

THE GRADUATE

The Magazine of The National University of Singapore Society

October - December 2016



S R Nathan

Farewell,
Singapore's
Longest Serving
President

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The Graduate Club

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President's Message

Dear Fellow Members

The Society is constantly seeking to forge closer ties with NUS and the graduate community. Therefore, it gives me great pleasure to extend my warmest congratulations to Mr Bernard Toh, who took over from Associate Professor Victor Savage as the new Director of NUS' Office of Alumni Relations from 1 July 2016. We look forward to working with Bernard and his team to broaden our collaborations to reach out to the wider alumni community.

I would like to thank Victor for his strong support of NUSS over the years, particularly his invaluable contributions to the Society as the Editor of the *Commentary* (Volumes 23 and 24). We hope he will continue to stay connected and wish him all the best in his future endeavours.

We also extend a warm welcome and thanks to Dr Gillian Koh, Deputy Director, Institute of Policy Studies, who graciously accepted our invitation to be the editor of Volume 25 of the *Commentary* which is already in print. At the recent *Commentary* Dialogue session that Gillian moderated, our members and guests had the opportunity to engage in several deep discussions with the writers who had contributed articles. The session was well attended and received many positive feedback.

Members are at the core of our Society and we continuously look for ways to improve the level and quality of facilities and services to enhance membership value. With this in mind, the Society plans to upgrade Café on the Ridge soon to offer a bigger space and more comfortable dining ambience. It will have improved menu options for members, their families and friends to enjoy. More details of the improvements will be made available at a later date. I am also pleased to share that NUSS members can now access four new gyms run by True Fitness at Tampines Junction, Chevron House, Djitsun Mall and Suntec City Mall.

Besides the upgrading of facilities, the Society engages members and their family regularly through a variety of events. One example is the recent NUSS Day which was a resounding success, with members enjoying a memorable day of family fun at Kent Ridge Guild House. The feedback has been very positive and we look forward to organising more such events.

Your support is vital to us, be it in contributing to meaningful causes such as the NUS Alumni Bursary Fund or participating in key NUSS events. As the year end festive season approaches, we look forward to your continued support for the coming events and patronage of our F&B offerings.

Yours sincerely,

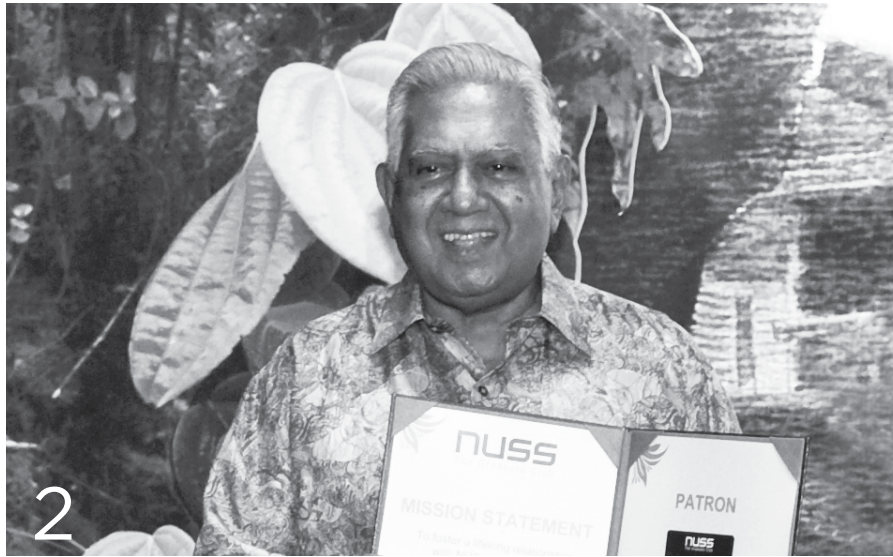


Eddie Lee
President

“The Society plans to upgrade Café on the Ridge soon to offer a bigger space and more comfortable dining ambience. It will have improved menu options for members, their families and friends to enjoy.”

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Mr Nathan flagging off the Guinness Book of Records' NUS-NUSS Centennial Golf Challenge.



NUSS REMEMBERS

Mr S R Nathan

The news of Mr S R Nathan's passing on 22 August 2016 was received with much sadness within the Society. Mr Nathan had been a member and avid supporter of NUSS long before he took office as Head of State in 1999. During his tenure as President of the Republic of Singapore, he graciously accepted our invitation to be the Society's Patron and upon his retirement from public office, the Society was proud to confer him an Honorary Membership in 2012.

Despite his busy schedule, Mr Nathan graced many of the Society's functions and events such as the NUSS' 50th Anniversary year-long celebrations during which he gave support to our charity drive to raise funds for the under-privileged as well as launched our 50th Anniversary Commemorative Book "True Passion". On our historic return to the Bukit Timah Campus, Mr Nathan officiated at the



Staff greeting Mr Nathan at one of his visits to the Guild House.



Mr Nathan obliging to sign autographs for members' children.

Mr Nathan also gave generously of his time whenever his advice and counsel were sought on matters relating to the Society's affairs. We will surely miss his candour and perceptiveness.

During NUS' centennial year, Mr Nathan said that he "wanted something unusual to be organised to commemorate NUS' 100th Anniversary". With his encouragement, we did not



Mr Nathan at the launch of the 50th Anniversary Commemorative Book.

disappoint. That year, NUSS partnered NUS and all the golf clubs in Singapore to successfully achieve a Guinness Record that saw the most number of golfers teeing off simultaneously on all the golf courses across the island. And thanks to Mr Nathan, NUSS was indeed privileged to have played a part in this uniquely remarkable feat.

Farewell Mr Nathan! May your legacy continue to inspire generations of Singaporeans to come.



Mr Nathan gracing a fundraising opera concert.

opening of the Bukit Timah Guild House in 2009.

We remember fondly his presence at these occasions and will miss his personal warmth which had endeared him to our members and staff alike.



Carnival Galore

at **NUSS**



Not every day is an ordinary one and NUSS Day turned out to be one that was a carnivalesque extravaganza. Activities and games of all kinds filled every part of Kent Ridge Guild House (KRGH) as guests explored every nook and corner, all in the name of fun!

Little hands grabbed their parents' as they made their way through the crowd and squealed in great excitement when they caught sight of the pretty ponies awaiting to be ridden. With faces lit up, kids lined up outside the main lobby in anticipation of

the pony rides. The ponies from Gallop Stable were a beautiful sight, calm and unperturbed by the presence of the admiring crowd that flocked around them.

The main lobby of KRGH teemed with various game booths, balloon sculpting and children's arts & crafts activities, all of



which kept everyone engaged through the day. For those desiring to conquer their fears of snakes, there was a chance to step on stage to have their photos taken with a large python draped around their necks.

Those who simply wanted to chill out found themselves in The Chill-Lab, where an inspiring movie about a Korean pastor taking in abandoned babies was being screened. The active ones geared up to go wild with the infra-red laser tag-game, Laser Quest, on the terrace.

Besides the myriad of games and rides, a wide spread of delicious culinary choices such as dim sum, shepherd's pie, different varieties of pasta and ice cream awaited members and their guests.

Food stalls alongside the pool at the Mabel & Soon Siew Kwa Swimming Complex offered local favourites such as prawn vadai, laksa and roti john to food traditionalists. Wine lovers were not left out with a wine booth set up by Certain Cellars, offering wines ranging from earthy

flavoured composites to fruit concoctions. There was even a Chilean wine that could be paired and savoured with favourite Asian dishes for the more adventurous ones.

As dusk set in, the post-dinner evening show began. The Mysterious Band and comedian Jonathan Atherton took to the stage at Della & Seng Gee Guild Hall to entertain the audience. Many stayed on to see if they had won any of the attractive prizes that were given out during the lucky draw segment.

As the day wound to a satisfied close, it was evident that the carnival was a resounding success. The sighs from some spoke of disappointment of having the fun day end so quickly. Many are already looking forward to the next NUSS Day. ■



Besides the myriad of games and rides, a wide spread of delicious culinary choices such as dim sum, shepherd's pie, different varieties of pasta and ice cream awaited members and their guests.



A Polish Perspective Into Current Affairs

NUSS had the honour to host Polish Ambassador, **His Excellency (HE) Zenon Kosiniak-Kamysz** at the recent Meet-the-Ambassador series, where he spoke passionately about Poland's role in the world, as well as the effects of Brexit on Poland, the European Union (EU) and the rest of the world.

Mr Kosiniak-Kamysz has been the Polish Ambassador to Singapore since July 2014. With his vast knowledge and experience, he took NUSS members through Poland's extensive history, spoke of the country's economy, included facts about his hometown, and highlighted the significance of Poland in the world. He also recounted his personal encounters with Singaporeans and fellow Polish all over the world.

Touching on the recent Brexit referendum, he explained to the audience the potential worldwide impact Brexit would have and Poland's stance on it, reassuring the audience that Poland had no intentions of leaving the European Union. "In the 2004 referendum on EU membership, 77 per cent of Polish voted for the EU. Since Brexit, the number has increased to 84 per cent. So, I can safely say that this is not likely."

Members of the audience

included the Ambassador's wife, Mrs Katarzyna Kosiniak-Kamysz, who is also vice-consul at the Embassy, Mrs Jagoda Takahashi, the Embassy's Press Officer, and Mr Marcin Górniewicz, Economic Advisor to Mr Kosiniak-Kamysz.

Poland is the sixth largest country in the EU in terms of size and population, with one of the fastest growing economies

in Europe. Through a series of photos and charts, the Ambassador spoke of his country's improving economy and showed off some of his favourite elements of Poland - the apples and its picturesque mountains, before ending his presentation by extending a light-hearted invitation to the audience to visit his beloved country.

The Ambassador then took questions from the audience,

during a question and answer segment moderated by member of NUSS' Editorial Panel, Professor (Dr) James Newton Boss. Being the seasoned diplomat that he is, the Ambassador graciously tackled some tough questions raised regarding communist parties and Russian military troops in Poland.

He also expressed his interest in helping Singaporean

businesses to reach out to Poland as a potential destination for expansion and vice-versa. "Yes, I would love to see more Singaporean businesses entering the Polish market and I hope Polish businesses would expand into Singapore and other Asian countries. Perhaps next year we could have a 'Polish Food Festival' to introduce Polish culture to Singaporeans."

The session ended with NUSS President, Mr Eddie Lee presenting Mr Kosiniak-Kamysz with a token of appreciation to thank him for his time. ■

REACHING OUT

"Yes, I would love to see more Singaporean businesses entering the Polish market and I hope Polish businesses would expand into Singapore and other Asian countries."



Mr Kosiniak-Kamysz, the Polish Ambassador to Singapore.

SINGAPORE: A DEMOCRACY OF DEEDS AND PROBLEM-SOLVING | 31 August 2016 | Kent Ridge Guild House



From left: Mr Veerapan Swaminathan, Ms Irene Ng, Ms Bernise Ang, Dr Gillian Koh, Ms Melissa Kwee and Mr John Gee.

The New Democracy

Focusing on practical problem solving, the Commentary Appreciation and Dialogue 2016 brought new insights and dimensions to the idea of democracy.

It is an issue that hardly makes it to the forefront of political and social discussions; it is either pushed aside and glossed over or debated about briefly. However, a diverse panel of four speakers were invited to the Kent Ridge Guild House to touch upon the topic of democracy in the Commentary Appreciation and Dialogue session titled, “Singapore: A Democracy of Deeds and Problem-Solving.”

Moderated by Institute of Policy Studies’ Deputy Director and editor of *Commentary* Volume 25, Dr Gillian Koh, the session was kick-started by the Vice President of NUSS, Mr Edward Tay. In his welcome address, Mr Tay touched briefly on the late Mr S Rajaratnam’s notion of democracy that “Singapore should be a democracy of deeds, not words” before he introduced Dr Koh on stage.

Dr Koh observed that there is a “flourishing of civil society since 1993” and remarked that Singaporeans have, of late, taken it upon themselves to champion causes ranging from social services to the environment.

“The soul of the community should be

celebrated,” Dr Koh commented, and went on to suggest that a civil society’s main purpose is to bring about “positive social change” via active collaboration.

Ms Bernise Ang, co-founder and Executive Director at Zeroth Labs, supported Dr Koh’s thought and posited that society should encourage collaborative relationships amongst “like-minded people”.

She also shared that infusing social policy issues with systems analysis and findings from behavioural patterns to define the actual social problem would help policy makers avoid coming up with wrong solutions.

Echoing her views, Ms Irene Ng, a former member of parliament and writer-in-residence at the Institute of South-East Asian Studies commented that “practicality is key in a problem-solving democracy”, a concept put forward by the late Mr Rajaratnam.

Mr John Gee, an active member of Transient Workers Count Too, asserted that advocacy can have much success when accompanied by “patience and determination”, and that fighting for the rights of fellow human beings is

Dr Koh observed that there is a “flourishing of civil society since 1993” and remarked that Singaporeans have, of late, taken it upon themselves to champion causes ranging from social services to the environment.

never an easy task.

Similarly, Ms Melissa Kwee, pushed for advocacy and urged the need for Singapore to become a “city of good”. As CEO of the National Volunteer and Philanthropy Centre, Ms Kwee called for the “need to take a personal stake and ownership in creating a democracy of deeds”.

Exemplifying this idea was Mr Veerapan Swaminathan, Co-Founder of Sustainable Living Lab and CEO of OneMaker Group, who — via the latter — unites makers, designers and entrepreneurs from all across Asia to promote the “Maker Mindset”, which involves varied expression and sharing of knowledge.

When asked by NUSS member, Mr Justin Tan, if he foresaw the Maker Movement

as having “potentially disruptive effects to the economy”, Mr Swaminathan replied in the contrary, saying that the Maker Movement lessens the impact of disruption by creating a “micro economy of jobs and services.”

Another NUSS member, Mr Charles Kwa posed a question on what was crucial leading to SG 100. Pointing out the rapidly growing population of elderly people, Mr Gee emphasised the necessity of making Singapore more “attractive for people to stay on”.

However, Dr Gillian Koh also saw the need for people to become “problem-solvers in their spheres of influence so the country can benefit.” ■

Thanking Mentors and Mentees

As a gesture of appreciation for taking part in the mentorship programme, a dinner was jointly organised by the Society and the National University of Singapore (NUS) to thank the mentors and mentees as the programme for academic year of 2015/2016 came to a close.

Held at the Multi-Purpose Hall in Tembusu College, NUS University Town, the appreciation dinner saw an almost equal number of mentors and mentees in attendance. It was also an opportunity for the mentees to show their appreciation to their mentors. The evening was made more special for the mentors who received appreciation cards, some



with personal messages from their mentees.

