dogs, such as Yorkshire Terriers that have proven to be feisty and active animals while bigger dogs such as the Golden Retriever are friendly and rarely bark. Additionally, most condominiums have no restrictions on the number or size of the pets homeowners can keep, despite similar living environments to those of HDB flats.

Bureaucratic efforts

In 2011, at the opening ceremony of the Agri-Food and Veterinary Authority of Singapore’s (AVA) Responsible Pet Ownership Roadshow, Minister for Manpower Mr Tan Chuan-Jin shared areas of focus for an inter-agency taskforce. The taskforce, involving the Ministry of National Development (MND), the AVA and the HDB, was created to aid animal management efforts in Singapore.

Mr Tan said it was important to continuously educate the public on stray management and that animal welfare groups and the inter-agency taskforce formed should progressively work towards a no stray animal environment in the future. A stray cat sterilisation programme was also piloted to explore alternative ways for stray cat management.

In November 2005, *The Straits Times* estimated that every year, 6,000 dogs and 12,000 cats have to be put to sleep. As such, micro-chipping was implemented more strictly, with hopes that pet abandonment numbers can be controlled as irresponsible owners can be traced through these micro-chips. Penalties for offence can reach up to a \$10,000 fine and up to a year's jail or both.

Evidently, the task at hand for stray animal management is no child's play. Only close collaborations between animal shelters and government agencies such as the AVA and HDB has contributed to progress in stray animal management.

Giving back to society

When asked on the best part about volunteering with animals, Ms Lee replied, "The best part is definitely seeing happy animals and people, because animals and people interact in an amazing way."

Ms Lee also recounted how she used to bring dogs from Mutts and Mittens to the Society for the Physically Disabled (SPD) for monthly animal therapy. Individuals at the facility

have difficulty moving or communicating but inexplicably, the dogs gave them the motivation to talk and interact.

"There was this man who only opened up and spoke in full sentences to the dog, and another man who was wheelchair-bound that only went outdoors when the dogs came around," Ms Lee related.

To volunteers, the difference these cats and dogs made in the lives of the patients at SPD was real and tangible, making their volunteer work more worthwhile. Through this activity, they also understood the importance of human and animal interaction and saw how animals in the shelter could give back to society.

According to all the animal shelters interviewed, the process of owning a pet is ridden with responsibilities. To prevent animals from being euthanised or left in the streets due to the lack of available resources for them, it is best to be sure of one's decision first. Adopting a pet is also a good alternative to buying one. While animal shelters exist to help maintain and care for stray animals, by being responsible pet owners or adopting pets, fewer animals have to be euthanised. ■

CONCLUSION Local animal shelters are all working to solve the same problems in their different ways. Depending on their opinions on animal issues, they can be of great help to both animals and humans.



HAPPY ANIMALS
HAPPY PEOPLE

To volunteers, the difference these cats and dogs made in the lives of the patients at the Society for the Physically Disabled was real and tangible, making their volunteer work all the more worthwhile.



St Joseph's Home Visit
17 January 2015
St Joseph's Home

SPREADING HAPPINESS ALL AROUND

St. Joseph's Home provides shelter, care and love for the aged and destitute, regardless of race or religion. Approximately 30 NUSS members, the Silverstones (NUSS' resident band) and Community Care Sub-Committee members brought cheers and joy to the home's residents on their visit by sponsoring vegetarian chicken rice lunch boxes and packet drinks for the residents' feasting pleasures. Residents were also entertained by Uncle Rocky Wong and the Silverstones.

Prostate Condition Talk
13 January 2015
Kent Ridge Guild House

BEAT THE PROSTATE BLUES

With news of Prime Minister Lee Hsien Loong's recent brush with Prostate Cancer, it was timely for members and guests to learn more about the diagnostic processes, various conditions of the prostate and how it affects their health. Supported by the National University Hospital and organised by the NUSS S-Connect, the talk also offered participants lifestyle and diet advices for maintaining a healthy prostate.



Introduction to Photography
7 March 2015
Kent Ridge Guild House

PHOTOGRAPHY 101

Having a good eye and beautiful backgrounds do not always translate into great pictures. To bridge that gap, participants and members at the photography workshop were introduced to photo elements such as the relationship between aperture, shutter speed and ISO settings, all of which could affect the production of an excellent photograph.

Understanding and Treatment For Children with Learning Difficulties and Dyslexia
 22 January 2015
 Kent Ridge Guild House

MAKING THE DIFFICULT EASIER

Members and guests took a closer look at the various symptoms for dyslexia and learning difficulties and strove to understand the nature of the disturbances at the two hours' talk. Real-life case studies were touched on as the speaker, Dr Doris Ang, gave advices on the types of treatment and methods that could help children to study and learn better.



How to Succeed at Your Own Business
 2 Feb 2015
 Kent Ridge Guild House

SUCCESSING THE SMART WAY

Running your own business is a stressful yet good career and life choice. However, it demands much time and focus. With smart strategies, it can be worth the effort and become a great success. Members and guests learnt how to make personal business plans and establish financial stability at this session.



Predictions 2015 by Master Lynn Yap
5 February 2015
Kent Ridge Guild House

GETTING LUCKY WITH PREDICTIONS

Speaking at her ever-popular talk, Master Lynn Yap shared lucky tips on how to get prosperous and wealthy for each Chinese zodiac sign with over 200 members and guests. Engaging the audience who were in rapt attention throughout the evening, Master Yap offered wise words of fengshui wisdom on significant areas for the year of the “Yi Wei” (Wood Goat Year) while answering many questions raised during the Q&A segment.



Money at Work
11 February 2015
Suntec City Guild House

AVOIDING THE DEADLY SINS

The investing world has its own set of deadly sins and if one is not aware, these attitudes, approaches, actions and omissions can hurt results, especially with emerging markets. The event which was supported by Professional Investment Advisory Services Pte Ltd (PIAS) highlighted the seven deadly sins of investing and emerging markets to members and guests, serving to guide and prevent both beginner and experienced investors from making common mistakes.



DanceSports CNY D&D "Romancing the Night"
 1 March 2015
 Kent Ridge Guild House

CHINOISERIE CHIC CAPTIVATES

Romance was in the air, bringing dancers to a moment frozen in time. With the elegant frills of beautiful dresses, ladies moved like swans as their partners twirled them about the Chinoiserie-themed ballroom. This annual Chinese New Year Dinner & Dance is the first event of the year for the DanceSports section. The Embassy of the People's Republic of China, Hair Poetry, OCBC, and Scientific Tradition Pte Ltd made the evening possible and memorable with their generous sponsorships.



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SNAPSHOTS

3D Game Design
18 March 2015
Kent Ridge Guild House

GAME ON WITH 3D CREATIONS

Fascinated by the 3D games played on computers or Xboxes, the young and technology-keen ones learnt how to create them for themselves by using a simple visual programme. Through the creation of 3D games and basic programming language, they discovered problem solving, storytelling and programming logic through creative fun.



