

# THE GRADUATE





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### PRESIDENT'S MESSAGE

### Dear fellow members

and welcome a new one. To mark the start of 2018, we are pleased to announce a revamped version of *The Graduate*. Do look out for new and refreshed sections, such as "People", "Talking Point" and "Scene & Heard", and let us know what you think! We hope the new features will help keep you better informed on what's happening within and outside the Society, as well as keep you up to date on the latest membership benefits and offerings.

On behalf of the Society, I would like to warmly welcome President Halimah Yacob, a National University of Singapore (NUS) alumnus, as the 10<sup>th</sup> Chancellor of NUS. We are deeply honoured and privileged that Madam Halimah has accepted our invitation to be the Society's Patron, and we look forward to welcoming her to our Guild Houses.

The new year will also see a change of leadership at NUS. We welcome Professor Tan Eng Chye, who has assumed the role of NUS President, and Professor Ho Teck Hua, the new NUS Senior Deputy President and Provost. We look forward to working with Prof Tan and Prof Ho in the coming years to explore new areas of collaboration to support NUS and the wider graduate community.

Despite our disappointment with having to bid farewell to the Bukit Timah Guild House, the Society has continued to grow in strength. Our recent six-month Members' Rights Issue recruitment campaign was a resounding success, and I am delighted to share that since April 2017, more than 1,000 members have joined the Society. I would like to thank all members for their support, as well as the Membership Sub-Committee and the Secretariat for their hard work in making this membership drive a success.

Meanwhile, we will continue to explore options for a third Guild House, and will update members in due course.

In the coming months, we will also begin implementing a new Club Management System. We are confident that this will enable us to better serve the Society's larger membership, as well as support new initiatives, such as the remaking of the Graduate Network to create fresh opportunities to build third-party strategic partnerships.

Above all, I hope NUSS remains a space where members can share a laugh, good conversation and unforgettable memories.

Here's wishing everyone a prosperous and joyful 2018!







Yours sincerely

Eddie Lee President

### Revision of NUSS Jackpot Room Regulations

### **Dear Members**

Following the announcement by the Ministry of Home Affairs (MHA) on 20 July 2017, please note that we will be implementing the following changes with effect from 1 November 2017.

- 1. The Jackpot Rooms will operate from 11am to 11pm daily.
- 2. Only members aged 21 years old and above shall be allowed to enter the Jackpot Rooms.
- 3. No guests are allowed.
- 4. Members are required to sign in on every entry with their names, NRICs / relevant unique identification numbers, membership numbers and dates of birth.
- 5. For verification purpose, members will be required to produce their membership cards with photo upon request.
- 6. No NETS service will be available in the Jackpot Rooms.

We seek your kind understanding and strict adherence to the regulations above.

Thank you.

**NUSS Management** 



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THE GRADUATE IS THE QUARTERLY PUBLICATION OF OF SINGAPORE SOCIETY (NUSS)









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### KENT RIDGE GUILD HOUSE

9 Kent Ridge Drive, Singapore 119241

### **SUNTEC CITY GUILD HOUSE**

3 Temasek Boulevard (Tower 5) #02-401/402 Suntec City Mall Singapore 038983

Tel: 6779 1811

Email: secretariat@nuss.org.sg

### NUSS ADVISORY PANEL S Dhanabalan, Gerard Ee, Professor Tommy Koh

NUSS MANAGEMENT COMMITTEE 2017/2018 NUSS MANAGEMENT COMMITTEE 2017/2018
PRESIDENT – Eddie Lee Choy Peng
VICE-PRESIDENT – Edward Stanley Tay Wey Kok
HONORARY SECRETARY – Yip Kum Fei
HONORARY TREASURER – Catherina Tan Bee Hwa
HONORARY ASSISTANT SECRETARY – Paul Wang Syan (Dr)
HONORARY ASSISTANT TREASURER – Jeffrey Khoo Poh Tiong

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SUB -COMMITTEE CHAIRPERSONS

ACTIVE-AGEING & LIFELONG LEARNING
Edgar Liao Bolun
ALUMNI DEVELOPMENT AND UNIVERSITY RELATIONS Eugene Tan Zhi Zhong
COMMUNITY CARE Archie Ong Liang-Gay Archie Ung Liang-Gay
CULTURAL
Lim Wie Ming (Dr)
DISCIPLINARY
Chandra Mohan K Nair
FINANCE
Sean Kuan Thye
FOOD & BEYERAGE
Took Heigen Huis TONG HSIEN-HUI
TONG HSIEN-HUI
INFORMATION TECHNOLOGY
PAUL WANG SYAN (Dr)
INTELLECTUAL PURSUIT
Jeffrey Khoo Poh Tiong
MEMBERSHIP EXPERIENCE
SON YI DA
MEMBERSHIP MARKETING

MEMBERSHIP MARKETING Edward Stanley Tay Wey Kok SPORTS & RECREATION Mohan Balagopal