Both mentors and mentees found their

participation in the programme valuable as they learned much from each other. Some raised the

possibility and hope that the mentoring relationship would continue beyond the programme. ■

Mentorship Dinner Welcomes New Batch

The Mentorship Welcome Dinner brought together the incoming batch of mentors and mentees for the academic year of 2016/2017. Launched in 2012, the mentorship programme was initiated by the Society in collaboration with the National University of Singapore (NUS) for students' holistic development and to allow them to have a smoother university-to-work transition

with the professional and industry guidance from mentors. The Society is pleased to note of the programme's expansion to include Halls of Residences, namely Eusoff Hall, Kent Ridge Hall, King Edward VII Hall, Sheares Hall and Temasek Hall. The programme has hence been renamed to "NUSS-NUS Mentorship Programme".

Associate Professor Peter Pang, the Associate Provost of

Student Life, started the event by sharing with attendees his views on the value and power of a mentorship programme. The address was followed by a networking session and an informal dinner. Great interactions were seen among mentors and mentees that lasted late into the night.

"I decided to join this programme to gain some insight into the working world," said Ms Pranathi Rao, a

Chemical Engineering student. "I am hoping this programme will help me find a suitable career path."

There were a couple of familiar faces amongst the attendees with returning mentors choosing to engage new mentees for the coming programme. Mr Terence Tan, a third-time mentor had this to share with those who are unsure of what to do after university, "The best piece of advice I can give to the youth of today would be to find their 'Ikigai', which is something that you love, can do well, meaningful and pays well."

Mr Frank Sliwak, a first-time mentor also added, "Not everything depends on grades. There are a lot more factors such as soft skills, emotional intelligence, etiquette and knowledge in fields that can be useful to you."

The mentorship programme will last for a full academic year. NUS hopes to continue using the platform to engage NUS undergraduates on a regular basis and to help them with their career goals and aspirations. ■



NUSS Contributes \$250,000 to NUS Alumni Bursary Fund

Through the combined efforts of NUSS members, the Society has graciously contributed a gift of \$250,000 to the NUS Alumni Bursary Fund in March this year. This contribution is part of the Society's annual initiative to reach out to more needy students enrolled in NUS.

Established in 2013 by NUS alumni along with the Alumni Advisory Board, NUSS and other alumni groups, this collaborative fundraising effort is in line with NUSS' objective to promote the interests and development of NUS.

The Society's most recent pledge to the NUS Alumni Bursary Fund will be used to seed and inspire alumni groups to raise funds for other entities within NUS such as faculties, departments and halls. As a start, a portion of this year's pledge was used to kick start the Temasek Hall Bursary Fund. This collective effort by the various alumni groups and NUSS will ensure greater support for our alma mater in time to come.

NUSS' president, Mr Eddie Lee, remarked, "NUSS is glad to have participated in this meaningful initiative and looks forward to witnessing greater generosity, from both NUSS members and the wider NUS community to strengthen support for our alma mater."

“NUSS is glad to have participated in this meaningful initiative and looks forward to witnessing greater generosity, from both NUSS members and the wider NUS community to strengthen support for our alma mater.”

Mr Eddie Lee
President
NUSS

STEPPING UP to Fight Cancer



Mr Prasatt Arumugam at the Pacific Crest Trail in Oregon, USA on 26 August.

NUSS regularly donates to worthy causes in Singapore and recently we sponsored \$3,000 to Mr Prasatt Arumugam, a 25-year-old man who decided to be the first Singaporean to take a trek through one of the most challenging trails in the world. The Society's sponsorship went towards the expenses for Mr Prasatt's expedition, which was aimed at raising funds for the Children Cancer Foundation (CCF).

The Pacific Crest Trail spans 4,280 kilometres, the distance from Canada to Mexico. The trail includes challenging terrains such as high mountain ranges and deserts. Mr Prasatt volunteers regularly at CCF through distraction play and recently, he decided to step up his efforts to help raise funds for more children at CCF.

When interviewed, Mr Prasatt expressed his gratitude to the Society as the sponsorship helped to take off some pressure financially on the trail and allowed him to focus on his trek, in which he raised \$10 for every mile he walked. It

also gave him a psychological and emotional boost as the National University of Singapore (NUS) is his alma mater.

Sharing his experience on interacting with the children at CCF, Mr Prasatt said that the children showed him so much courage and resilience that he learned not to let life's difficulties overwhelm him. He added, "Age is but a number; it is what is inside that matters."



Mr Prasatt at Crater Lake, Oregon, USA on 12 September.

The Pacific Crest Trail was specifically chosen to represent the difficulties faced by children with cancer. Mr Prasatt hopes to use the trail as a reminder to reach out to those suffering from cancer who have many obstacles to overcome.

Mr Prasatt aims to raise a minimum of \$26,660 for CCF. These funds will go towards a host of activities and programmes for the children, as well as financial assistance, casework, counselling and CCF's learning centre known as Place for Academic Learning and Support (PALS). He also hopes to raise awareness for CCF and encourage the public to join him in this cause. ■



SAILING INTO Moments@NUSS!

Earlier this year, NUSS held a social media contest entitled Moments @ NUSS for members to share their favourite memories in NUSS. **Ms Melodie Wong** was the lucky winner, winning herself a free yacht trip sponsored by White Sails. She related her exciting experience with us.

Ms Wong fondly recalled her visits to NUSS. When she was younger, her family had celebrated special occasions at the Guild Houses where her mother had been a member since her graduation from NUS. Over the years, the Guild Houses have left behind many happy memories and Ms Wong is thankful to NUSS for providing her yet another opportunity to spend quality time with her loved ones on a yacht trip.

Ms Wong shared that the trip was a very good break for her friends, family



and herself. The catamaran brought them to a secluded lagoon where they enjoyed swimming and kayaking in the cool waters. According to Ms Wong, the experience of sitting on the deck of the yacht and purely relaxing with her family and friends was particularly meaningful as it provided her the chance to interact with loved ones – something she would have missed out on due to her hectic schedule.

Ms Wong remarked, “I am really thankful to NUSS and White Sails for this trip because aside from having fun, I had the opportunity to


catch up and spend quality time with friends and family members away from the hustle and bustle of the city.”

“I will definitely recommend others to take up the NUSS membership as it offers a plethora of facilities and the food served at the Chinese restaurant and the café is really good,” she added. ■



Follow our social media pages for more happenings, including contests where you can stand to win attractive prizes.

 www.facebook.com/NUSSociety

 www.instagram.com/nussociety



Joyful Service from the Heart

A group of volunteers comprising of members and staff from NUS and NUS, accompanied 40 elderly from the Lions Befrienders, Bendemeer Senior Activity Centre for a round of grocery shopping at Giant Hypermarket in Suntec City Mall.

The day started early with a briefing for the volunteers before they welcomed the elderly for a whole hour of fun and interaction. The volunteers learned how to choose vegetables

and fruits as well as the freshest meat and fish from the elderly. They also had an enjoyable time chatting and understanding more about their favourite activities.

It was a meaningful event for the volunteers and elderly as NUS and NUS worked together to do their part in reaching out to the less privileged. The elderly were given \$60 to purchase groceries and also received a goodie bag each at the end of the event. ■



NUSS Gold Medal for Outstanding Achievement

Recognising Excellence in Studies and Community Involvement

To support our alma mater and promote their shared interest of recognising graduates with good achievements, NUS has, since 2010, presented outstanding NUS graduates with the NUS Gold Medal for Outstanding Achievement and a NUS membership with a one-year waiver of monthly subscriptions.

NUSS has donated an endowed sum of \$105,000 for the award which would be given to undergraduates with excellent academic achievements and good track records in NUS student activities and community service.

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

Student Name	Degree	School
ANG CHIEH HWEE	Doctor of Medicine (Duke)	Duke-NUS Grad Medical School
LIEW WAI KIT	Bachelor of Social Sciences	Faculty of Arts & Social Science
GWEE CHIA HONG	Bachelor of Engineering	Faculty of Engineering
WANG YE	Bachelor of Laws	Faculty of Law
JEREMY PONG ZHENWEN	Bachelor of Science	Faculty of Science
LIM YING JUN	Bachelor of Science	Faculty of Science
JESSICA LOO LI PING	Master in Public Policy	LKY School of Public Policy
HO ZI HAO IVAN	Bachelor of Business Admin	NUS Business School
NG HUI XIAN LYNNETTE	Bachelor of Computing	School of Computing
CHIA ZHI XIAN	Bachelor of Science (SDE)	School of Design & Environment
MIAO KAIWEN	Bachelor of Music	YST Conservatory of Music

SPOUSE MEMBERSHIP

Spouse Membership has its Privileges



Mr Tan, Mrs Tan and their daughter at NUSS' Scholar Restaurant.

Becoming an NUSS member brings a definite host of benefits without having to pay a hefty subscription fee. Spouses get to enjoy these privileges too!

The Guild Houses provide opportunities for members to network with friends and professionals as well as join interest groups or classes for continuous learning. It is no wonder that Mr Tan Hock Kim Victor decided to sign his wife up for the spouse membership for a small fee of \$10.70 in order for her to enjoy the same benefits. By doing so, he won the grand prize of a 2D1N staycation at W Hotel Singapore, Sentosa Cove in our spouse membership promotion.

Mr Tan signed his wife up for the spouse membership as both of them have enjoyed time spent at the Guild Houses. Mr and Mrs Tan also attend fitness classes together and hit the gym at NUSS regularly. "We like and enjoy working out at the fitness centre most as the gym is spacious and [the] fitness equipment are quite complete," they said.

Besides enjoying the facilities, Mr Tan also attends various events organised by NUSS such as networking sessions and talks. He hopes to continue visiting the clubhouses to create more lasting memories with his loved ones. ■

MEMBERSHIP TRANSFER

Revision in Transfer Fee

The transfer fee for Membership transfers was introduced more than a decade ago. Since then, the Society has had several upgrades in terms of our physical facilities and broadened significantly the range of social, recreational and intellectual pursuit activities to cater to the diverse needs of members. These aggregate measures have enhanced the prestige and value of the NUSS membership.

The Management Committee (MC) had also noted for some time the narrow gap between the concessionary entrance fees (\$2,000) enjoyed by new graduates joining the Society compared to those who join three years or more after graduation.

After much deliberation, the MC took a decision to revise the quantum of the transfer fee from the current \$2,000 to

\$4,000 with effect from 1 July 2016. With this revision, the selling price of a secondary membership is expected to trend past the \$4,000 mark over a period of time which will in turn benefit the entire membership.

A revised transfer fee of \$4,000 will be effected for all third-party transfers transacted after 1 July 2016. For members who had indicated their intention to sell before 1 July 2016, we informed them in June regarding the revision and also introduced several measures to ease the transition process.

Since the revision, we have achieved more than 10 transfers with an average price of \$5,000. The Society has worked hard to ensure demand for NUSS membership is at the right price and will continue to strive for better results through various activities and promotions.

A revised transfer fee of \$4,000 will be effected for all third-party transfers transacted after 1 July 2016.



NATIONAL DAY AWARDS 2016



NUSS congratulates our members who were conferred the National Day Awards 2016. We share their pride and salute them for their contributions towards making a better Singapore.

Congratulations

NUSS Member	AWARD
Goh Joon Seng	The Meritorious Service Medal
Tan Wee Hin	The Meritorious Service Medal
Kwa Chong Seng	The Public Service Star (BAR)
Teo Lin Lee	The Public Service Star
Chng Kian Wee	The Public Administration Medal (Bronze)
Pow Choon Ghee	The Public Administration Medal (Bronze)
Goh Hui Hua	The Commendation Medal
Long Alice	The Commendation Medal
Ow Kwok Leong	The Commendation Medal
Suryani Bte Atan	The Commendation Medal
Gan Fong Yin	The Commendation Medal (Military)
Low Chong Kuan	The Public Service Medal
Lye Lin Heng	The Public Service Medal
Tham Tuck Cheong	The Public Service Medal
Pierce Chow Kah Hoe	The Long Service Medal
Kwan Yew Meng	The Long Service Medal
Lau Chay Joo	The Long Service Medal
Ong Seow Eng	The Long Service Medal
Shee Shirley	The Long Service Medal
Tan Chee Siong	The Long Service Medal
Tan Kim Hock	The Long Service Medal
Tan Tai Yong	The Long Service Medal
Liong Yuen Ming	The Long Service Medal (Military)
Ma Lup Hoe Michael	The Long Service Medal (Military)

PROFESSOR LEO TAN

Eternal Optimist Wins National Day Award

Speaking with fervent passion, NUSS member and award-winner of The Meritorious Service Medal at the National Day Awards, **Professor Leo Tan** shared his achievements and aspirations for the future.

An avid scientist and teacher, Professor Tan had dedicated much of his life pursuing his passion for science and education. Among his list of achievements included spearheading the development of the Lee Kong Chian Natural History Museum (LKCNHM), Singapore's first and only natural history museum. He had also held various leadership roles at the Singapore Science Centre, the National Institute of Education, the National Parks Board and the National University of Singapore (NUS).

To recognise his various achievements and service to Singapore, Professor Tan was awarded the Meritorious Service Medal, one of the highest awards for a public servant, in this year's National Day Awards.

As Singapore's first locally-trained marine biologist, Professor Tan initially wanted to be a marine farmer. Instead, sparked by his interest to share his knowledge with the younger generation, he took up teaching at NUS (then the University of Singapore) and never looked back. Professor Tan spoke fondly of the students he met during his time as a lecturer at NUS and his emphasis on maintaining good values.

"If I am not remembered for my class content but for my lessons on values, I would have succeeded," Professor Tan shared.

Sharing his thoughts on the LKCNHM, Professor Tan recalled being awestruck by the skeleton of a huge baleen whale at the old Raffles Museum as a young man and wished to gift that same feeling of amazement to his grandchildren and younger Singaporeans.

Today, the LKCNHM houses 'The Singapore Whale', Professor Tan's favourite exhibit – the first sperm whale to beach on Singapore's shores. Due to the sheer size of the animal, Professor Tan called it a "dinosaur", and it is aptly displayed right beside three fossilised dinosaur skeletons.

Professor Tan's success in raising \$56 million to fund the development of the LKCHNM was made even sweeter as he witnessed an outpouring of donations from Singaporeans from all walks of life – a testament to the importance of the project.

"Although we only raised about \$1 million from the public, it was a special one million dollars," remarked Professor Tan.