Brickz Fun: Little Engineers
19 March 2015
Kent Ridge Guild House



BRICK BY BRICK LEGO PLAY

Immersing themselves in the land of Ancient World and Weapons, kids got creative and put their imagination to play. Training their spatial recognition and motor skills also meant having outright fun while learning to build a project theme with Lego bricks.



Scan your QR code reader to see more pictures

Ambassadors Gracing the Game

The bright sunshine blazed down on the Singapore Island Country Club Sime Course as the annual NUSS Ang Pow Golf Challenge kicked off to a beautiful start with 101 golfers making the shotgun tee-off.

The ambassadors of three countries, His Excellency (H.E.) Philip Green (Australian High Commissioner), H.E. Håkan Jevrell (Ambassador of Sweden) and H.E. Thomas Kupfer (Ambassador of the Swiss Confederation), graced the event and took their places alongside our golfers.

The Ladies' Division saw a close fight for third and second placing, where Toh Siew edged out Listar Nguyen on countback. The Ladies' Champion, April Tan, was miles ahead and took a commanding early lead without relinquishing it till the end.

The Men's Division was closely fought with only three points separating first and third place. Tay Meng Leong edged ahead on 44

points to emerge champion over Chan Wai Leong Melvin (42 points) and Phee Thian Chye (41 points).

Selected golfers, who emerged winners at the tournaments held in 2014, competed for the Crystal Cup and Gold Cup as well. These were eventually won by April Tan and Stanley Gan respectively.

After a long day of golfing, all participants adjourned to Kent Ridge Guild House for the celebratory dinner, which began with a Lo-Hei (Lunar New Year's salad toss) to shouts of "Huat Ah!" by the tired but still excited golfers.

The laughter and merriment continued through the evening as an eight-course Chinese Dinner was served before the golfers ended the evening with auspicious Chinese greetings to each other. ■



Selected golfers, who emerged winners at the tournaments held in 2014, competed for the Crystal Cup and Gold Cup as well. These were eventually won by April Tan and Stanley Gan respectively.



Fun Amidst Competition

Jurong Country Club played host to the NUSS President's Trophy Challenge with a total of 144 golfers in five divisions taking part in the first event for the NUSS Golf Section for 2015.

Recently remodelled, the spanking new 18-hole course at the Jurong Country Club challenged all the golfers with its demanding but fair layout that rewarded the thinking golfer and, more often than not, penalised the careless player. Large undulating greens with numerous pin positions that varied from easy to downright difficult ensured that no two rounds were the same.

As the temperatures climbed, so did the level of competition. The A, B and C Divisions, Ladies' Division and Seniors' Division were all keenly contested. Groans of

disappointment and fist-pumps for birdies and par made could be heard throughout the day.

Member Ong Beng Chong emerged the overall champion for this edition of the President's Trophy Challenge. To add to the fun factor for the day, golfers had the opportunity to bet against NUSS President David Ho during his game.

Generous sponsorships came in the form of the Hole-in-One sponsor, Cycle & Carriage.Fulco, which sponsored a Mitsubishi ASX and member Tan Hang Meng who sponsored the t-shirts given out to every participating golfer.





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see more pictures



As the tournament drew to a close, golfers began to cast their attention to the reception dinner at the Della and Seng Gee Guild Hall. The strong camaraderie of the members was clearly on display as they joked and shared stories over dinner. Keeping the fun right through the evening was the entertainment provided by the NUSS Music Section, led by its convener, Daniel Ong. ■



The NUSS Golf Section is pleased to announce that **Warren Golf & Country Club** has extended golfing privileges to Golf Section members.

For enquiries or to join the Golf Section, please email ronnieyoo@nuss.org.sg.

Giving Voice to Stories

Patricia Ang gets up close and personal with **Michelle Martin**, an award-winning news anchor, TEDx Singapore Women Speaker, curator of the decade-long running Talking Books, and creator and host of talk show WOW (Women of Worth). Michelle currently hosts the prime-time evening drive time belt on 938LIVE, weekdays from 6pm to 9pm.

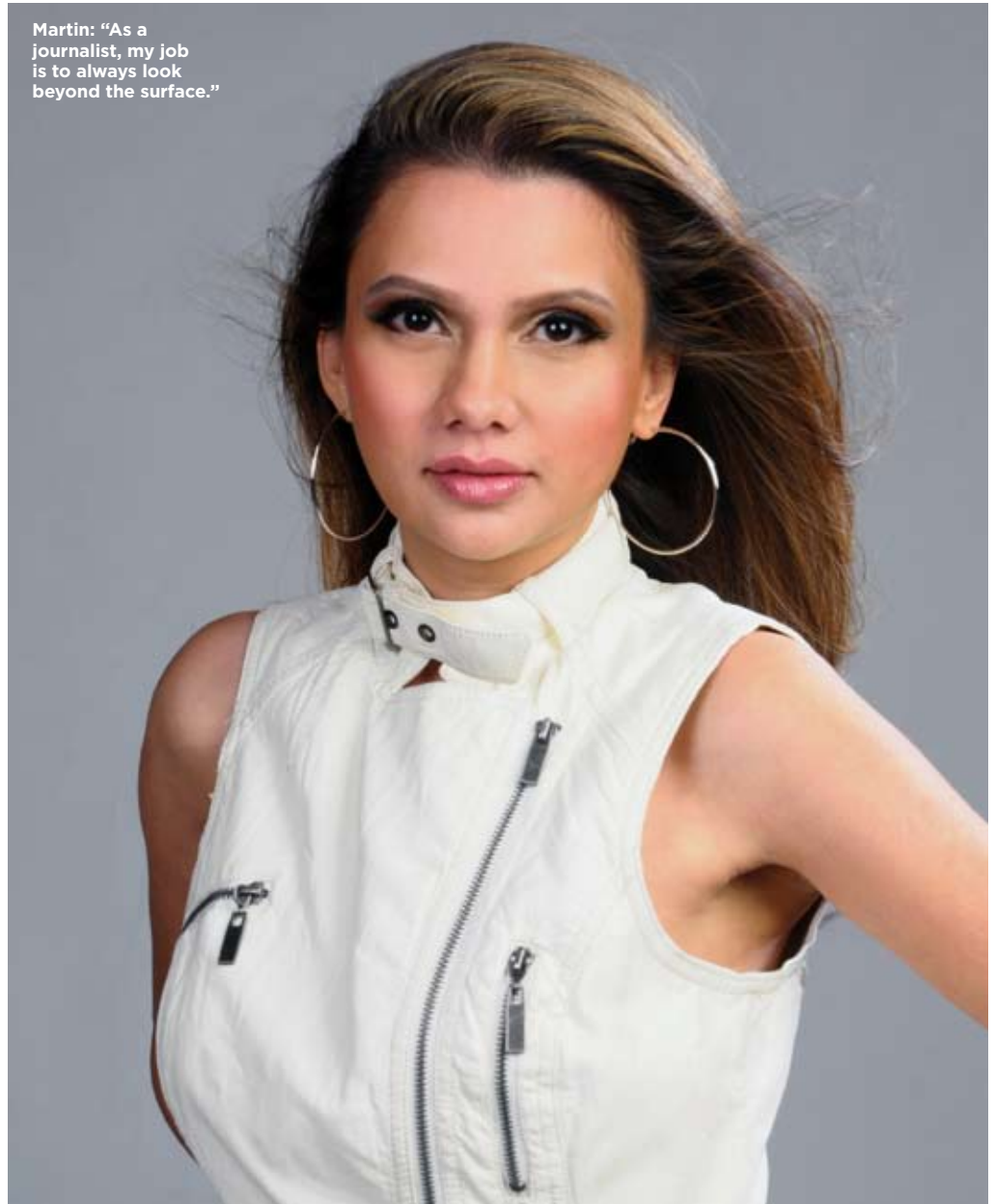
In a blink of an eye, fourteen years at MediaCorp has passed for broadcast personality Michelle Martin. Down-to-earth in person, Michelle believes strongly in bringing authenticity to everything she does. Given her line of work, many expect Michelle to exhibit a *sombre gravitas*. On the contrary, she is warm, lively and vivacious.