Originally disinterested in joining any societies, Professor Tan joined NUSS after he was invited by his

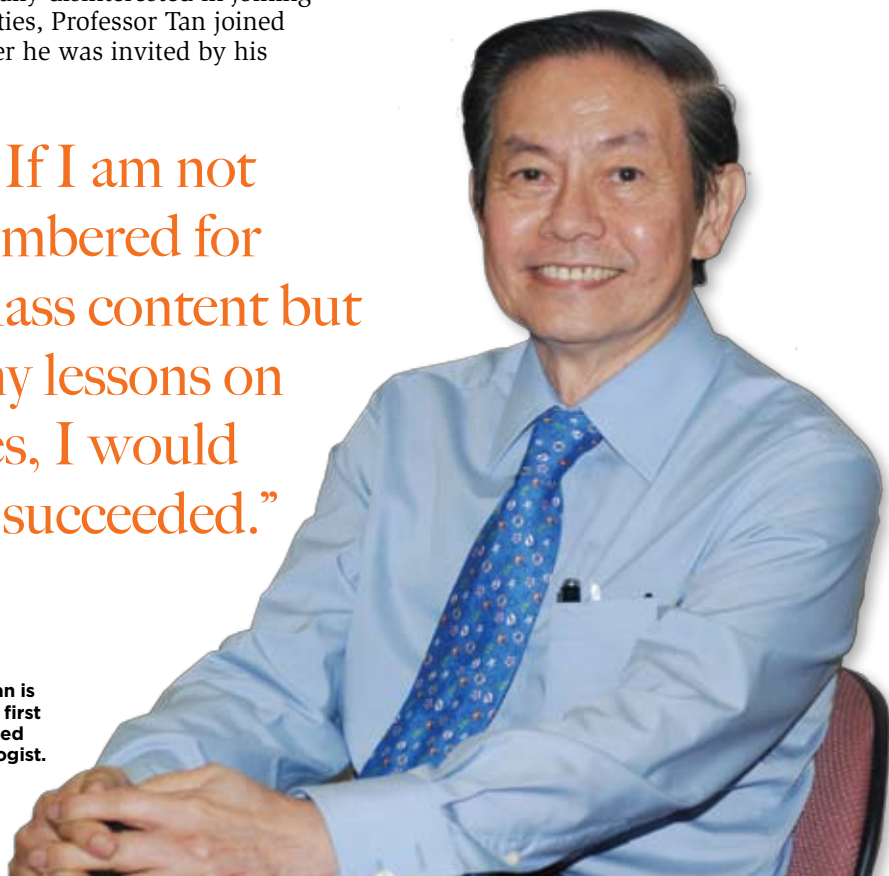
former Dean, Professor Kiang Ai Kim. He recalled priceless memories forged with his family while dining at the various F&B outlets as well as teaching his children to swim at Kent Ridge Guild House's swimming complex.

NUSS remains the only club Professor Tan maintains membership of, as he shared many other fond recollections of time spent at the Guild Houses over the years.

Professor Tan admits he is an "eternal optimist" and believes the future is bright for Singaporeans with the inclination and ability to do real science. He urges them to "follow their dreams!", just as his younger self did. ■

“ If I am not remembered for my class content but for my lessons on values, I would have succeeded.”

Professor Tan is Singapore's first locally-trained marine biologist.



MR GOH JOON SENG

Serving Beyond Retirement

As a retired Supreme Court judge, NUSS member **Mr Goh Joon Seng** continues to contribute to the nation by serving on many councils and for his numerous years of service for the nation, he was conferred The Meritorious Service Medal during the National Day awards.

Mr Goh retired 16 years ago, after serving almost 10 years as Judge of the Supreme Court. Though the experience was extremely satisfying, Mr Goh shared that he was taken by surprise when it was announced that he had been awarded The Meritorious Service Medal for his contributions to both the legal field as well as to public service.

“I did not expect to be awarded the medal but was extremely honoured to have received it,” said Mr Goh. “I view every appointment as an honour and recognition on what I can do to fulfil those expectations.”

Mr Goh’s past and current appointments include: Member of the Permanent Court of Arbitration at The Hague, Commander of Voluntary Special Constabulary, Chairman of Presidential Council of Religious Harmony, President of the Tribunal for the Maintenance of Parents and Member of the Council of Presidential Advisers Singapore, among many others.

After retiring from the bench, Mr Goh continued to serve on the Presidential Council for Religious Harmony until 2014. Throughout his years as Chairman of the council, he has learnt that religious harmony should never be taken for granted, especially in a multi-religious country.

“During the years I have been with the council, Singapore has been blessed with religious harmony and the council has never been called on to exercise the statutory functions under the act,” he added. “All of

“Collectively, my alma mater has shaped my vision and views of my adult life, which I am eternally grateful for.”

us should be sensitive to issues of religion and we should accord mutual respect for each others’ faith.”

For the past nine years, Mr Goh has also been serving on the Council of Presidential Advisors. He shared that serving on the Council has given him an insight and deeper appreciation of the duties and responsibilities of the Elected President and the functions of the office.

“I am also very conscious of the heavy responsibility that goes with voting on the issues discussed in this council,” he remarked.

Sharing his nostalgic memories of his university days in NUS, Mr Goh recounted fondly his time in the library, Dunman hostel and Raffles Hall. “Collectively, my alma mater has shaped my vision and views of my adult life, which I am eternally grateful for,” he said. ■



Mr Goh continues to serve on the Presidential Council for Religious Harmony.



TERRORISM

Society's Insidious Peacetime Peril

Now a global phenomenon, terrorism has emerged as one of the most difficult challenges Singapore or any affluent city has ever faced. As the tentacles of terror seek new shores, **The Graduate** looks at whether Singapore has what it takes to cope with an attack.

The world, it seems, is being overrun with violence and terror. One only needs to catch online and broadcast news transmissions to be confronted by atrocities people inflict against their fellow human beings. Terrorism is hardly a new phenomenon.

Organisations and individuals have employed acts of violence to further their political and personal agendas throughout history. However, the potential for terror attacks has begun to define and alter modern society's way of life.

Today, a mundane commute on public transport may instantly be transmogrified by the presence of a suspicious-looking character or an abandoned bag. The presence of armed military patrolling at a harmless public event serves as a constant reminder of the risk one has to take just to participate in daily activities, and how fear has affected society. Such is the pervasiveness of the threat of terror in our lives, where seemingly ordinary situations may turn into a string of disasters without notice.

Since 2000, there has been a nine-fold increase in the number of deaths from terrorism, according to the Global Terrorism Index produced by the Institute for Economics and Peace. With repeated terror-related coverage dominating the news, societies have come to expect an eventual terror attack, wherever they may be.

A *Straits Times* poll found that three out of four Singaporeans believed that it was only a matter of time before a terror attack breaches our shores. The nation's leaders are well-informed of the possibility and refer to it with stark pragmatism. Law and Home Affairs Minister K Shanmugam warned that it was not a question of "if" but rather "when" a terror attack could snake in and take place on home soil.

Indeed, these suspicions were confirmed when Singapore experienced its closest brush yet with terror. Amidst the recent onslaught of high profile terror attacks such as on Bastille Day

"Singapore is not a homogeneous society. If a terror attack were to happen, it would test the ties that bind us as a nation."



**Associate Professor
Dr Kumar Ramakrishna**

S Rajaratnam School of International Studies

in Nice, France, and in Brussels, the island city was itself in the crosshairs of an attempted terror plot. Five men from an obscure terror cell, known as the Katibah GR or Cell GR, sought to wreak havoc and planned to fire rockets onto Marina Bay from neighbouring Batam. Although the plot was discovered and

“With globalisation, the domestic, regional, and global threats have converged. While the Singapore government is responsible for defending the nation-state, it has to enlist a range of domestic and international partners.”



Rohan Gunaratna

International Centre for Political Violence and Terrorism Research

“Worldwide, there is a rising tide of intolerance. Singapore is exceptional because we value and defend our principles of harmony and meritocracy. Regardless of how other countries are, we must never allow intolerance in our society.”



Dr Shashi Jayakumar

Centre of Excellence for National Security

disaster averted, the incident underscores Singapore’s as much as any other countries’ vulnerability to harm.

This intended attack on Marina Bay brings to mind a similar plot in 2001 when a network of Jemaah Islamiyah members planned to blow up six truck bombs around the island. Since that rude awakening, the nation has had to steel itself against acts of terror, according to Associate Professor Dr Kumar Ramakrishna of the S Rajaratnam School of International Studies (RSIS). “Singapore’s public sector has employed a robust internal security apparatus, such as strong legislation, that acts as a deterrent to would-be terrorists,” he said.

A key component in battling threats from terror groups is the Internal Security Act (ISA), a statute that pre-dates Singapore’s independence but has never possessed more relevance in today’s turbulent global political climate. Despite the controversy surrounding the ISA and the potential for its abuse, preventive detention has allowed the Republic to shackle dangerous individuals and stall intended attacks. This is complemented by Singapore’s sophisticated counter-radicalisation programme that has been lauded as one of the most successful in the world.

The task of safeguarding Singapore has to extend beyond its borders. As Professor Rohan Gunaratna, Professor of Security Studies at RSIS who heads the International Centre for Political Violence and Terrorism Research, points out, defending and securing the nation require cooperation between multiple agencies and countries. “With globalisation, the domestic, regional, and global threats have converged” said Dr Gunaratna. “While the Singapore government is responsible for defending the nation-state, it has to enlist a range of domestic and international partners,” he said.

Traditionally, the Ministry of Defence has been responsible for stemming external threats while the Ministry of Home Affairs manages threats that arise from within. As security concerns escalate, the government has also engaged academia to spearhead specialised research to assess threats, and develop ways to prevent and respond to them. Exercise Northstar, Singapore’s counter-terrorism readiness drill to test and validate multi-agency emergency responses to an attack, is one such measure.

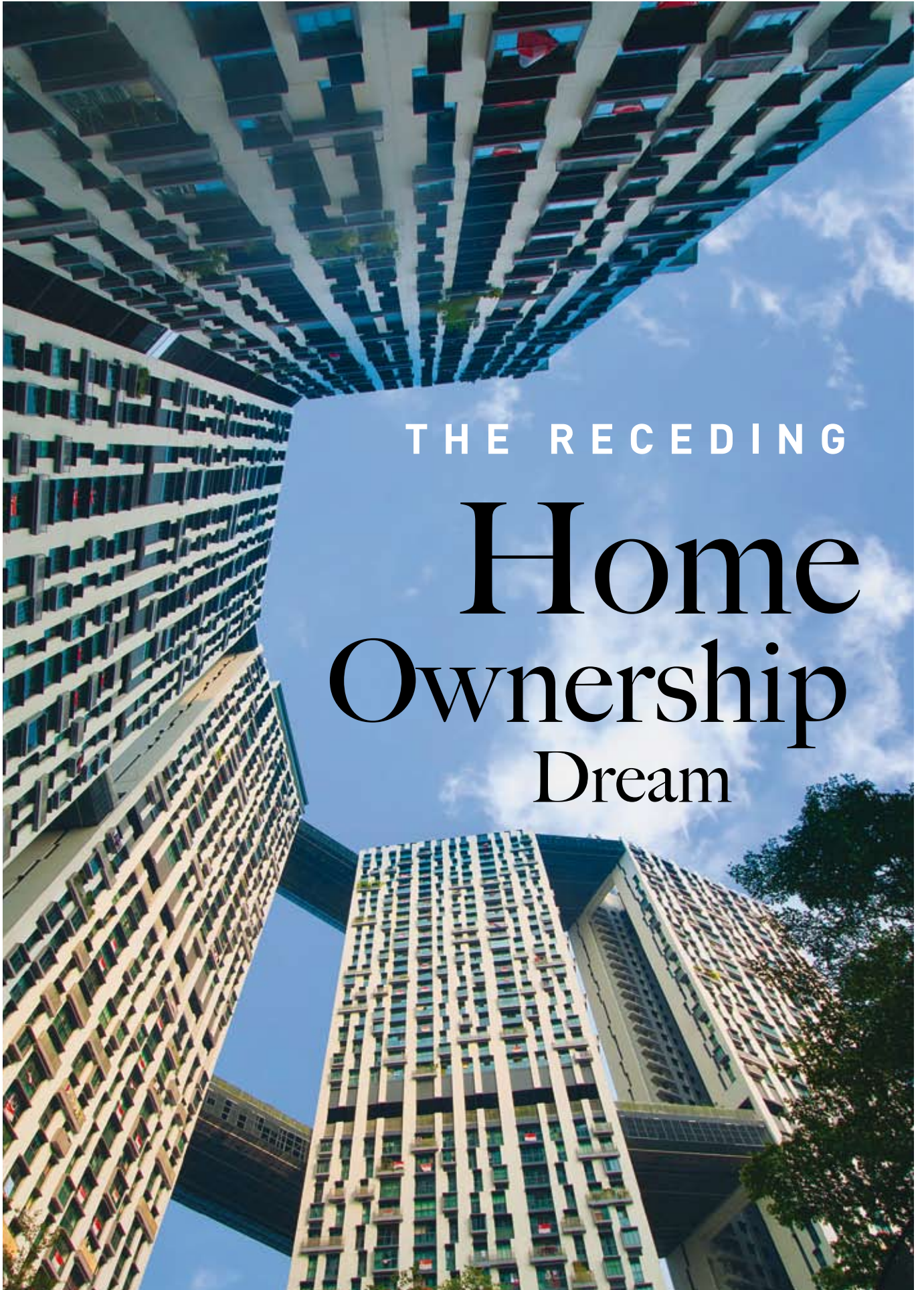
Physically, Singapore’s compact urban environment and lack of rural hinterland work to its advantage, leaving little room for terrorists to conduct their clandestine activities. However, Singapore’s true vulnerability lies in the multi-ethnic nation’s social and psychological fabric. “Singapore is not a homogeneous society,” said Dr Ramakrishna, “If a terror attack were to happen, it would test the ties that bind us as a nation.”

To meet this challenge, the government has established SG Secure, a new national initiative that pools the resources of the Home Team to inform as well as encourage Singaporeans to play a more active role in fostering social resilience and keeping the country safe. This will build on and function as an extension of the Community Engagement Programme, a decade-old drive that conducts activities to strengthen networks between people of different races, religions and walks of life.

Dr Shashi Jayakumar, head of Centre of Excellence for National Security, feels that SG Secure will be one of the most important developments that will prevent terror from shattering Singapore’s hard-won peace and stability. “Worldwide, there is a rising tide of intolerance. Singapore is exceptional because we value and defend our principles of harmony and meritocracy,” said Dr Jayakumar. “Regardless of how other countries are, we must never allow intolerance in our society,” he said.

Amidst the looming internal and external threats that confront Singapore, it seems the city-state has left no stone unturned to protect its citizens and preserve the ethnic and religious harmony Singaporeans have come to enjoy. ■

CONCLUSION Although untested, it appears the nation stands a fighting chance in the event of a terror attack, and has the fortitude to stand united in the face of adversity.