Michelle majored in Sociology at the National University of Singapore. This had a lasting impact on her career as a journalist.

"I encountered Sociology because of a book a friend's father loaned me. A line in the classic *Invitation to Sociology* by Peter L. Berger caught my eye and has guided not only my love for sociology, but my career as a journalist," explained Michelle.

"Berger stated 'things are not what they seem to be.' As a journalist, my job is to always look beyond the surface. So in WOW, I asked renowned feminist thinker Naomi Wolf 'Where Has Western Feminism Gone Wrong?'; To the founder of The Voice of Libyan Women, Dr. Alaa Murabit, I asked 'Does Advancing Women's Rights and Religious Re-education Go Hand in Hand?'; And in a conversation with the Executive Director of the International Trade Centre, Arancha Gonzalez, about the gender dynamics of supply chains, I asked 'Is Free Trade,

Martin: "As a journalist, my job is to always look beyond the surface."





Michelle interviews Speaker of Parliament Mdm Halimah Yacob on 938LIVE.

which features book news, reviews and interviews of the literati. The programme is now a weekly talkshow.

Her favourite reads include *A Bigger Prize* by Margaret Heffernan, *Multipliers: How the Best Leaders Make Everyone Smarter* by Liz Wiseman, and *The Compassionate Life* by Marc Ian Barasch.

Awards

Michelle was the only radio finalist in the Diageo Women's Empowerment Journalism Awards which garnered 300 entries across Asia-Pacific in 2014. As the only Singaporean awarded for Journalist of the Year, Michelle says she is grateful for the validation of her work.

In her award entry, she interviewed Dr Kiran Bedi, India's first female, highest ranking police officer and acclaimed academic Laurel Weldon who has been recognised for her commitment to social justice.

Locally, Michelle has won several awards for excellence in journalism. Most recently, she was nominated for MediaCorp's Journalist of the Year 2014.

Trekking for Charity

Michelle is one that puts actions to her beliefs and words. She was the only Singaporean who was part of an international all-woman expedition team that successfully trekked to Mount Everest Base Camp (2012) for the charity Women for Women International. They trekked for eleven days, at temperature below 17 degrees Celsius and raised \$100,000.

To sum it up, Michelle Martin is an explorer and thinker. Giving a voice to stories and constantly looking beyond the surface, she is indeed a dynamic and inspirational lady who believes in giving her all in everything she sets out to achieve. ■

“There is only one chance to get things right on live radio. I have learnt to work with the time pressure. Much of it is about getting into a state of flow, which as a former athlete, is a state I am familiar with.”

Fair Trade?’ said Michelle.

Having worked in radio, Michelle shared that it helped heighten her awareness of time, “We sound like we are speaking effortlessly, but we need to speak with an eye on the clock always. So, along with the need to think on your feet, one needs to be concise. There is only one chance to get things right on live radio. I have learnt to work with the time pressure. Much of it is about getting into a state of flow, which as a former athlete, is a state I am familiar with”.

Understanding by Doing

Michelle constantly seeks to understand everything she encounters across many channels and platforms, and

actions on things that she believes in, many of which are worthy causes.

Women of Worth

Michelle conceptualised the station's only talk show for women (WOW). From speaking to a plastic surgeon Mohammad Jawad, who rebuilds faces of acid attack victims in Pakistan, to women like Dale Edmonds, a mother of five fighting for the future of trafficked girls in Cambodia, Michelle's unique interview style gleans insights that captivates the minds and imagination of her fans.

Michelle's most memorable interview was with Fawzia Koofi, an Afghan politician and women's rights activist, who was left out to die in the sun by her

mother the day she was born because of her gender. She survived and rose to become a politician.

TEDx Singapore Women Speaker

Also an inspiring speaker, Michelle, in her 2013 Tedx talk, spoke about 'Powerful Conversations'. She described how the most persuasive people may not necessarily be the most articulate and that the most convincing may not always be the most successful. Michelle shared that powerful communicators use empathy and swift movements in perspective to increase their chances of being heard.

Talking Books

Passionate about literacy, Michelle produces a daily on-air capsule “Talking Books”

TAIPEI'S Secret Hiking Paradise



With more budget airlines flying direct to Taipei, typically famous for its street food and shopping, the city is even more affordable now for a short hiking getaway. There is much in store for nature lovers, granting a wonderful opportunity to escape city life. **Vicky Chong** offers insights into Taipei's lesser-known nature-driven spots and trails.

A recent trip to Taipei at the end of last November saw our group of local hikers make our way to Taoyuan Valley in Yilan County to view the beautiful landscape of Mang grass. Mang grass, seen rising beyond six feet, blooms in autumn and turns the hills into shades of glorious golden hues. It is no mystery many hikers are attracted to the hills for the cool weather as well as the spectacular scenery during the year-end.

Taiwan has it all. Bamboo forests, subtropical and tropical jungles, deep gorges and valleys, coastal bluffs, alpine meadows, high peaks, rushing rivers, waterfalls and wildlife. It does not get more diverse than that. It is no wonder why Taiwan was called "Formosa", which means beautiful island.

Situated at the northeastern tip of Taiwan, Yilan County is the new playground for Taipei residents, and is just an hour's drive from Taipei after the completion of the tunnel.



Golden fields of Mang grass swaying in the sun.

Nicknamed the Bull Binding Mountain, Taoyuan Valley is a vast pasture and has quite literally become a paradise for the Wulin people. Its peaceful, tranquil, and secluded location lends to the image of paradise as visitors are often impressed by the unforgettable landscape.

to a high quality carpet meticulously woven by nature. On sunny days, Sandiaoling in the west and the Pacific Ocean in the east can be clearly seen.

As one stands at the peak, both Lanyang Flats and Turtle Island are seen directly below. The intersecting mountains and sea form a secluded spot mesmerising enough to distract one from the troubles of life. If you long for the cleansing of your troubled mind, Taoyuan Valley is the place to be.