THE RECEDING

Home Ownership Dream

Are the prices of public housing in Singapore on an elastic ceiling? **Dione Lum** investigates if enough has been done to keep home ownership within reach of the average Singaporean.

When Singapore separated from Malaysia, one of the biggest challenges facing the fledgling nation and the government was to provide affordable housing to its citizens. Over the years, public housing in Singapore has evolved from the basic ‘roof-over-the-head’ to shining examples of a successful public housing programme that many other countries sought to learn from.

The nation’s long-term approach to urban planning and public housing has won international recognition for its quality and best practices. Today, Singapore’s Housing Development Board (HDB) flats are home to over 80 per cent of the nation’s population, nearly all of whom possess rights of ownership on a 99-year lease subject to conditions. The HDB is listed on the United Nations Habitat Scroll of Honour, which, in 2010 cited the Board as being a “global pioneer” in providing “one of Asia’s and the world’s greenest, cleanest and most socially conscious housing programmes.”

Public housing has been an integral facet of nation building. It not only helped to shape the country physically, but also made a mark on the national psyche – it welcomed a new era whereby average Singaporeans could acquire permanent shelters to call their own as well as assets which helped them in their social upward mobility.

The global slump in 2009 slowed down Singapore’s economy but the third quarter recovery of 0.8 per cent year on year, plus very low interest rates, brought on a massive

increase in house prices – a nearly 60 per cent surge amidst roiling optimism and speculation. Average Singaporeans, who were affected most by the possibility of unattainable housing, made their dissatisfaction abundantly clear in the 2011 General Elections. Adding to other issues, the discontent manifested as the ruling party recorded its lowest ever winning margin in their political history. Subsequently, to curb the spike in this vital cost of living, the government enacted measures to freeze the buying fervor and bring property prices down from their frightening highs.

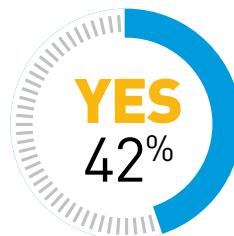
Since then, these cooling measures have stemmed the buoyancy in the property market to avert possibly unserviceable debt. According to the Urban Redevelopment Authority (URA), prices have declined 9.4 per cent over a record 11 consecutive quarters. Recent announcements by the Monetary Authority of Singapore indicated that these cooling measures are here to stay for the foreseeable future until housing prices stabilise further.

“The risk of a renewed surge in property prices is not trivial given that interest rates are likely to remain low and global investors continue to search for yield,” said MAS Managing Director Ravi Menon at the central bank’s annual report briefing recently. “And while the growth in household debt has eased considerably, it will take time for household balance sheets to strengthen and become more resilient to interest rates and income shocks.”

Aside from these cooling measures, Associate Professor Fu Yu Ming, Vice Dean (Research) at the National University of Singapore’s School of Design and Environment, observed that the government

SURVEY

Is the government making sufficient strides to ensure affordable housing?



42% of respondents in a property affordability sentiment survey felt that the government was making sufficient strides to ensure affordable housing, almost double the figure from 2013 (24%).

Source: PropertyGuru



“The risk of a renewed surge in property prices is not trivial given that interest rates are likely to remain low and global investors continue to search for yield. And while the growth in household debt has eased considerably, it will take time for household balance sheets to strengthen and become more resilient to interest rates and income shocks.”

Ravi Menon

Managing Director
Monetary Authority of Singapore

has also gone to great lengths to assist homebuyers financially. Specifically, he recognised the HDB for ramping up the supply of new flats and reducing new home prices. “New HDB flats come at subsidised purchase prices by design. Eligible buyers can receive even greater subsidies, utilise HDB loans, or even CPF grants to finance their homes,” said Professor Fu. Eligible first-time buyers of new HDB flats can currently enjoy up to \$80,000 in housing grants.

Singaporeans have been reaping the benefits of these measures. A property affordability sentiment survey conducted regularly since 2009 by the property portal, PropertyGuru, showed that in 2016, 42 per cent of respondents felt that the government was making sufficient strides to ensure affordable housing, almost double the figure from 2013 when respondents numbered only 24 per cent.

Yet, the same survey showed that those interviewed were still largely dissatisfied with the local property market, pointing to inflated prices as the main repellent. In spite of various intervening measures, the average Singaporean is seemingly being priced out of his home ownership dream.

This issue has been made even worse by rising construction costs brought about by manpower shortages and general inflation. As developers struggle to keep their properties at realistic prices, the area of each unit is compromised — a phenomenon seen in other land-scarce cities such as Hong Kong.

Steve Melhuish, co-founder and head of the PropertyGuru website, saw that the main challenge the nation faces in keeping homes affordable was the constraint of finite land resources versus an expanding population.

“A growing demand for homes and a constrained supply naturally lead to an increase in property prices,” said Melhuish, who remained optimistic about the trend. “Although the cooling measures have had an impact on prices, the demand for mass market is still extremely strong. After all, people still need a roof over their heads.”

Gary Lau, an executive group division director at the property network, ERA, admitted that he did wonder if his own children



“Quality has many dimensions. Factors such as proximity to transportation networks, sanitation, and access to commercial amenities are examples of components in the housing bundle that the Singapore government strives to provide.”

Associate Professor Fu Yu Ming
Vice Dean (Research)
School of Design and Environment
National University of Singapore



As developers struggle to keep their properties at realistic prices, the area of each unit is compromised — a phenomenon seen in other land-scarce cities such as Hong Kong.

HOME SEARCH INNOVATIONS

Intuitive Search Options & Virtual Site Visits

Singaporeans of the future will have new ways of viewing their dream homes. Technology will allow homebuyers new levels of control and transparency in their searches for a property to suit their wants and needs. PropertyGuru founder **Steve Melhuish** shared his views on technological innovations that will revolutionise the real estate market.

Participation via resource pooling

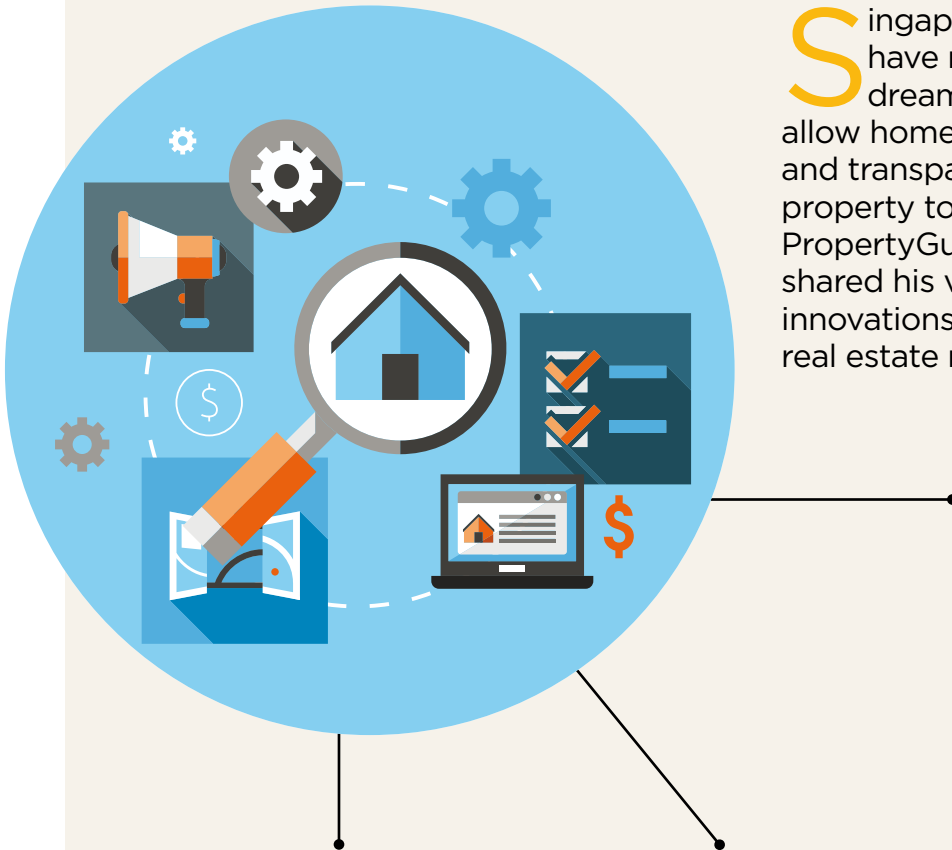
Imagine the task of purchasing a home being as simple as shopping online. With exponential technological breakthroughs, online real estate marketplaces will offer savvy users a **streamlined approach to buying and selling at light speed**. This opens up opportunities for sharing interests and investing in desirable housing projects with like-minded individuals through online crowd-funding.

Seeing without being there

Immersive multimedia, such as virtual-reality headsets, and computer-simulated spaces are not just for gamers and are set to change the way people view places they want to see. Traditional show flats may become a thing of the past as people will soon have the ability to experience the layout of a property from the comfort of their own homes. Time, travel and distance will no longer be limiting factors for prospective buyers, who will be able to 'walk' through multiple sites and plots at the touch of a button. Buyers can also make more thorough assessments of properties across the world without even having to travel.

Knowing what you want

Powerful new search engines are already **'predicting' buyer preferences and behaviours** based on browsing and search patterns, intrusive though this may be. In future, rather than entering details repetitively into traditional search tools, prospective property buyers will be aided by 'digital assistants' that record the parameters of search criteria. Unlike the current process of scrolling endlessly through masses of listings, house hunters will have highly specific and personalised search engine power at their fingertips. Such personalised service draws on big data, intuiting an individual's unique buyer profile from social media interactions, web history and other data resources.



With the development of townships all around the island and an increasingly interconnected transport network, Singaporeans are experiencing a new level of convenience and ease of travel. As cities around Asia are besieged by rural to urban migration and grapple with the task of housing, Singapore remains a beacon of judicious urban planning and development.

will have the ability to afford the quality of living they have been accustomed to.

Prof Fu posits that this national debate on the affordability of housing is further complicated by the discrepancy between an increasingly affluent nation's aspirations and the choices available to them. The affordability of housing depends largely on the kind of home one aspires towards and thus, is a highly subjective matter. However, Prof Fu underscores that the quality of housing is not measured solely in square feet.

"Quality has many dimensions," said Professor Fu. "Factors such as proximity to transportation networks, sanitation, and access to commercial amenities are examples of components in the housing bundle that the Singapore government strives to provide."

The housing bundle that Singapore has been able to provide its citizens is very impressive and could be considered world-class. With the development of townships all around the island and an increasingly interconnected transport network, Singaporeans are experiencing a new level of convenience and ease of travel.

As cities around Asia are besieged by rural to urban migration and grapple with the task of housing, Singapore remains a beacon of judicious urban planning and development – a fact Singaporeans would appreciate if they compare Singapore's public housing efforts to those of similar cities in the region.

The future poses vastly different challenges in providing quality housing at an affordable rate for Singaporeans. Moving forward, Singaporeans must not only come to terms with the physical constraints of our island state, but also to appreciate the ingenuity that has shaped our cityscape into one of the world's most liveable.

The nation's leaders must continue to innovate and expand on efforts to create sustainable urban environments and to meet the rising expectations of Singaporeans. We will constantly require new strategies that will keep home ownership feasible and affordable so that Singaporeans of the future may continue to have a stake in this country. ■

INNOVATIVE HOUSING

A Necessity, Not an Option

In a country with finite land space surrounded by sea, innovation is key to everything, including how to house a population that is expected to grow. Advancements in building technology and new models of urban architecture hold the key to managing these scant resources. *The Graduate* notes how Singapore is quickly evolving into one of the world's leading smart cities.

A skyward push

As a city strives to accommodate a larger population, there is no alternative but to build upward. High-rise buildings provide scope for much more sellable floor space. To make these places more liveable, these buildings may be designed with landscaped outdoor spaces, places where residents may mingle, and connectors that link multiple buildings together. The award-winning Pinnacle@Duxton, towering over the city at 50 storeys, is a prime example of such design and architecture.

Green for good

More of Singapore's structures are being planned for sustainability to ensure a highly liveable environment for the long term. The laws spell out a landscape replacement policy that ensures the greenery lost through building construction is replaced. Furthermore, the URA requires that new developments provide landscaped areas on the upper levels in the form of sky gardens or sky terraces.

Singapore's very first eco-town is being established in the Punggol district, characterised by compact precincts, each with a central green space. These oases will also be connected with their counterparts in other estates, a boon to cyclists and joggers while bringing residents closer to nature.



CONCLUSION Home ownership has evolved in Singapore, from basic housing needs to more complex needs as the country matures. New and innovative strategies are needed to keep public housing affordable while meeting the rising expectations of Singaporeans.

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LIFE INSURANCE



A Quest for CERTAINTY

In a world of constant flux, we may become uncertain of meeting our future needs, especially with the average Singaporean's lifespan now stretching into the late 80s. Having insurance protection is one option - like a reverse lottery we hope we never win. However, an insurance policy would cover the expenses involved in an accident or illness, compensate for the loss of life or of one's own earning capacity; or other unexpected event. **Patricia Ang** looks at how life insurance plays a role in our lives.

Information published by the Life Insurance Association (LIA) of Singapore advocated a basic life cover of at least 10 times one's annual earnings, to provide a buffer in the interim of non-employment. Economically active Singaporeans and permanent residents who shared this idea were covered to the tune of \$609 billion at the end of 2011. While we may have different financial backgrounds and aspirations, what matters when deciding on life insurance is how

much would be required for future needs.

Ms Angela Hunter, Chief Marketing Officer and Executive Vice President of Prudential Singapore, points to factors such as household income, expenses, outstanding debts and dependents' needs as well as existing savings and investments. "While we may want to have as much financial protection as possible to ensure our dependents are well taken care of, we should not commit to an insurance plan that would potentially put a strain on finances," she said.

Chief Agency Officer at AIA Singapore, Ms Wong Sze Keed, suggests that we seek advice from a financial adviser on how to set up a portfolio that has solutions for growing wealth, and ensuring you and your family are adequately protected. "The idea is to get clear recommendations on which plans would be appropriate for particular financial needs, priorities and budget. Also, when a person marries or starts a family, these needs evolve and plans may need to be adjusted," she said.

Mr Jensen Siaw, director of corporate training company and father of two toddlers, shares his own concerns: "Being the sole breadwinner, I have insured myself and my family to give us a peace of mind so that should the unfortunate happen, finances will be the least of our concerns. Insurance is necessary to secure our family's future, and to protect our children's dreams. I like to seek expert advisors who are able to provide sound advice on financial planning for my family's needs," he said.