Our group of eight hikers consisted of active individuals in their forties and fifties. Starting the trail at the Toucheng Township entrance, the 10-kilometre hike was

expected to take six hours. The five-kilometre uphill trail had stone slabs which made for an easier climb than walking on mud trails. However, the hike was nevertheless strenuous even for regular or experienced hikers. Despite this, the group was motivated by what awaited them at the top. Along the way, the view of the Pacific Ocean was breathtaking, and butterflies and huge spiders also added to the distraction. The view of the ridge which we would cross, was a surreal and welcoming sight for tired and sore feet.

As we reached the top of the hill, we were greeted by golden fields of Mang grass swaying peacefully in the



View of the Pacific Ocean along the hike.

Before the tunnel was in operation, it would typically take up to four hours to make the trip.

Nicknamed the Bull Binding Mountain, Taoyuan Valley is a vast pasture and has quite literally become a paradise for the Wulin people. Its peaceful, tranquil, and secluded location lends to the image of paradise as visitors are often impressed by the unforgettable landscape.

The steep rising slope on the upward climb is greeted by much green grass, similar

sun. Mang grass were used to make brooms in the olden days before plastic brooms became popular.

The landscape changed further as we walked along the mountain ridge. We arrived at a meadow atop the 500-metre hill. There were warnings of wild cows, which explained the trimmed turf but we failed to see any. The peak offered a panoramic view of the Pacific Ocean on one side and a spectacular view of mountains on the other. The scenery was truly well worth the effort of the hike.

Nearer Taipei, another favourite hiking spot is the Yangmingshan National Park. The good thing about Yangmingshan is that if you are not a hiker, its scenic nature spots are easily accessible by car. Yangmingshan is often

Yangmingshan offers hikers various routes with differing difficulties.

shrouded in mist and it is advisable to visit it in the morning to get a clear view of the scenery.

One of the most popular attractions in Yangmingshan is Lengshuikeng, located on the east side of Qixingshan. This used to be a barrier lake formed by volcanic lava flowing down from Qixingshan. However, the lake was eventually drained leaving the landscape we see today. This is also where the famous Milk Lake, so called because of its milky colour, is situated. This place was formerly a sulphur mine where the precipitation of metamorphic minerals settled to form white sediment at the bottom of the lake, giving the lake its milky appearance. From Lengshuikeng, there are many trails for nature lovers to explore.

A few minutes' drive away from Lengshuikeng is



Taoyuan Valley: A spectacular view of mountain and meadow.

Xiaoyoukeng. Xiaoyoukeng reminds us that Taiwan is located in a seismically active zone on the Pacific Ring of Fire. It is one of the most active scenic areas in Yangmingshan with volcanic steam spewing out through cracks and crevices.

Here, visitors can take a short 600m walk along the Arrow Bamboo trail, named as such because of the Arrow Bamboos which are found along the trail. Along the way, listen out for the unique calls of bamboo partridges as they call out *jigouguai... jigouguai*.

Yangmingshan offers hikers various routes with differing difficulties. Hiking is fast gaining popularity in Taiwan as more and more hiking tours are organised for domestic tourists, evident from the many hiking groups we encountered there.

The best reward after all the workout, other than enjoying a feast with our fellow hikers, are the 24-hour massage parlours ubiquitous along Jiling Road, where a two-hour Thai or Chinese finger-press massage costs about S\$50. We did both and walked out impressed and happy. All in all, a worthy hiking trip was achieved, leaving me wanting for more and longing to return for my next vacation. ■



The famous Milk Lake at Lengshuikeng.

TRAVELLER'S TIPS

Safety tips for hikers in Taoyuan Valley

- Depending on your fitness level, the 10-kilometre trail along Taoyuan Valley may take more than six hours, so make sure you start early.
- Ensure you have enough water and food.
- Bring a torch just in case. The sun sets early in autumn/winter, at around 5pm.
- There is one toilet stop midway.
- Mobile signal is weak or nonexistent along the trail.
- Road signs are clearly marked. Do not wander off the trails.
- Bring along sun protection (long sleeves, caps, sun-block and sunglasses) as there is no shelter along the ridge.

Massages in Taipei

- There are around 200 massage parlours along Jiling Road, most of which are opened 24 hours daily.
- Our host took us to Lee Bing Hui Massage Spa (李炳辉养生馆) for a 30 mins foot and 1.5 hours finger press massage (TW\$1200). We randomly picked a Thai massage spa nearby a few days later and paid TW\$1000 for a two-hour massage.



On A Path to Being a Quantum Warrior

Living in the 21st century can be hard. Debts are rising, huge global and personal financial issues are everywhere and many look for meaning in their lives. Social and environmental issues abound, it is almost as if the world is spinning with nobody at the wheel. Certainty has been stripped away and life is less predictable now than ever before.

For many of us, this may seem like a bad thing. We all crave certainty at some level. Against this, we have proof that the only certainty in life is change, yet most of us cringe at the idea of change.

For the most part, we expend much energy and effort in putting on a mask to disguise reality and to give our life a sense of continuity. These stories suck our life away, as if we were lost and acting out some script which we have borrowed from our parents, societies, beliefs and opinions.

So what does all this have to do with being what I call

Live life fully, be true to yourself and be the best you can be no matter what your bank balance says, or how others perceive you.

a *Quantum Warrior*? Being a Quantum Warrior involves being sincere and authentic, having integrity and loving fully and completely.

Why Quantum Warrior? Every atom in our bodies with the exceptions of oxygen, hydrogen, helium and lithium is born inside the nuclear fusion of stars. This means that we are literally made of stardust. In a totally dark room, the most sensitive devices used in telescopes to explore deep space show that we literally glow. Our bodies glow and so do all living beings.

Today, quantum physics is discovering the mechanism

of how consciousness creates and interacts with matter. This simple wisdom is awe-inspiring and its only purpose is to show us one thing: that we are way bigger and more powerful than we can ever imagine.

To effect meaningful changes in your life, you do not need special gym equipment, diet or books. You just need to clear away enough of your inner struggles so that the real YOU can stand out. All you need in your life is already within you.

The world now needs leaders with heart and people who live with compassion and integrity. This is about living life fully, being true to

yourself and being the best you can be no matter what your bank balance says, or how others perceive you. The only thing that really matters at the end of the day is how you see yourself.

I invite you to practise being a Quantum Warrior and stand up for yourself without putting others down. Take nothing personally, and be grateful and honest to yourself and others. ■



Anthony Davie is a Trainer and the Author of *The Power Of Simplicity*. He has journeyed from his birthplace in Mexico to many of the sacred

sites in the world to learn and train under many great teachers. He holds a mission of "infusing and nurturing joy and self-awareness". He pursues his life mission through conducting seminars, workshops and fire ceremonies while continuing to help many clear emotional blockages in their lives. More information can be found on www.SimplySuccess.net and www.QuantumWarrior.net



Transient Ischaemic Attack

A WARNING STROKE

Although Transient Ischaemic Attack (TIA) shares the same symptoms as a full-blown stroke, the episode typically clears up within a day. Still, TIA is a serious health warning that should not be ignored.

A Transient Ischaemic Attack (TIA) happens when the blood supply to the brain is interrupted briefly, often by a blood clot. Although stroke-like symptoms may appear, they tend to disappear within a day.

Dr Daniel Oh, Consultant, Department of Neurology (TTSH Campus), National Neuroscience Institute explains: “Most TIAs clear up within five minutes as the blood begins to flow again. As this is such a short duration of time, there is no permanent injury to the brain.” This is unlike a full-blown stroke, when the blood flow stays blocked and the symptoms persist to the point of permanent brain damage.

Although the effects of TIA are temporary, it forebodes a stroke in the future. In Singapore, stroke is the third leading cause of death in men, and fourth in women. This is why a TIA is considered an emergency and warrants a complete health check-up immediately.

What happens during a mini stroke?

A blood clot – the result of hardening of the arteries, heart attack or abnormal heart rhythms – is the most common cause of TIA. A less common cause is a drastic drop in blood pressure that reduces blood flow to the brain.

Like stroke, TIA tends to come on without warning. When the blood clot blocks the blood flow to the brain, it affects

the cells within seconds of the blockage. This gives rise to symptoms in parts of the body that are controlled by these cells, including:

- Numbness, weakness or paralysis in the face, arm, or leg, typically on one side
- Slurred speech
- Difficulty in understanding others
- Vision problems with one or both eyes
- Difficulty in staying balanced or coordinated
- Dizziness
- Severe headache

Diagnosing TIA

“Immediate medical attention is needed after a TIA. During the medical consultation, there will first be a physical examination,” says Dr Oh. “Besides asking you about your family history and lifestyle risk factors, your doctor may use a stethoscope to check for any indication of atherosclerosis.”

After this, your doctor may order other tests, such as:

- **Brain scan:** A detailed look at your brain is needed to confirm the type and location of the TIA or stroke, and your doctor may send you for a computerised tomography (CT) scan or a magnetic resonance imaging (MRI) scan.



Understanding TIA and stroke risk

- **Family history:** If your family member has had a stroke at an early age, your risk of having TIA or stroke may be higher.
- **Age:** Beyond the age of 55, the risk of having TIA or stroke is significantly higher.
- **Gender:** Men have a higher likelihood of TIA and stroke than females.
- **Pre-existing medical conditions:** If you have any health conditions, such as high blood pressure, high cholesterol, cardiovascular disease and/or diabetes, your risk of having TIA or stroke increases.
- **Smoking:** Those who smoke are at a higher risk.

TIA Symptoms

The signs and symptoms of a TIA are similar to those of a stroke. There should be no difference in your response to it. So remember to Act F.A.S.T.

FACE

The face may have dropped on one side, or the mouth or eyes may be drooping. The person may not be able to smile evenly.

ARMS

Due to arm weakness or numbness, the person with suspected stroke may not be able to lift one or both arms.

SPEECH

Speech may be slurred or garbled, or the person may not be able to speak at all despite appearing to be awake.

TIME

If the stroke symptoms are all present, it is time to dial 995 for help immediately.

- **Blood tests:** This will allow your doctor to look for underlying diseases such as diabetes mellitus and high cholesterol.
- **Chest X-ray and electrocardiogram (ECG):** These allow a more detailed look into the chest area to help determine if the heart may be the cause of the stroke.
- **Ultrasound:** This studies the blood vessels in the neck, skull, and heart to detect conditions that may be predisposed to stroke.
- **Angiogram:** In an angiogram, a small tube is inserted into the groin and passed along the blood vessel till it reaches the brain. A dye is injected and X-ray pictures are taken to provide information on the location and severity of vessel blockage or bleed.

Treating TIA

Although the effects of TIA are temporary and there is no permanent damage to the brain, it should still be taken seriously. According to a US study conducted in 2000, five percent of TIA patients went on to develop a stroke within 48 hours, and one in four had a stroke, heart attack, recurrent TIA or died within 90 days of TIA.

Dr Oh adds, "The primary aim of treating TIA is targeted at decreasing the likelihood of a stroke in the future."

In the hospital, your condition will first be closely monitored, as 20 percent of patients have worsening conditions within the first week. The treatment methods for TIA include:

- **Medications:** Your doctor may prescribe anti-platelet drugs or anticoagulants to drastically reduce the risk of a full-blown stroke. Commonly prescribed medications include anti-platelets like aspirin and anticoagulants like heparin and warfarin.
- **Surgery:** If you have a severely narrowed neck (carotid) artery due to plaque build-up (atherosclerotic plaques), your doctor may suggest surgery to remove the plaque and therefore, widen the artery to deliver adequate blood to the brain. This will prevent another stroke.
- **Angioplasty:** This procedure involves using a balloon-like device to open a clogged artery and placing a small wire tube (stent) into the artery to keep it open.

After treatment, recovery is a gradual process. The rehabilitation process is targeted at getting the patient to be independent in his or her daily activities through physical, occupational and speech therapy. Up to a third of these patients recover fully, but there is five to 15 percent chance of stroke recurring, which is why TIA is a health wake-up call.

You can reduce your risk of getting another TIA by controlling your blood pressure, diabetes, and cholesterol, as well as stopping your smoking habits and making lifestyle changes including exercising. ■

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



Things You Should Know about Shopping Online

With the rise of the Internet, more purchases are being made online rather than from brick-and-mortar stores. Be aware of the various issues when you use your credit card online, such as additional fees and online security.

1 I made an online purchase and clearly saw the Singapore Dollar price listed on the merchant's checkout page and the bank's SMS notification. Yet when I received my credit card bill, there was a small additional charge of less than 1 percent on the amount. Is my bank overcharging me?

This difference in amount could possibly be due to the international transaction

Singapore Dollar Amount	International Transaction Fee	Final Amount Payable
S\$1,000	S\$8	S\$1,008
Agreed at the time of purchase	Applied at a later time to the Singapore Dollar amount	Reflected in your card statement

fee. This fee is charged by some card issuers when your payment transaction is sent overseas for processing. Some online merchants—big and small, foreign and local—process payment transactions internationally, even though their goods and services may

be priced in Singapore Dollars for your convenience. As your purchases make their way around the world to your doorstep, your payment also travels around the world to reach your merchant. The table above gives an example of how international

transaction fees are charged to your card. We have used an international transaction fee of 0.8 percent for illustrative purposes. As your bank processes your payment only after you have checked-out (i.e. clicked 'confirm payment'), the check-out

amount does not include the international transaction fee which will only be reflected in your card statement subsequently.

2 I do not want to pay this international transaction fee. Can I instruct the bank to charge me in the foreign currency? Will I incur any other fees when I make online purchases in foreign currency using my credit card?