Optimal Coverage

A recent survey which was commissioned by Prudential Singapore to find out the mindset of Singaporeans toward financial protection suggested that most Singaporeans were underinsured. Those who were insured had about five times their annual earnings in the form of insurance and CPF savings as contingency funds. This was only half of what is recommended. According to the LIA 2011 Protection Gap Study, Singaporeans had a protection gap of \$462 billion at the end of 2011. In fact, the average protection gap of working adults in Singapore lies at 3.7 times the annual income. Singaporeans could

be unaware of how much funds they need to protect themselves and their families in times of crisis. Six of 10 respondents in the survey thought they had sufficient coverage; among those who knew they were underinsured but were not buying more policies, budget constraint was the main reason. This group of people also cited other priorities and insurance was not one of them.

“The fact that majority of Singaporeans are underinsured is a cause for concern as they are exposed to financial risk in the event of an unexpected emergency,” added Ms Hunter.

Ms Vuong An Chi, a homemaker, sees insurance as a matter of how much comfort you would want at

a time of ill health. “A recent hospitalisation in the family highlighted the importance of having adequate cover,” she said.

There are instances where individuals are financially stretched, acquiring too many policies due to poor advice. Among the group who are underinsured, are the younger generation, who tend to believe that they do not need much coverage; hence they focus instead on growing their wealth.

“On the other hand, a young family will generally become more serious in increasing their protection due to their commitment,” said Mr David Seen, Financial Services Director in an agency representing AXA Life.

“With the rising costs of healthcare, insurance is necessary as we cannot expect CPF savings to cover all eventualities. It is good to understand insurance coverage or to find a financial planner who is able to go through it with you. In this way, you can match insurance coverage and premiums to your lifestyle,” said Mr Anthony Gabriel, an architect.

Scope of Protection

Mr Sivam Subramaniam, Editor-in-chief at *Asia Insurance Review*, a media representative and conference organiser, notes that the biggest challenge for the industry today is that people are living longer and are outliving their savings. “We need insurance to ensure that when we retire there are sufficient savings and protection to cover us till death. Insurance is about peace of mind. Some people are reluctant to think about insurance as they see it as inviting disaster or are ignorant of its value and benefits. Talk to agents from different companies to see what is being offered as some may be inclined to sell you a policy which pays them more commission rather than for what you need,” he said.

There are as many different types of coverage options as there are needs, ranging from protection against premature death, critical illness, accidental injury or medical expenses.

Rising healthcare costs call for plans that reimburse hospital bills and are important no matter which stage of life we are at. The idea is to seek a Medisave-approved expense reimbursement plan which combines MediShield Life - the basic health insurance plan administered by the Central Provident Fund Board - with additional private insurance coverage.

The extra coverage of the private insurance component would provide additional benefits as well as the choice of staying in a private hospital or a higher-class ward in public hospitals. It is also possible to

ON BUYING LIFE INSURANCE

“The fact that the majority of Singaporeans are underinsured is a cause for concern as they are exposed to financial risk in the event of an unexpected emergency.”



Ms Angela Hunter
Chief Marketing Officer and
Executive Vice President
Prudential Singapore

“The idea is to get clear recommendations on which plans would be appropriate for particular financial needs, priorities and budget. Also, when a person marries or starts a family, these needs evolve and plans may need to be adjusted.”



Ms Wong Sze Keed
Chief Agency Officer
AIA Singapore

NO EQUAL FIT

add a rider to your chosen plan to pay for any deductible or co-insurance portions of your hospital bill not previously covered. This add-on would complement an existing plan to ensure that your hospital bills are covered in full.

The appropriateness of insurance protection depends on one's lifestyle or family history. For people active in sports, a personal accident plan would be worth considering due to the higher probability of related injury. Others who have a distinct family history of cancer, kidney or diabetic conditions would be advised to look into higher critical illness coverage to counter this likelihood.

"Health insurance should be one of the first things that we look at when we do our financial planning," said Ms Hunter. Prudent financial planning requires that we should not forget these health protection needs.

"Unexpected illness or injury brings medical expenses

or even worse, inability to generate future income. In some cases, a major medical event wipes out a lifetime of savings. Preparing early and adequately for the consequences of a health crisis prevents financial hardship later."

Beyond Insurance

To complement health insurance, excess funds could be used for a diversified financial portfolio which includes different asset classes: cash, bonds, equities and other alternatives such as property or commodities. It all depends on how much is available to be risked and how far one is able to stretch this risk. Early preparation would grant the advantage of greater compounded returns.

According to Ms Wong, the only other alternative to having insurance is to accumulate a significant amount of wealth so that there is enough to cover hospital and medical expenses. Even then, unpredictable or

"Not all insurance products are equal fit to everyone, and their long-term cost benefits are not easily understood by many consumers. Certified financial planners can help consumers to select products that give them the best value."



Professor Shaun Wang
Nanyang Business School
Nanyang Technological University



UNEXPECTED ILLNESS OR INJURY

brings medical expenses

or even worse, inability to generate future income. In some cases, a major medical event wipes out a lifetime of savings. Preparing early and adequately for the consequences of a health crisis prevents financial hardship later.

escalating expenses may strain finances that are finite, or even incur debt, which an appropriate policy would prevent.

"Insurance is an important product for households to exercise risk management and financial prudence. Consumers, by forgoing some present consumption in the form of premium, are protected against unexpected losses and enabled to save for retirement. Insurance companies are heavily regulated and managed by professionals, to ensure that consumers' interests are protected. Nevertheless, not all insurance products are equal fit to everyone, and their long-term cost benefits are not easily understood by many consumers. Certified financial planners can help consumers to select products that give them the best value," said Professor Shaun Wang of the Nanyang Technological University's Business School. ■

CONCLUSION With insurance, it is never a case of being over protected. By matching insurance coverage and premiums to your lifestyle, insurance can offer you a peace of mind and protection for your family and yourself.



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Living, Breathing Asia



Durian Feasting Fit for a King

NUSS held its first all-you-can-eat durian feast satisfying all durian lovers who turned up in full force to enjoy the King of the Fruits!



The sell-out event attracted over 500 participants, each digging into an endless flow of decadent tropical fruits which included mangosteens, rambutans, longans, coconuts and of course, durians throughout the four sessions over the weekend.

"I definitely felt the price of \$48 for this feast was worth it for the great quality durians, and the ambience was great as well. I wanted to try

out something different — eating fruits for a meal and I have to say we all really enjoyed it!" said Shermeen Ng, an NUSS member and participant of the feast.

The feast did a great job of bringing people together for one common interest — the durian. The distinct scent of durians permeated the air and could be smelled from far away. It was clear the rain did not dampen the spirits of the participants. Durian aficionados could be seen smiling as they wolfed down mouthfuls after mouthfuls.

Members also brought their families, making the event a truly family affair. Even those who were not big durian fans attended for their families.

"I am personally not a huge fan of durians but the smiles on my family's faces really showed that this event was worth it," said Ain Kapoor, another participant of the feast.

"My family and I enjoyed the durian feast thoroughly. The durians were really good and so were the



accompanying coconut juice and local fruits. Worth the long queues!" said Melodie Wong, one of the winners of the durian feast social media contest that ran on Facebook and Instagram in June.

Another social media contest winner, Fong Jek Howe, said, "There's an implicit trust that NUSS provides good valued and well-organized activities and I definitely enjoyed the event. There were high quality durians and thoughtful inclusion of coconuts to pare down

the 'heatiness'!"

"It felt fantastic winning such a contest and I will be joining more of such events in the future! It's a nice event and definitely worth going!" said Song Yangyu, yet another social media contest winner.

It was obvious with the contented faces seen around as participants savoured the endless flow of creamy, rich Mao Shan Wang and sticky sweet Hong Xia durians, that this feast proved to be a great success.



Let's Dance D&D
3 September 2016
Kent Ridge Guild House



Dancing the Night Away!

It was a night of fun as NUSS hosted the DanceSport Dinner and Dance organised by the DanceSport Section. Members were treated to a night of good food, great music and joyous dancing. The attendees were entertained by live music from local band 'Music So Good' (MSG) and a series of familiar and all-time favourite songs. With a scrumptious dinner and countless dances, the success of this event was evident in the smiles and laughter of the guests as they jived the night away. This event is a regular feature on DanceSport Section's calendar and is organised to encourage members and guests to let their hairs down while promoting active and healthy living.

Grad Jam Night
8 and 22 July 2016
The Chill Lab

For the Love of Music

NUSS members were treated to a variety of music from participating bands at the Grad Jam Night as part of the Society's efforts to promote music in Singapore. Various bands and music groups were invited to come together for a performance to celebrate the universal love for music. Both nights were memorable and members enjoyed themselves so much that Grad Jam Night will now be a monthly affair! Grad Jam Night will have performances every first and last Friday of the month at the Chill Lab. Remember to drop by for a night of music and fun!

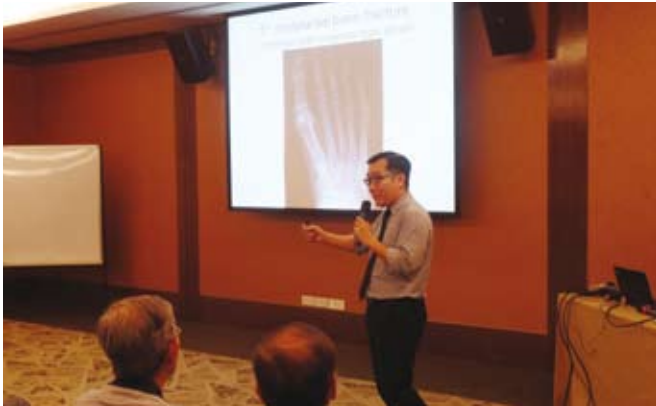


SNAPSHOTS

Happy Feet - Relieve Foot and Ankle Pain
12 July 2016
Kent Ridge Guild House

Happy Feet, Healthy Feet!

Most of us have experienced some form of foot and ankle issues without really knowing the cause and reason for the condition. Sixty seven members and guests attended Dr Chee Yu Han's talk entitled 'Happy Feet' during their lunch hour. After everyone enjoyed a sumptuous buffet lunch, Dr Chee shared information with participants on some common foot and ankle problems, their causes and their respective treatments using latest techniques. This event is organised by NUSS' Active-Ageing and Lifelong Learning Sub-Committee, and proudly supported by the National University Hospital.



Cloud Computing
22 September 2016
Kent Ridge Guild House



Business in the Cloud

As the world becomes more internet-savvy, more businesses are moving into cloud computing for their business needs. These include cloud storage, applications and other computing tools, which allow businesses more flexibility to deploy their human and computer hardware resources. NUSS recently organised a workshop to help members learn more about harnessing this new computing model and free online tools for their business needs.

Equipped with laptops, participants tried their hands at cloud-based tools such as Google documents and sheets, which are changing the way businesses share information and collaborate within and outside their organisations. The trainer also demonstrated the ease of creating a simple data collection or sign-up form using Google forms.

The Ageing Eye: Causes of Blurring Vision
26 September 2016
Kent Ridge Guild House

Clearing Up The Blurring Vision



NUSS recently hosted Dr Paul Zhao, Consultant in the Department of Ophthalmology at the National University of Singapore at a lunch-time talk at Kent Ridge Guild House to share his knowledge on the common causes of eye problems which develop with age.

While it is common to experience blurring vision and some difficulties in reading as one ages, Dr Zhao shared that understanding these common problems will help people learn how to deal with them in a more appropriate and timely manner.

Much of the two-hour talk focused on presbyopia, cataract and age-related macular degeneration. Dr Zhao also covered the various treatment options available for these problems. The audience listened with rapt attention whilst enjoying the lunch spread that was prepared for them. More than 100 participants attended the talk, which was organised by Active-Ageing & Lifelong Learning Sub-Committee and supported by the National University Hospital.

Essential Communications with Dashboards
21 July 2016
Kent Ridge Guild House

Communicating Easily through Visible Dashboards

Participants spent an evening with Eric Hong, engineer, educator and founder of training company, Integrateddots.com for an informative session on creating dashboards using Microsoft Excel. This is the second session arranged after receiving overwhelming support in the initial workshop held on 17 March 2016. Participants learned how to build good dashboards through live demonstrations and were provided with useful templates that they could download after the event. Hong also explained the importance of transforming large data into valuable visualised information. With over 25 years of experience working with multi-national corporations, Hong also lectures extensively at tertiary level institutions to share his knowledge and experience.



3D Cartoon Mooncake Making Workshop
 10 September 2016
 Kent Ridge Guild House

Bonding through Mooncake Making

In line with the Mid-Autumn Festival, NUSS hosted a 3D mooncake making workshop to give parents an added opportunity to bond with their children. It was a hands-on and enjoyable workshop with parents working alongside their children to guide them in making the mooncakes.

At the end of the workshop, every pair of parent-child went home with two boxes of four mooncakes each - a testament to their successful completion of the workshop.

Parents who attended the workshop expressed their joy in participating and many indicated that they would be glad to sign up for similar bonding activities in future.



Angry Mechanical - Designer workshop
 5 September 2016
 Kent Ridge Guild House



Mechanical Engineering could be Fun!

Most non-engineers would think that any sort of engineering is boring and should be avoided at all cost. It usually does not cross one's mind that mechanical engineering can be fun. NUSS dismissed that myth by hosting a workshop to expose participants to the fun side of mechanical engineering. At the workshop, participants were taught how to design, construct and operate machines using 3D models and to inject movements into their LEGO projects. The participants had a great time working on their projects and constructing wondrous creations from their own imagination!

Young Etiquettes - Little Ambassadors
 7 & 8 September 2016
 Kent Ridge Guild House

Learning Soft Skills with Fun!

NUSS hosted the 'Young Etiquettes - Little Ambassadors' programme which aimed to teach children aged eight to 12 years old different soft skills so that they can become confident and sociable individuals. Children learned the importance of manners and social etiquettes as well as discovered how to observe and apply social etiquettes at the two-day workshop. They also gained knowledge on fine dining etiquettes and were given individual and group tasks to enhance their learning through practice and play.



SNAPSHOTS

4th Line Dance Jam Summer Fling @ Ridge
9 July 2016
Kent Ridge Guild House



Dancing on the Line

NUS held its 4th Line Dance Jam with over 90 members and guests decked out in bright summer colours and participated in this aptly themed “Summer Fling @ Ridge” dance jam. Line dance instructor and DJ, Jane Ng, spiced things up by teaching participants some great dance routines. The event ended with a Lucky Draw as well as Best Dressed prizes, leaving everyone eagerly awaiting the next time to jam together once again.