Whether you choose to pay for your online purchases in local or foreign currency, the international transaction fee will be charged by your card issuer if the payment transaction is processed overseas. For transactions made in a foreign currency, you will typically see one amount in the foreign currency and one amount in Singapore Dollars reflected in your credit card statement. The final amount that you see in Singapore Dollars will include any foreign exchange fee, international transaction fee, and any other applicable administrative fee charged by the card issuing bank.

3 I am thinking of buying an item online but it is listed in a foreign currency. Is the currency conversion done by the merchant or my bank? Is there a fixed rate of exchange for online purchases?

Transactions overseas or online charged in a foreign currency will be converted to Singapore Dollars by your card issuer. The exchange rates used to convert these transaction amounts into local currency may vary day-to-day and from bank-to-bank. Check with your card issuer on how the conversion is calculated and if there are any other administrative charges that are factored into the final Singapore Dollar amount reflected in your statement.

4 Can I get a refund from the credit card issuer after purchase?

Once a card transaction is approved, the consumer is required to make full settlement of the amount incurred to the credit card issuer. However, if you have not authorised the transaction,

you may wish to inform your card issuer who would be able to assist you in resolving the dispute. In any case, make sure you consider carefully before committing to a purchase.

5 I made transactions on my credit card online but I did not receive any transaction alerts. Should I be concerned?

You will receive a transaction alert from your card issuer only when your card transaction exceeds a pre-defined threshold. You should check with your bank on the current transaction alert threshold set for your payment card. You may adjust the threshold according to your comfort level. You may even request to be alerted for all transactions charged to your payment card.

6 When I make an online payment at some merchants, I am prompted to enter a One-Time Password (OTP). What is this OTP used for?

The OTP is generated when cardholders make a transaction at a merchant website that uses 3D Secure, an added layer of security for online payment card transactions. The OTP is used to verify that you are the cardholder and can be effective in protecting you against credit card fraud.

7 Why am I not prompted to enter an OTP when I transact at some merchants?

Only some online merchants have implemented 3D Secure. Merchants who are not using 3D Secure will not ask cardholders to be authenticated by their card issuers. Hence you will not be prompted to enter an OTP. You may wish to note that customers are not liable for fraudulent transactions that are performed using their card information at non-3D Secure merchants.

8 I bought something from an online store using my credit card and later received an e-mail that appears to be from the online store. The e-mail asked for my credit card details as the merchant has encountered issues with the charging of the transaction. Should I respond?

No. Online transactions should only be done over a proper and secured channel; under no circumstances should you reveal your credit card details to an unidentified third party. The e-mail may be a phishing e-mail out to scam you. Contact the merchant or your card issuer directly instead.

9 How can I protect myself from card fraud when using my credit card online?

Ideally, you should shop at reputable and legitimate merchants. Check if the merchant you are dealing with is using a secured website (i.e. the website address starts with "https:" instead of only "http:"). Ensure that your computer's firewall, anti-virus and anti-spyware applications are updated to minimise the chance of malicious codes, worms or viruses being loaded onto your computer. You should also make it a habit to clear your cache after a shopping session to ensure that no confidential information has been stored on your computer. Do not perform online transactions using computers in public places such as cybercafés, where your personal information is at a higher risk of being stolen and misused. ■

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





Ideally, you should shop at reputable and legitimate merchants. Check if the merchant you are dealing with is using a secured website (i.e. the website address is "https:" instead of only "http:").



Get The Best Job Satisfaction

When you are no longer looking forward to each day at work, it may be time to take steps to improve your job satisfaction, or perhaps consider a change of career.

Prepare a career plan

A career plan is a detailed course of action to help you get from where you are now in your career to where you want to be. It can vary in length, but generally, such progression span five years.

For long-term career plans, start by looking at where you are now in your profession and how you got there (previous jobs, qualifications, etc) and then, decide what your career goal is.

Look at the requirements and qualifications you need to achieve your career plan and compare them against what you currently have. Then decide what you need to do to obtain these. Next, map out a step-by-step plan to get there. For example, if you need to get an additional qualification, how many years will that take, and

what can you do in your current job to enhance that qualification?

Short-term career plans, spanning a year or two, can also be used to develop and achieve short-term goals and objectives.

Ask your existing employer about career development

An employer should encourage values of teamwork, employee engagement and involvement, safety and well-being. They should demonstrate their commitment to these values by promoting an open-door policy with clear communication and by ensuring the workplace is a safe environment.

They should also encourage work-life balance.

To reinforce the value of career development and growth, the company should be able to demonstrate clear growth paths and also be prepared to invest in training to allow candidates to achieve their goals.

If you feel like you are stagnant in your current role, find out if there are any training opportunities available for you so that you can improve on your current skills. A change can sometimes be

refreshing when you are learning new skills

instead of going through a daily routine.

Confused? Consider taking a career assessment test

A career assessment test can determine which kind of career an individual is best suited for. There are different types of career assessment tests such as aptitude, personality, IQ and education tests. These are the first steps in career planning and can help you make better decisions regarding careers you may be suited to as well as uncover training or educational needs.

Career tests give you ideas about possible choices and will help you find the path to the next step in your profession. However, they should only be used in conjunction with other activities and serve as a guideline — not a sole deciding factor. ■



This article is contributed by **Tim Klimcke**, Associate Director, Robert Walters Singapore – Sales, Marketing & Technical

Healthcare specialist recruitment divisions. For more information about Robert Walters Singapore, please visit www.robertwalters.com.sg.

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Fragrant aroma of vanilla with hints of heather and dry oaky notes. Rich and complex taste with a honeyed maltiness and delicate spice notes. Long finish with a touch of licorice.

\$228 per bottle



SINGLE MALT SCOTCH WHISKY
Handcrafted at
THE BALVENIE
Distillery, Banffshire
SCOTLAND

Terms and conditions apply

- F&B credits are accepted
- 10% service charge applies to non-NUSS members at BTGH
- Terms and conditions are subjected to change without prior notice

The Balvenie Whiskey Pairing 5-Course Dinner

29 April 2015, Wednesday • Function Rooms • 7pm

\$80

per member

\$92

per guest

LIMITED SEATS

A minimum of 40 participants is required for dinner to commence

Menu

- **Salad of Blue Wild Caught Crab Roll** in Rice Paper with Yuzu Dressing
The Balvenie 12 year old DoubleWood
- **Double Boiled Chicken Consommé** with Chicken Quenelles & Spring Vegetables
The Balvenie 14 year old Caribbean Cask
- **Duck Confit and Porcini Mushroom** in Golden Pastry Parcel accompanied with Poached Pear
The Balvenie 21 year Portwood
- **Oven-roasted Ribeye** topped with Pancetta, Spinach and a Wine Reduction
The Balvenie 17 year Double Wood
- **Dark Chocolate Royaltine** with Passion Fruit and Mixed Wild Berries
The Balvenie 15 year Single Barrel

For reservation, please call **Alan Oh** at **6779 1811** or email alanoh@nuss.org.sg

TERMS AND CONDITIONS

- F&B credits are accepted
- Cancellation must be made seven (7) working days in advance, otherwise full payment will be charged
- Menu items are subject to change
- Terms and conditions are subject to change without prior notice

Matthew Fergusson-Stewart

Regional Brand Ambassador





Matthew Fergusson-Stewart is William Grant & Sons' Southeast Asia Brand Ambassador and a veteran of

the whisky industry. He hopes to extend the reach of his favourite single malts through his guiding principle, "If you try to sell bottles of great whisky, you'll sell a few. But if you sell the experience of enjoying great whisky, you'll sell a lot more."

SINGLE MALT SCOTCH WHISKY
Handcrafted at
THE BALVENIE
Distillery, Banffshire
SCOTLAND

CALENDAR

APRIL 2015



 Public holidays
 School holidays

SUN	MON	TUE	WED	THU	FRI	SAT
SECTION NIGHT Tennis, Badminton, Running, DanceSport	SECTION NIGHT Billiards, Darts, Squash	SECTION NIGHT Badminton, Table-tennis, DanceSport	SECTION NIGHT Bridge, Running, Tennis, Badminton	SECTION NIGHT Choir, Squash, Billiards, Table-tennis	SECTION NIGHT Tennis	SECTION NIGHT Badminton, Table-tennis
			1 Zumba Fitness TANS Games (Golf) Toastmaster Speechcraft	2 Zumba Gold	3 Good Friday	4 Badminton, Swimming & Tennis for Juniors Badminton for Adults Social Dance Classes Yoga Therapeutic TANS Games
5 Ballet for Juniors Swimming for Juniors	6 Yoga Flow Gentle Yoga Flow Energy Pilates Kickboxing	7 S-Connect Pickle-ball S-Connect Bridge S-Connect Fellowship Lunch	8 Zumba Fitness Toastmaster Speechcraft "I" Generation - Cyber Wellness for Parents	9 Zumba Gold	10 Zumba Fitness Pilates Swimming for Juniors	11 Badminton, Swimming & Tennis for Juniors Badminton for Adults Social Dance Classes Yoga Therapeutic
12 Ballet for Juniors Swimming for Juniors	13 Yoga Flow Gentle Yoga Flow Energy Pilates Kickboxing	14 S-Connect Pickle-ball S-Connect Bridge Bone Cancer - What are the warning signs and what are the latest methods of treatment?	15 Zumba Fitness Toastmaster Speechcraft NUSS Golf - April Monthly Medal	16 Zumba Gold	17 Zumba Fitness Pilates Swimming for Juniors	18 Badminton, Swimming & Tennis for Juniors Badminton for Adults Social Dance Classes Yoga Therapeutic Inter-section Games Essential System to Double your Business Sports and Recreation Night
19 Ballet for Juniors Swimming for Juniors	20 Yoga Flow Gentle Yoga Flow Energy Pilates Kickboxing	21 S-Connect Pickle-ball S-Connect Bridge	22 Zumba Fitness Toastmaster Speechcraft	23 Zumba Gold Annual General Meeting 2015	24 Zumba Fitness Pilates Swimming for Juniors	25 Badminton, Swimming & Tennis for Juniors Badminton for Adults Social Dance Classes Yoga Therapeutic How to set up a profitable online business
26 Ballet for Juniors Swimming for Juniors	27 Yoga Flow Gentle Yoga Flow Energy Pilates Kickboxing	28 S-Connect Pickle-ball S-Connect Bridge	29 Zumba Fitness	30 Zumba Gold NUSS Book Club		

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

CALENDAR

MAY 2015



 Public holidays
 School holidays

SUN	MON	TUE	WED	THU	FRI	SAT
SECTION NIGHT Tennis, Badminton, Running, DanceSport 31 Ballet for Juniors Swimming for Juniors	SECTION NIGHT Billiards, Darts, Squash 1 Badminton, Karate, Swimming & Tennis for Juniors Badminton for Adults Social Dance Classes Yoga Therapeutic	SECTION NIGHT Badminton, Table-tennis, DanceSport 2 Badminton, Karate, Swimming & Tennis for Juniors Badminton for Adults Social Dance Classes Yoga Therapeutic	SECTION NIGHT Bridge, Running, Tennis, Badminton 3 Ballet for Juniors Swimming for Juniors	SECTION NIGHT Choir, Squash, Billiards, Table-tennis 4 Yoga Flow Gentle Yoga Flow Energy Pilates Kickboxing	SECTION NIGHT Tennis 5 Zumba Fitness Pilates Swimming for Juniors	SECTION NIGHT Badminton, Table-tennis 6 Badminton, Karate, Swimming & Tennis for Juniors Badminton for Adults Social Dance Classes Yoga Therapeutic
3 Ballet for Juniors Swimming for Juniors	4 Yoga Flow Gentle Yoga Flow Energy Pilates Kickboxing	5 S-Connect Pickle-ball S-Connect Bridge	6 Zumba Fitness Exerfit Moves for Ladies	7 Zumba Dancercise	8 Zumba Fitness Pilates Swimming for Juniors	9 Badminton, Karate, Swimming & Tennis for Juniors Badminton for Adults Social Dance Classes Yoga Therapeutic
10 Ballet for Juniors Swimming for Juniors	11 Yoga Flow Gentle Yoga Flow Energy Pilates Kickboxing Effective Marketing in Search Engine	12 S-Connect Pickle-ball S-Connect Bridge	13 Zumba Fitness Exerfit Moves for Ladies Meet the Young Entrepreneur Series Snoring and Sleeping Apnea - The Myths and Facts	14 Zumba Dancercise	15 Zumba Fitness Pilates Swimming for Juniors	16 Badminton, Karate, Swimming & Tennis for Juniors Badminton for Adults Social Dance Classes Yoga Therapeutic Overseas Golf Trip to Batam
17 Ballet for Juniors Swimming for Juniors Overseas Golf Trip to Batam	18 Yoga Flow Gentle Yoga Flow Energy Pilates Kickboxing	19 S-Connect Pickle-ball S-Connect Bridge	20 Zumba Fitness Exerfit Moves for Ladies Does Knee Pain Stop You From Having Active Lifestyle?	21 Zumba Dancercise	22 Zumba Fitness Pilates Swimming for Juniors	23 Badminton, Karate, Swimming & Tennis for Juniors Badminton for Adults Social Dance Classes Yoga Therapeutic
24 Ballet for Juniors Swimming for Juniors	25 Yoga Flow Gentle Yoga Flow Energy Pilates Kickboxing	26 S-Connect Pickle-ball S-Connect Bridge	27 Zumba Fitness Exerfit Moves for Ladies	28 Zumba Dancercise NUSS Book Club	29 Pilates Swimming for Juniors	30 Badminton, Karate, Swimming & Tennis for Juniors Badminton for Adults Social Dance Classes Yoga Therapeutic