Pain Relief Workshop Series - Massage for Shoulder Pain and Lower Back
8 & 15 July 2016 (Shoulder Pain) / 22 & 29 July 2016 (Lower Back)
Kent Ridge Guild House

Pain Relief Massage in Practice

After receiving overwhelming responses from previous sessions, two more sessions for Shoulder Pain and Lower Back Pain relief were held on 8th and 15th July and 22nd and 29th July respectively. Eight participants in each of the sessions were given insight into the types of pain experienced, causes, cures and pain management relief with simple massage techniques by experienced trainer Rachel Ong, a full-fledged wellness practitioner certified in Pilates, personal training, rehabilitation and massage.



Mastering Emotional Intelligence For Career Success
 17 & 24 September and 8 & 15 October 2016
 Kent Ridge Guild House

Mastering EQ to Enhance Career Success



NUSS hosted a two-part workshop on emotional intelligence (EQ) to help professionals learn more about handling their emotions and interactions with others. According to the workshop facilitator Juliana Mamoni, mastering the four EQ pillars of self-awareness, self-management, social awareness and relationship management are fundamental in building a successful career.

Held over four sessions, the workshop also introduced participants to tools to increase their ability to understand their own behaviours towards others as well as to connect and empathise with individuals in any social setting.

At the end of the workshop, participants expressed their satisfaction and gratitude to the Society for organising workshops relevant and useful to working professionals. Most reported that they had benefitted tremendously and would be able to apply the knowledge gained to forward their careers.

Oktoberfest
 9 September 2016
 Kent Ridge Guild House



Drinks, Food, and Music – the Perfect Oktoberfest Mix!

On tap was the all-time favourite German beer – Erdinger – among other drinks. The buffet spread was just as mouth-watering with scrumptious whole roast lamb, tender pork knuckles and succulent German sausages.

Besides the music and food, attendees partook in signature Oktoberfest games such as beer drinking, sausage eating and German horn blowing to spice up the atmosphere! Winners also walked away with fantastic prizes sponsored by Asia Pacific Brewery.

Members and guests were having so much fun that many were reluctant to leave when the event officially came to an end at midnight. As they streamed out to make their way home, many could be heard arranging to meet up again at the Oktoberfest next year!



SNAPSHOTS

An Auchentoshan Affair
23 August 2016
Suntec City Guild House

Whiskey and Food – the best couple in the house

Whiskey has, in recent years, fascinated Singaporeans. It is savoured on its own, or paired with food. NUSS held a whiskey pairing session where participants explored the wonders of the triple-distilled whiskey – Auchentoshan.

Auchentoshan is a single malt whiskey started by Irish refugees back in 1825. It belongs to one of the longest serving distilleries in the Lowlands today. Auchentoshan's unique triple-distilled process softens the flavour and body of the whiskey making it smooth and mostly sweet. This makes pairing it with food an ideal choice.

The presenter introduced whiskey in general to the members and guests before diving deep into Auchentoshan as a brand and label. He guided our participants the way to drink and appreciate whiskey before finally, sharing the secrets of how to appreciate the finer art of pairing whiskey with food to enhance the taste and flavours of both whiskey and the food.

Participants were treated to five labels

of Auchentoshan, namely the Auchentoshan Three Wood, the Auchentoshan 12 years, the Auchentoshan 18 years, the Auchentoshan 21 years and the Auchentoshan American Oak. These were beautifully paired with freshly shucked oysters, BBQ back ribs, smoked duck breast and black peppered beef.

It was a fun and informative evening as participants learned how to appreciate whiskey and food pairing with a knowledgeable host. If you have missed this opportunity, keep your eyes out for our next whiskey pairing session!



Tee Off at 3 Exclusive Clubs

With your NUSS membership card, you get to play at three exclusive country clubs at preferential rates.

Pick your best clubs and head over to **Raffles Country Club**, **Sembawang Country Club** or ***Warren Golf & Country Club!**

The Golf Course at Warren Golf & Country Club will be undergoing renovation from **6 June 2016 onwards for a period of a year. Nine holes will be closed for the first six months, followed by the other nine for the next six months.*

Terms and conditions apply.

For information on fees and bookings, please refer to <http://tinyurl.com/gq37mk5>

For enquiries, please contact Kelly Koh at kellykoh@nuss.org.sg or 6586 3741.

NUSS
The Graduate Club



Green Action

The setting and weather played out perfectly as the NUSS Golf Section celebrated another successful completion of its annual event.

The new course at the Singapore Island Country Club, set amidst the surrounding picturesque rainforest, was a fitting venue to host the 30th NUSS Golf Annual. As the 132 golfers gathered for the afternoon shotgun tee-off, there was a lot of excitement in the air with three hole-in-one prizes up for grabs.

The hole-in-one prizes were a Mercedes-Benz CLA Shooting Brake, a pair of Business Class tickets to Melbourne or Dubai and one dozen of Jim Beam Whiskey generously sponsored by Mercedes-Benz Singapore, Emirates Airline and Beam Suntory respectively.

With the attractive prizes giving an extra boost to the golfers, competition was

intense, albeit friendly. A total of six divisions were contested as the competitors drove, chipped and putted through the challenging 18 holes.

When the day of golf came to an end, the coveted hole-in-one prizes remained unclaimed. However, the golfers still had a night of celebration ahead to look forward to, at the Della and Seng Gee Guild Hall.

As the golfers arrived at Kent Ridge Guild House for the pre-dinner cocktail reception, the relaxed and friendly atmosphere was enhanced by the performance from Jerry Murad, the entertainer for the evening. Casual chats and banter were peppered with laughter as the guests mingled after a day of intense golfing.

In his welcome address,



WINNERS OF 30TH NUSS GOLF ANNUAL

Position	Name	H'cap	Score
GUESTS' DIVISION			
Champion	Osada San	20	29 pts
First Runner-Up	Marcus Liu	18	28 pts
SENIORS' DIVISION			
Champion	Winston Woh	17	31 pts OCB
First Runner-Up	Koh Yau Chai	17.1	31 pts OCB
Second Runner-Up	Ng Boon Hong	20.9	31 pts
LADIES' DIVISION			
Champion	Toh Siew	23.5	30 pts
First Runner-Up	Woo Yin Leng	18.5	29 pts OCB
Second Runner-Up	Listar Nguyen	14.6	29 pts
'C' DIVISION			
Champion	Lee Poh Huat	22	33 pts
First Runner-Up	David Tan	24	29 pts
Second Runner-Up	Chia Seng Khim	21.3	28 pts
'B' DIVISION			
Champion	Stewart Tay	19	35 pts OCB
First Runner-Up	Eu Boon Hoe	21	35 pts
Second Runner-Up	Dr Denis Nyam	18.7	34 pts
'A' DIVISION			
Champion	Simon Er	16.4	37 pts
First Runner-Up	Benjamin Tan	10.3	35 pts
Second Runner-Up	Chua Heng Soon	17.3	33 pts
OVERALL CHAMPION			
Overall Best Nett	Eric Low	21.5	39 pts OCB
Overall Best Gross	Stanley Gan	13.9	82

NUSS Deputy Golf Convenor and Golf Annual Organising Chairperson, Mr Edmund Tan, thanked all the sponsors for their generosity and support. Besides the hole-in-one prizes, there were more than 80 prizes given out during the lucky draw segment.

Anticipation gave way to resounding applause as

the winners of the various categories were announced in the course of the evening. The loudest cheers were reserved for the winner of the Grand Prize in the lucky draw — Mrs Elsie Lim, who won a pair of Economy Class tickets to Dubai or Melbourne plus three night's accommodation in Australia. ■



Celebrating the Nation's Birthday with Great Golfing

In celebration of National Day, the NUSS golfing fraternity teed off to an exciting day at the Marina Bay Golf Course.

A total of 84 golfers took part in the annual tournament to mark National Day. Golfers in the morning flights were greeted at the course by great weather at the crack of dawn while the afternoon flights experienced a rain delay in the early afternoon.

Besides the National Day tournament, winners of past tournaments in 2015 also contested for the Gold and Crystal Cups. Member Simon Er emerged as winner of the Gold Cup as well as the Champion of the Men's Division for the National Day Golf Tournament, leading the field with 40 and 42 points respectively. The Crystal Cup was won by Chiew Siow Hoon with 34 points, while Linda Wee (36 points) clinched the winning position for the Ladies' Division for the

National Day Golf Tournament.

As the day of golfing ended, the golfers adjourned for the celebration dinner at the Kent Ridge Guild House. Popular National Day songs such as *Home*, *Count On Me Singapore* and *Stand Up For Singapore* were performed by NUSS' resident band, the Silverstones. Everyone sang and clapped along to the all-time favourites.



WINNERS OF NATIONAL DAY GOLF TOURNAMENT 2016

Position	Name	H'cap	Score
LADIES' DIVISION			
Champion	Linda Wee	23.6	36
Runner-Up	Chiew Siow Hoon	21.7	35
MEN'S DIVISION			
Champion	Simon Er	15.4	42
First Runner-Up	Koh Yau Chai	17.1	41
Second Runner-Up	Eu Boon Hoe	20	40
GOLD CUP			
Champion	Simon Er	14	40
CRYSTAL CUP			
Champion	Chiew Siow Hoon	22	34

In addition to the sumptuous dinner spread, the prize presentation and lucky draw were greeted with much enthusiasm from the audience. During the lucky draw segment, 10 NUSS Day's Evening Show tickets were given away as one of the prizes presented to the lucky winners.

As the evening wound to a relaxed close, the emcee and organising committee thanked everyone for their participation and the sponsors for their generous support. ■



Responding to a

COUNTER OFFER

With many employers struggling to retain good staff, professionals are increasingly likely to be presented with a counter offer when they announce their resignations. The decision whether or not to accept a counter offer is an important one that may have a lasting impact on your career.

You should consider whether the counter offer will truly address your original reasons for wanting to leave and if your future with the company could be impacted if you decide to stay.

It is in an organisation's best interest to retain their best staff if they can, so when a valued team member hands in his or her notice, managers will often try to financially incentivise the employee to stay.

Change can seem daunting and increased pay and progression is appealing, but before you accept the counter offer, you should consider a number of factors:

1 Are the reasons behind the counter offer in your best interest?

It is usually cost-effective to keep an employee through offering a pay rise or promotion than it is to hire and train a new staff, so this may be the main reason your employer wants you to stay.

"While it is clearly in your employer's interest to retain you, evaluate the reasons behind your intention to search for a job. Consider what motivated you to interview with another company and subsequently accept an offer for a new job," said Dominic Salomoni, Director - Commerce, Robert Walters (Singapore) Pte Ltd.

2 The trust has been broken

It may be worth considering whether your employer's opinion of you will be coloured by the fact that you considered leaving.

If you have been looking for another job, then your employer may see you as less trustworthy than before and could view any dental or doctor's appointments suspiciously which may make you feel unsettled at work.

3 Would you have received a pay rise or promotion if you had not resigned?

It is worth considering

whether you would have received this recognition of your hard work if you had not handed in your notice, and if not - do you want to stay at a company that does not reward its employees until they hand in their resignations?

"In some cases, employers will offer an increased salary as a counter offer at the direct expense of a bonus payment," added Dominic. "Particularly for professionals in fields where their bonuses account for a significant part of their annual incomes, this can interfere with their overall remuneration packages."

4 Why did you want to leave in the first place?

While financial rewards are attractive incentives, recent research has shown that employees are most likely to look for new job opportunities that offer them better career progression. So accepting a counter offer purely for the financial benefits does not mean that you will still feel satisfied in your role a few months later.

5 Will this affect your career prospects with future employers?

By accepting a counter offer, you might be viewed as being indecisive or irresponsible by the new company you interviewed with and received an offer from.

Word gets around fast, especially since hiring managers within similar industries communicate regularly about candidate experiences. This could impact your job opportunities with future employers. ■

While financial rewards are attractive incentives, recent research has shown that employees are most likely to look for new job opportunities that offer them better career progression.

This article was contributed by Robert Walters, one of the world's leading specialist professional recruitment consultancies and focuses on placing high-calibre professionals into permanent, contract and temporary positions at all levels of seniority. The Singapore business recruits across the Accounting & Finance, Banking & Financial Services, Human Resources, Information Technology, Legal, Sales & Marketing, Secretarial & Business Support, Supply Chain, Procurement & Logistics and Technical Healthcare. Established in 1985, the Group has built a global presence spanning over 25 countries.

Democratising Finance

New Financial Technology (Fintech) Platforms allow everyday investors to earn attractive fixed interest returns whilst supporting the growth of local SMEs.

Investors searching for ways to earn attractive and fixed interest rates on their investments are adversely affected by a low interest rate environment in Singapore. Furthermore, bonds issued by corporate entities that offer higher interest rates are often accessible only to institutions or high net worth individuals with high minimum investment amounts of \$250,000.

Many local small and medium-sized enterprises (SMEs) are often hindered by the lack of an operating track record that satisfies banks or do not have the assets that can be pledged to secure a loan.

In fact, SMEs only garner a *27 per cent share of all business loans despite making up 99 per cent of all enterprises, employing approximately 70 per cent of the workforce and contributing to 55 per cent of the gross domestic product in Singapore.

Marketplace Lending, a FinTech innovation, helps to address the dual challenges of providing everyday investors with an investment product that earns them an attractive fixed interest rate and avail SMEs with a viable and additional source of funding.

Several marketplace lending platforms had been set up in Singapore over the past one to two years and leverage on the Internet to enable individuals to pool lend to businesses at a fixed interest rate.

The pooling effect allows investors to invest in smaller amounts, effectively spreading their risks across multiple SMEs.

Investors are able to yield fixed interest returns of up to 20 per cent per annum in the form of a short-term note issued by each SME for up to 12 months.

However, these investments are not risk-free, and investors should be aware of the risks involved, which include the



Investors are able to yield fixed interest returns of **up to 20 per cent** per annum in the form of a short-term note issued by each SME for up to 12 months. However, these investments are **not risk-free**.

possibility of these SMEs defaulting on loans and interest repayments or the failure of the marketplace lending platforms.

To mitigate these risks, investors should:

- verify the operating track record of the marketplace lending platforms
 - identify the rigour and methods which the platforms use to determine the creditworthiness of issuers
 - adopt a portfolio approach by diversifying loan investments across many different issuers
 - analyse all available data provided by the platforms on the issuers
 - learn about the legal contractual loan agreements, loan recovery processes and servicing agreements (in the event of business closure) that the platforms have put in place to protect investors
 - ascertain the amount of investor fees charged (if any) by the platforms
- Marketplace lending is a financial innovation that democratises finance and creates an inclusive financial

ecosystem allowing everyday investors to take on the role of a banker and become a lender of choice to businesses. More significantly, it gives investors the opportunity to grow their money if they are able to manage the risks well. ■

*Sources: MAS, McKinsey, LKY IPS SME Financing.

This article is contributed by MoolahSense, Singapore's pioneer and leading marketplace lending platform whose pool of investors have financed many creditworthy SMEs and obtained for themselves attractive risk adjusted returns. For more information, visit MoolahSense's official website at www.moolahsense.com

Online Learning

For Self-Growth



Until recently, education has hinged on the ability for the teacher to meet physically with the student to pass on information and guide their thought processes to arrive at a desired result. With the advent of new technology, this is no longer necessary and it has opened up a world of possibilities.

Within today's fast-paced environment, the two skills that are imperative for success in today's economy are firstly, the ability to assign correctly the value of specific knowledge in relation to the demands of the economy and secondly, the ability to sort, sift, separate and acquire the right knowledge.

Valuing Knowledge

Not all information has equal economic value,

for example, knowledge associated with sunset industries and obsolete technologies (such as the classic typewriter) is valued less in the marketplace than knowledge that can be applied for greater economic value (such as converting online traffic into sales).

The Right Knowledge

After identifying the knowledge required, the next challenge is navigating the vast ocean

of information that is available and making sense of it all without getting overwhelmed. This is where a mentor is highly valued. Finding someone who knows what information is relevant, and who can help contextualise the information to your needs, is absolutely critical to your success. This will save you time, money and frustration.

Just understanding and applying these two basic principles will propel you towards greater success in your future endeavours.

Keeping pace in this ever-changing world can be easy and this is where online learning becomes critical. To thrive in today's economy, you need to constantly be learning what works and what does not work, especially outside of academia. Structured online learning is the fastest way to acquire the right knowledge, particularly in the Singaporean context where busy professionals can find it a challenge to find the time to attend physical classes. ■

PRACTICAL STEPS TO GET STARTED

TIP
1

Fortune favours the brave. The people who have the confidence to ask someone to **mentor** them are few and far between. Draw up a list of all your role models, research their contact details and get in touch with them. In today's age of information, you should have no problem getting their email addresses or at the very least an official email address.

TIP
2

Always think of what **value** you can give them. What would you be willing to do to gain their mentorship? It is going to take resources to mentor you, so think about how you can make it worth their while.

TIP
3

It is a **globalised world**. Do not limit your role models to only those who are easily accessible in your locale. Today's technology has enabled people from opposite ends of the world to communicate and learn from each other.



About the author

Fazil Musa is a serial entrepreneur, marketer and trainer. Fazil travels internationally to share his expertise to help companies

design, develop and deploy strategies to take their business to the next level. He teaches, empowers and trains professionals, entrepreneurs and everyday people, giving them the tools, strategies, techniques and systems to live a life of their design through immersion seminars, courses, breakthrough coaching, consulting and information products. More information can be found on <http://www.streetsmartuniversity.co>

HOW TO TALK ABOUT END-OF-LIFE ISSUES

Most people know how they want to live, but what about how they want to die? It's a good idea to think and talk about end-of-life issues early with loved ones.

If a stroke leaves you paralyzed, and then your heart stops, do you want CPR? If you develop dementia and can no longer recognise your family and friends, and cannot feed yourself, do you want a feeding tube to provide you with nutrition? What if you develop a terminal disease? What sort of treatment and care do you want to receive when you are in the last stages of illness?

For many of us, these are hypothetical questions. But they are also difficult questions about medical care that we should confront, think about and decide on at some time.

Being clear while you are still able to communicate your ideas and decisions can give you control over the sort of treatment and care you want should you be struck down by a sudden and unexpected illness later.

All too often, families face anguish and pain when they have to make a decision about the right treatment – or no treatment – for their loved ones.

Do they prolong their loved one's life when he or she is likely to be bedridden, on tube-feeding and in need of round-the-clock care? If they don't, are they giving up on someone who has spent his or her life looking after them?

Two years ago, I met a patient in the last stage of kidney failure. The kidneys play an important role in ridding the body of waste products, regulating blood pressure and the body's fluid levels. When the organs fail, dialysis is needed. Regular dialysis can and has helped prolong the lives of many people. They might live another 20 years, or

just a week. Dialysis can also be painful.

This patient in particular felt that he had lived a good life. As a retiree, he envisioned starting dialysis as subjecting himself to a life of suffering. He would rather die peacefully. Not surprisingly, his family rejected that decision as they could not understand the patient's decision to refuse a potentially life-sustaining treatment.

All too often, families face anguish and pain when they have to make a decision about the right treatment – or no treatment – for their loved ones.

I facilitated a discussion for the patient, his wife and family, and his doctors, after his case was referred to me. The meeting was intense and emotional as his family tried to change his mind. In the end, he won over his family.

He would not – and did not – undergo dialysis, and was referred to palliative care services to keep him comfortable at home. Advance



care planning provided a platform for this family to openly discuss the patient's health care preferences and be involved in decision-making.

To this patient, taking away the burden of having to make the difficult decision about how to care for him at that stage of his life was a precious

gift that he wanted to give his family.

As people who work in a hospital for patients with serious illnesses, we are constantly faced with the subject of end-of-life care. Our doctors often have to ask patients about their treatment choices or the extent of

Singapore has a diverse population with different cultural and religious needs, and death and dying are still taboo topics that aren't easy to bring up.

palliative care they want to receive. For me, the subject has been particularly relevant ever since I first became a social worker working with renal failure patients, eight years ago.

But it has only been in recent years that a formal process to address such issues began to gain currency. Known as advance care planning or ACP, this process helps patients and their families think about, discuss and document their personal health care preferences. The decisions that result from the discussions can be documented and kept with a patient's hospital medical files. Although not recognised as a legal document, it is kept with the patient's medical notes and can help doctors understand his or her attitude towards death and care, should the need arise.

There are three kinds of documents used in advance care planning: general advance care plans for people who are generally healthy and which ask questions like, "To you, what is living well?", disease-specific plans for those suffering from chronic and progressive illnesses like renal, lung or heart failure, and preferred plan of care for the terminally ill.

Although the idea has gained much ground in the United States, Canada, Australia and New Zealand, advance care planning is still a new concept in Singapore.

But realising its growing relevance, restructured hospitals have begun



gearing up, setting up pilot programmes and training staff to be advocates and facilitators of the process.

Advocates, when they sense the need for such discussions, introduce the process to the patient, while facilitators guide the patient and his family through the process.

Singapore has a diverse population with different cultural and religious needs, and death and dying are still taboo topics that aren't easy to bring up.

Then, there is language. It is difficult enough having to go into an emotive, complex dialogue about death without having to deal with the complexities of translating concepts in English into Malay, Tamil or the different Indian and Chinese dialects!

Many who work in hospitals, like me, have seen the differences that advance care planning can make. But we know that not everyone is ready to talk about end-of-life care.

Still, it is important that such a process is available so

that when needed, patients and their families have an avenue and people trained to help them explore such issues. ■

How can I make an advance care plan?

If you are an SGH patient, you can approach the Office of Integrated Care. Tel: 6576-2152 or e-mail: livingmatters@sgh.com.sg.

This article was contributed by **Mr Andy Sim**, Senior Medical Social Worker, Singapore General Hospital (SGH), who has worked mainly with kidney failure patients since joining the hospital in 1996. He is one of the lead medical social workers spearheading the implementation of advance care planning in SGH. He is also a member of the expert panel in the ACP national office. Andy is a Certified Thanatologist (ADEC, USA) and holds a Masters of Social Work from New York University (NYU), USA. He is a Fellow of the Zelda Foster Studies Program in Palliative and End-of-Life Care in NYU.

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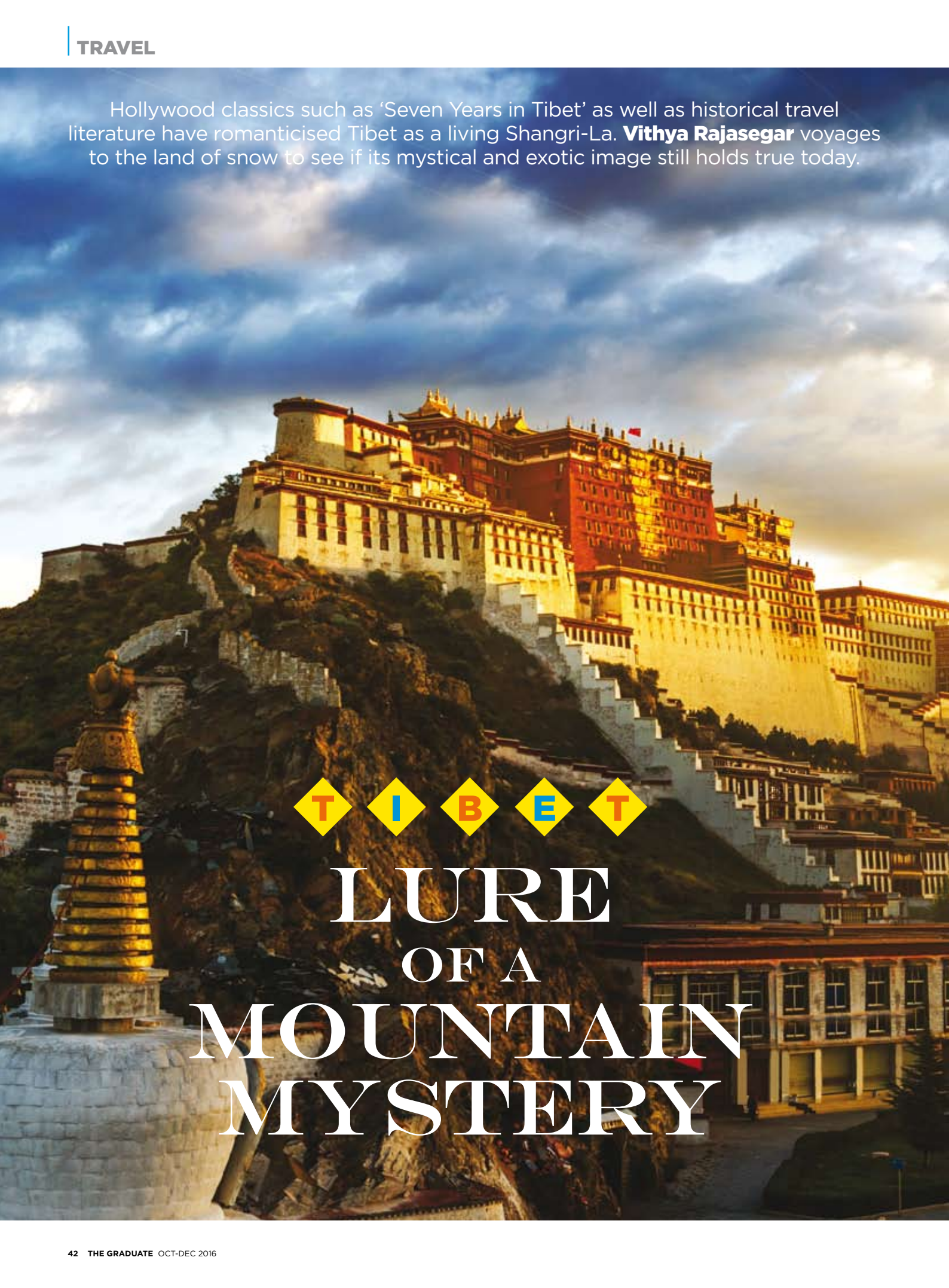
TIP

Online Programme for End-of-Life Guides

For those who would like to be trained or keen to simply gain knowledge with End of Life preparations, you can check out a full online training programme – End of Life Guide – designed to train people who want to support individuals and families facing the emotional, spiritual, physical, mental, and practical challenges death brings. The training is full of tips, skills and information enabling the learner to pour their natural compassion into serving others at this intimate and important time of life.

Website: <http://endoflifeguidetraining.com/end-of-life-guide-training/>

Hollywood classics such as 'Seven Years in Tibet' as well as historical travel literature have romanticised Tibet as a living Shangri-La. **Vithya Rajasegar** voyages to the land of snow to see if its mystical and exotic image still holds true today.



T I B E T

LURE
OF A
MOUNTAIN
MYSTERY



The Potala Palace in Lhasa.

Belgian–French writer-explorer Alexandra David Neel’s vivid descriptions of Tibet in her 1923 book, *Magic and Mystery in Tibet*, were those of a utopic world set amidst towering peaks, wandering ascetics and relentless glaciers. Having lived in the country for 14 years, her portrayals were real and she created a fascination for Tibet that grew into a pulsating lure for some – a lure which only a personal visit to the land of snowy mountains would sate the curiosity.

Lhasa today is still the capital of Tibet but now an autonomous region under the ambit of Chinese rule. Unlike when Alexandra David Neel braved all odds to become the first Western woman to enter this forbidden city, every visitor today will be constantly reminded that China now rules. It is an official rule that a trip to Lhasa has to be arranged by a state-registered tour guide, who would then keep track of the visitor’s whereabouts at all times. Annoying though this may be, it is essential to acquire a relevant permit to be able to see the historical grandeur of the ancient city of Lhasa.

Myth versus Reality

Flying over the Tibetan plateau is breath-taking - deep blue gorges weave through labyrinths of snowcapped peaks while random patches of dark green land nestle between meandering rivers, freezing summits and wispy clouds. The first leg of a journey into Tibet unveils a sleek and modern airport in a valley that lies at almost half the height of Mount Everest, surrounded by barren mountain peaks soaring high against a blue sky.

The stylish curve of Lhasa’s airport terminal is a stark contrast that belies the ancient tapestry of this nation’s history. Today’s Tibetan mien may appear contrived to tourists who are greeted with gushing *tashi deleks* (a Tibetan greeting) by chupa-

clad maidens waving soft toys resembling yaks in their hands.

For those aware of the strained political situation in Tibet, this animated cheer is a public facade of happiness and well-being, which are also portrayed on huge posters of smiling Chinese soldiers and elated Tibetan peasants vying for equal attention along the highway.

Beyond the stretch of long roads, weather-beaten farmers and their yaks toil away in barley fields. Enter the heart of Lhasa environs and the myth dissolves into a sordid reality of well-paved roads flanked by military and police checkpoints alongside worn down Tibetan architecture and, in the midst of it all, a half-erected mall heralding the advance of worldly brand names.

Potala Palace Impresses

While hauling luggage into hotels, tour guides enthuse about the Potala Palace, once home to His Holiness the Dalai Lama. Khampa guides, with their jet-black shoulder-length hair and high cheekbones, bear the vigour and machismo characteristic of a clan once admired for their valiance and ferocity in resisting foreign incursions, even those of Genghis Khan and his Mongolian hordes.