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

CALENDAR

JUNE 2015

 Public holidays
 School holidays

SUN	MON	TUE	WED	THU	FRI	SAT
SECTION NIGHT Tennis, Badminton, Running, DanceSport	SECTION NIGHT Billiards, Darts, Squash	SECTION NIGHT Badminton, Table-tennis, DanceSport	SECTION NIGHT Bridge, Running Tennis, Badminton	SECTION NIGHT Choir, Squash, Billiards Table-Tennis	SECTION NIGHT Tennis	SECTION NIGHT Badminton, Table-tennis
	1 Vesak Day	2 S-Connect Pickle-ball S-Connect Connection	3 Zumba Fitness Exerfit Moves for Ladies	4 Zumba Dancercise	5 Zumba Fitness Swimming for Juniors	6 Badminton, Karate, Swimming & Tennis for Juniors Badminton for Adults Social Dance Classes Yoga Therapeutic
7 Ballet for Juniors Swimming for Juniors	8 Yoga Flow Gentle Yoga Flow Energy	9 S-Connect Pickle-ball S-Connect Connection	10 Zumba Fitness Exerfit Moves for Ladies	11 Zumba Dancercise	12 Zumba Fitness Swimming for Juniors	13 Badminton, Karate, Swimming & Tennis for Juniors Badminton for Adults Social Dance Classes Yoga Therapeutic Groceries on Wheels
14 Ballet for Juniors Swimming for Juniors	15 Yoga Flow Gentle Yoga Flow Energy	16 S-Connect Pickle-ball S-Connect Connection	17 Zumba Fitness Exerfit Moves for Ladies NUSS Golf - June Monthly Medal	18 Zumba Dancercise	19 Zumba Fitness Swimming for Juniors	20 Badminton, Karate, Swimming & Tennis for Juniors Badminton for Adults Social Dance Classes Yoga Therapeutic
21 Ballet for Juniors Swimming for Juniors	22 Yoga Flow Gentle Yoga Flow Energy	23 S-Connect Pickle-ball S-Connect Connection	24 Zumba Fitness Exerfit Moves for Ladies	25 Zumba Dancercise NUSS Book Club	26 Zumba Fitness Swimming for Juniors	27 Badminton, Karate, Swimming & Tennis for Juniors Badminton for Adults Social Dance Classes Yoga Therapeutic
28 Ballet for Juniors Swimming for Juniors	29 Yoga Flow Gentle Yoga Flow Energy The Art of Trading	30 S-Connect Pickle-ball S-Connect Connection				

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

Directory

Kent Ridge Guild House

Tel: 6779 1811

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

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

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

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

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

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

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

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

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

Ridge Reading Room Daily - 9am to 9pm

Children's Playroom Daily - 9am to 10pm

Suntec City Guild House

Tel: 6779 1811

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

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

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

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

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

Bukit Timah Guild House

Tel: 6779 1811

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

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

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

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

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

The Secretariat Management Team

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

Regular Happenings @ NUSS

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

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

Overseas connections

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

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

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New Members

A warm welcome to...

Abhijit Gupta	Koh Chee Keong Ivan (Xu Zhiqiang Ivan)	Seow Lee Kian
Ang Yit Beng Brendan	Lacson Daniel Xian Wen	Shao Qikang
Balpreet Kaur Dhillon	Lau Mun Fai Joel (Liu Wenhui)	Soh Kuok Ming
Boucharenc Christian Gilles	Lau Chen Shuan Lorraine Henrietta	Syed Muhammad Jan
Cai Zhenyang Daniel	Lee Chye Guan	Tan Yan Xi Audrey (Chen Yanxi)
Chan Hong Ru Anton (Zeng Hongru Anton)	Lee Yan Bobbie Jen	Tan Szue Hann
Chang Chin Fang (Jiang Jingfang)	Lee Eik Hong	Tan Joo Meng Abel (Chen Yuming)
Chen Naiqi	Lee Meng Hui (Li Minghui)	Tan Beng Koon
Chia Lee Choo Carina	Lek Gek Eng (Lu Yuying)	Tan Eng Hwa
Chia Yoon Chee	Leow Cai Jun Clara	Tan Ngee Wee Ervin
Chiang Zhi Hao Glen	Leung Wei Yao Grace	Tan Mei Hui (Chen Meihui)
Chong Pei Fen (Zhang Peifen)	Li Hiaw Gee	Tan Wee Kwang Joseph (Chen Weiguang)
Choo Sao Chen	Liauw Jian Mei (Liao Jianmei)	Tan Jia Yeong
Chow Chee Lum (Zhou Zhilin)	Liew Hoe Peng	Tan Howard
Chua Pei Ling	Lim Zhi Guo Keith	Tan Yingxian Selwyn
Chuan Su Jean	Lim Zhi Kang	Tan Ri Xin
Chung Qi-Yan	Lim Chuan Hui Sandra	Tan Sor Cheng
Dougherty Jared Thomas	Lim Li Ling Jean	Teo Soo Chew
Elizabeth Howard Moore	Loh Chee Siang Bernard (Luo Zixiang)	Tian Dan
Goei Hwee Cheng (Wei Huizhen)	Looi Jie Hui	Tong Kwok Chien
Goh Peck Cheng	Low Celine	Vandevoorde Glenn N R
Goh Sheng Wei Milton (Wu Shengwei)	Lu Jingheng Lester	Venkataswamy Vimal
Goh Wei Boon	Nagoor Sheriff Babu	Wong Jiao Mei
Guan Boon Cheng (Yuan Wenqing)	Neo Sei Hui Grace	Wong Shu Wei
Haider Tyebally Tyebally	Neo Wei Chian Valerie (Liang Weijuan)	Wong Zi Hao
Han Huisu	Netto Darryl Brandon	Wong Xuan-Ming Aaron
Hoe Wah Toon (He Hejun)	Ng Hong Zheng (Huang Hongzheng)	Wong Koon Hung Pierson
Ho Wee Kiong	Ng Poh Hua Grace	Yam Ho Yip Michael
Ho Wei Li	Ngoh Ying Li Jane (Wu Yingli Jane)	Yeo Tian Seng Gilbert
Hor Chor Kiat (He Chujie)	Ong Wei Xiong Ian	Yeon Wenxiang
Hutchinson Francis Edward	Ow Yong May Yan	Yong Hui Ling Noreen
Ibnu Firdaus Bin Nooraman	Pauline Chitra d/o Steven Javani	Zhao Shengdong
Iwan Soehendro	Pattani Jignesh Mohanlal	
Jane Karuna Singham	Phua Li Hsin Gladys	
Kang Jia	Prakaash s/o Paniar Silvam	
Kang Qingyun	Satomi Chiba	

Pick the venue of your choice for your functions and seminar at NUSS!

Spanning across 3 locations in Singapore, choose from the spacious Kent Ridge Guild House, the sophisticated Suntec City Guild House or the quaint and beautiful Bukit Timah Guild House!



KENT RIDGE GUILD HOUSE

Agnes Phua at 6586 3771
email agnesphua@nuss.org.sg

SUNTEC CITY GUILD HOUSE

Ragu Naidu at 6395 6626
email ragu@nuss.org.sg

BUKIT TIMAH GUILD HOUSE

Shehan at 6779 1811
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