Their glory days over, these nomad warriors are helpless against the invasion of modern life and their lamentations about Chinese oppressors,

leaving them powerlessness in a shattered world.

This is a far cry from the early days of Neel's adventures in Tibet, where she had an audience with the Dalai Lama, then resident at the Potala in Lhasa overlooking its pristine valleys and unmolested monasteries.

The vagaries of burgeoning development have imbued Tibet with too much new and the likes of a timeless Shambhala have withered away. At the start of a fresh day, the Potala, former seat of the 14th Dalai Lama, is bathed in early morning light, displaying from afar, a magnificent impression of staunch tradition.

Close up, however, the sight of armed soldiers patrolling the vicinity paints a different picture. A central building draped in red and adjacent ones in white reveals streams of pilgrims and tourists doggedly scaling irregular stairways.

Everyday Life

Military control, surveillance and censorship makes their collective presence felt. At the Jokhang Temple, the holiest of grounds for Tibetan Buddhists, checkpoints abound, beefed up by apparent surveillance. Visitors may enter the temple only after having their bags scanned.

A tall statue of the Buddha wearing a crown of jewels stands serenely amid the swirling smoke of yak butter lamps, and hordes of tourists led by boisterous tour guides make beelines for the statues of King Songsten Gampo and his two consorts. Only the King and his Chinese wife have a plaque with their names inscribed in bold. The Nepali Princess Bhrikuti Devi, his first wife, has ironically been relegated to the margins of history – even though she had been instrumental in the building of Jokhang Temple.

Exploring the monasteries may put a visitor amongst local Tibetans who are privately bitter or sad about the harsh struggles they have to bear



Street in Lhasa.

to make ends meet, quite opposite to the statistical intimation of economic progress that has supposedly elevated the lives of the natives. Behind the modern facades lies a yearning for the esoteric past. Many visitors have been asked if they knew how the Dalai Lama was faring in exile.

Meditative Lake

One of the region's most important attractions –

Lhasa today is still the capital of Tibet but now an autonomous region under the ambit of Chinese rule... Every visitor today will be constantly reminded that China now rules.



Pilgrims and locals at Lhasa's Jokhang Temple, the most important temple in Tibet.



Yamdrok Lake, one of the holiest in Tibet.

Yamdrok Lake, one of the holiest lakes in the country – can be reached at 4,800 metres after a trip along long meandering roads. The sight of it is magical – a pristine, emerald apparition shimmering like a flat, polished jewel in the crisp, dry air.

The land stretches on forever as flocks of sheep and yaks amble past. Tents may be seen against a backdrop of black-necked cranes swooping over the lake and a landscape radiating tranquility, like the calm of a meditating mind.

Nightfall, however, dispels the quietude, for howling mountain winds, like the chorus of a thousand phantoms, lash the surface of the lake into a frothing tempest. After this, the warm comfort of a modern hotel in town is a welcome respite.

A visit to Tibet would be incomplete without a sojourn to the Drak Yerpa meditation caves. Located on the spur of a mountain, many ascetics - including the founder of Tibetan Buddhism, Padmasambhava - had made these caves their seats of transcendence. Clean crisp air and rolling green hills are touched by shadows of passing clouds.

A hike up the hills reveals



Tibetan pilgrims resting on Barkhor Street, Lhasa.

small, distant monasteries snuggling in unseen corners. Although they seek quietude, some old monks greet passers-by with tea and camaraderie.

The annexation of Tibet is something they recall in fragments, the ghost of the Cultural Revolution still haunting as it brings painful recollections of

how Red Guards destroyed holy sanctuaries, fired indiscriminate bullets and stomped on precious relics.

A cave at Drak Yerpa is the preferred solitary refuge away from the disapproving eyes of unwelcome occupiers.

Tibet presents a tragic legacy of imposition, disruption and separation,

yet it retains the deep esoteric appeal of its unshakeable roots. One cannot help but wonder at the resilience of its traditions despite their attempted dismantling by intruders from across its borders, of the degeneration of a way of life that still stirs the imagination of intrepid explorers. ■

REDISCOVERING

THE SILK ROAD

Twenty-seven members and their friends enjoyed eight days of adventure in exploring the Silk Road on a trip organised by NUSS.

From its beginnings as a trade route between China and Eastern Europe, the Silk Road now functions more as a tourist destination for visitors to learn and explore the history of China.

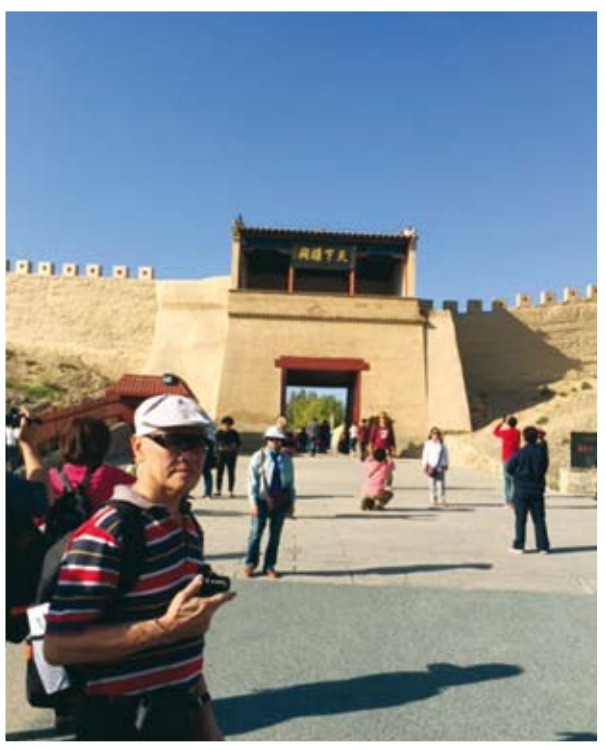
NUSS member, Mr Koh Lian Huat was impressed by the various landmarks he visited, particularly the Shuidong Cultural Ruins, where a film simulating the natural disaster that destroyed the whole area 30,000 years ago was played.

Among the highlights of the trip were the Jiayuguan Fortress and the Mogao Grottoes, which housed wonderful ancient sculptural arts of Buddhism that were built with donations from generous donors and the skills of excellent artists. The group

also made a pit stop at the famous Flaming Mountains, which was popularised by the Chinese literary classic, *Journey to the West*.

"I could feel the heat from the Flaming Mountain and it was 55 degrees [Celsius] on the ground when we reached there," shared Mr Koh, who went on the trip with his friends. "Going on the trip with friends that I had made in NUSS made this trip even more enjoyable."

The group also took in the spectacular scenery along the route such as the Shahu Nature Reserve and went on an open-air cruise along the Heavenly Lake near Urumqi, which was situated 1,980 metres above sea level and surrounded by tree-covered hills and the Snow Mountains. The weather during the cruise



Jiayuguan Fortress.



Cliff Great Wall.



Zhangye Danxia Landform.

was beautiful and sunny, making the view even more spectacular.

Besides the scenery, the group was treated to cultural highlights such as the tomb of the Xixia Emperor, which demonstrated the high level of civilisation of its people at that time. The tomb also displayed the well-developed social framework of that ancient era that likely paved the way for modern civilisation in China.

Another major highlight of the trip was riding on the

new Oriental Express train. The train was luxurious on its own, with cabins made of mahogany wood and windows designed for its riders to sit comfortably in their rooms to enjoy the scenery as the train sped through the countryside.

Mr Koh remarked that he was glad that he had the chance to enjoy the experience of travelling the Silk Road particularly with the companionship of friends, both old and new. ■

“I could feel the heat from the Flaming Mountain and it was 55 degrees [Celsius] on the ground when we reached there. Going on the trip with friends that I had made in NUSS made this trip even more enjoyable.”

Mr Koh Lian Huat

NUSS member



Shahu Catchment.



Heavenly Lake.

Tomb of Xixia Emperor.



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[#brunch](#) [#instafood](#)

Picture is for illustration purposes only

For reservations, please call **6779 1811**, email scghmro@nuss.org.sg or visit www.nuss.org.sg

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Glutinous Rice

Or

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鱼子蟹肉鸳鸯饭
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Butter served with Fragrant Crispy
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Rice Noodles

– Choice of Dessert –

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Menu

Prime Rib

Served with Waldorf Salad,
Mixed Greens with Apricot & Figs,
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Potato, Sautéed Mixed Mushrooms &
Sautéed Spinach with Carrots

Dessert

Select from a la carte menu

Coffee / Tea



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NUSS
The Graduate Club



Kent Ridge Guild House
Agnes Phua at 6586 3771
agnesphua@nuss.org.sg

Suntec City Guild House
Judy Chak at 6395 6789
judychak@nuss.org.sg

Bukit Timah Guild House
Shehan Miskin at 6586 3269
shehan@nuss.org.sg

Prabavathy at 6395 6626
prabavathy@nuss.org.sg

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CALENDAR

OCTOBER 2016

HIGHLIGHTS

7 & 8 Oct

NUSS-PAUM Games



7 & 8 Oct

DramaWorks Productions: How to find a Soul Mate and Tiger Mums



8 Oct

Cooking with Sarab (Classic Indian Grills)



12 Oct

Beyond the Score: Soirée - An Evening in France of the 1910s



15 & 16 Oct



Spinning for a Brighter Future

15 & 22 Oct

Collecting Singapore Art Talk



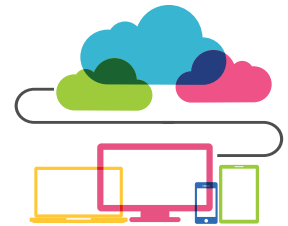
16 Oct

Annual Choir Concert



22 Oct

Advanced Secrets of free cloud-computing productivity tools



NOVEMBER 2016

HIGHLIGHTS

5 Nov



Home Visit to SWAMI Home

5 Nov

Automating Reports with Dashboards



5 Nov

Singathon 2016



9 Nov

21: Endless Connections



19 Nov

Cooking with Sarab (Christmas' dishes)



21 Nov

Brush Lettering for Juniors



23 & 24 Nov

Junior Radio Club



30 Nov

The App Designer



CALENDAR

DECEMBER 2016

HIGHLIGHTS

<p>3 Dec Children Christmas Bash</p> 	<p>3 Dec Housekeeping Management</p> 	<p>4 Dec Christmas Light-up</p> 	
<p>9 Dec AGM Golf Tournament</p> 	<p>10 Dec DanceSport Dazzling Christmas Ball</p> 	<p>13 Dec Annual Active Ageing and Lifelong Learning Christmas Lunch</p> 	<p>31 Dec New Year's Eve Countdown 2017</p>  <p><i>Happy New Year!</i></p>

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for Juniors

Every Sunday

Various timings



Karate

for Juniors

Every Saturday

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For 4 to 15 years old

Swimming | Tennis

For registration and enquiries, please contact **Kee Wei**
at 6586 3739 or email keewei@nuss.org.sg

Badminton | Ballet | Karate

For registration and enquiries, please contact **Gaby Leong**
at 6586 3744 or email gabyleong@nuss.org.sg

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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

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Update your contact details via email: mship@nuss.org.sg
or members login on our website: www.nuss.org.sg

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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 Jaz at jazchua@nuss.org.sg
Bowling	Monthly competitions @ Superbowl SAFRA Mount Faber Contact Santhi at santhi@nuss.org.sg
Bridge	Wednesdays @ BTGH: 7pm - 11pm Contact Santhi at santhi@nuss.org.sg
Darts	Mondays @ BTGH: 8pm - 11pm Contact Gaby at gabyeong@nuss.org.sg
Golf	Monthly Medals @ various venues Contact Kelly at kellykoh@nuss.org.sg
Running	Wednesdays @ KRGH: 7pm Sundays @ various places: 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 Saturdays @ KRGH 4pm - 6pm Contact Santhi at santhi@nuss.org.sg
Table-Tennis	Tuesdays @ KRGH: 7pm - 10pm Thursdays @ KRGH: 7pm - 10pm Saturdays @ KRGH: 2pm - 6pm Contact Kelly at kellykoh@nuss.org.sg
Tennis	Wednesdays & Fridays @ KRGH: 5pm - 10pm Sundays @ KRGH: 2pm - 7pm Contact Kee Wei at keewei@nuss.org.sg
Choir	Thursdays @ KRGH: 7.30pm - 10pm Contact Santhi at santhi@nuss.org.sg
Kids' Club	Regular activities @ various venues Contact Gaby at gabyeong@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 Jaz at jazchua@nuss.org.sg
Toastmasters Club	Every 4th Thursday @ KRGH: 7pm - 10pm Contact Gaby at gabyeong@nuss.org.sg
Music	Regular activities @ KRGH Contact Santhi at santhi@nuss.org.sg
DramaWorks	Regular activities @ KRGH Contact Santhi at santhi@nuss.org.sg
Arts Connections	Regular activities @ KRGH Contact Jaz at jazchua@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 Priscilla Chong at 6586 3704 or email priscillachong@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
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University of Saint Paul	Minnesota, United States of America
Hong Kong University Alumni Association	Hong Kong

Do you know?

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1 9 6 2

Intellectual Activism – *The Graduate*



Following a strong desire to contribute to intellectual discourse in Singapore, the Society's first publication – *The Grad* was launched in 1962 with an aim to be 'printed matter that matters.' It served to provide an outlet for informed opinions and creative expressions in addition to the usual club news.

From 1985, it became known as *The Graduate* and thereafter, underwent a revamp in 1993, resurfacing as a modern magazine. Today, *The Graduate* continues to undergo development and improvements to revitalise and invigorate its contents for its growing readers.

CONTEST

Guess this Restaurant!



Tell us which restaurant the Prime Rib Royale is served and stand a chance to win a \$20 F&B voucher!

Clue: The Prime Rib Royale is a prided specialty with a portion big enough for two or more and served with fresh greens and fruits.



Conditions and details for participation

- Entries must be sent via email to comms@nuss.org.sg with "Last Page Graduate Contest" in the subject line.
- Entries must include member's name and membership number.
- Entries must be submitted by 7 November 2016.
- Three (3) winners will be drawn from all correct entries.
- Each winner will win a \$20 NUS F&B voucher each.
- The decision of the organiser is final.
- Winners will be notified by email.
- NUS reserves the right to publicise winners' names.

Deadline
7 NOVEMBER 2016

ANSWER for the "Find Me!" contest in *The Graduate* (July to September 2016 issue):

Crab with Creamy Pumpkin Butter Sauce

Congratulations to winners **Kimberly Sie** (SA918P), **Priscilla Thong** (TB917C) and **Peter Hsu** (HA202J)!



We Welcome your Feedback...

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



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