SECRETARIAT MANAGEMENT TEAM
CHIEF EXECUTIVE OFFICER
Roy Higgs royhigs@nuss.org.sg
F&B DIRECTOR
Henry Quah henryquah@nuss.org.sg
FINANCE DIRECTOR (ACTING)
Yvonne Ang [Ms] yvonneang@nuss.org.sg
HUMAN RESOURCE DIRECTOR
Tan Meng Mee [Ms] mengmee@nuss.org.sg
MEMBERSHIP DIRECTOR
Dinesh Singh dineshsingh@nuss.org.sg MEMBERSHIP DIRECTOR
Dinesh Singh dineshsingh(anuss.org.sg
SPORTS & EVENTS DIRECTOR
Jenny Ng (MS) jennyng(anuss.org.sg
SERVICE & SPORTS DEVELOPMENT SENIOR MANAGER
Richard Chitrakar richard(canuss.org.sg
CORPORATE COMMUNICATIONS MANAGER
LEGGIS (SELICIME) ISSUED MANAGER
LEGGIS (SELICIME) LEGGIS MANAGER
LEGGI Joscelin Sun (Ms) joscelinsun@nuss.org.sg FACILITIES MANAGER Mike Chan mikechan@nuss.org.sg INFORMATION SYSTEMS MANAGER Ho Weng Wah wengwah@nuss.org.sg

### PUBLISHING AGENT NEWBASE CONTENT PTE LTD

REGIONAL MANAGING DIRECTOR Lee Walsh COMMERCIAL DIRECTOR Sarin Wee EXECUTIVE CONTENT DIRECTOR Rod Mackenzie CONTENT DIRECTOR Ming Rodrigues CONTENT EDITOR Reena Nathan SENIOR ART DIRECTOR Ginny Gay SENIOR RELATIONSHIP MANAGER Serene Lee

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# AN ENDURING PARTNERSHIP

As Indonesia and Singapore mark 50 years of friendship, the Ambassador of Indonesia to Singapore highlights new areas for collaboration between the two countries.

n 7 September 1967, Singapore established formal diplomatic relations with Indonesia. Five decades on, this relationship has evolved into a significant partnership and warm friendship between the two countries.

In an effort to preserve this close relationship, His Excellency (H.E.) Ngurah Swajaya, Ambassador of the Republic of Indonesia to Singapore, outlined three growth sectors for collaboration between the two countries – infrastructure and business development, tourism, and energy.

He shared that infrastructure, in particular, is top of President Joko Widodo's agenda for Indonesia's development.

"We know that we have been left behind in terms of ensuring that the logistics [of setting up businesses] can be easily facilitated throughout Indonesia. There are challenges, as you can imagine, with 17,000 islands and many different administrations. But this year, for the first time, our government has allocated almost 20 per cent of the government budget for infrastructure development," said H.E. Ngurah Swajaya.

### DID YOU KNOW?

Indonesia is set to become the world's seventh largest economy by 2030.

2 More than 2,000 Indonesian businesses operate in Singapore, in industries like retail and finance.

In 2016, the Attorney-General's Office of the Republic of Indonesia and Attorney General's Chambers of the Republic of Singapore and Indonesia signed a memorandum of understanding on cooperation between the two countries. It provides a framework for sharing and exchanging information on applicable laws and policies, as well as specific aspects of criminal cases, among other cooperative activities.





FACING PAGE: HIS EXCELLENCY (H.E.) NGURAH SWAJAYA SHARED THAT THERE IS STRONG INTERST FROM SINGAPORE TO INVEST IN INDONESIA'S INFRASTRUCTURE DEVELOPMENT

THIS PAGE, CLOCKWISE FROM TOP LEFT: MEMBERS GAINED INSIGHTS FROM H.E. NGURAH SWAJAYA'S PRESENTATION ON SINGAPORE-INDONESIA RELATIONS

INDONESIAN DELEGATES TOOK THE OPPORTUNITY TO MINGLE WITH ONE ANOTHER AT THE EVENT

H.E. NGURAH SWAJAYA WAS FORTHRIGHT IN HIS ANSWERS TO QUESTIONS FROM MEMBERS

NUS PRESIDENT MR EDDIE LEE PRESENTED H.E. NGURAH SWAJAYA WITH A SMALL TOKEN AT THE END OF THE NIGHT





He also noted that Indonesia has developed several mechanisms to boost the ease of doing business in the Republic.

H.E. Ngurah Swajaya was addressing members as part of NUSS' Meet-The-Ambassador Series, held at the Kent Ridge Guild House on 25 September 2017. He is the 15<sup>th</sup> foreign dignitary invited to speak to members since the Series was inaugurated in 2009.

NUSS President Mr Eddie Lee said that the Series "is part of the Society's mission to promote a vibrant intellectual graduate community, and stimulate discussion on local and foreign perspectives and opportunities for furthering bilateral relations and global development."

On Singapore's long-standing relationship with Indonesia, Mr Lee said: "Singapore and Indonesia are not only neighbours by geography but also long-term partners in areas such as trade, investment and defence. As we embrace new challenges in the ever-changing future ahead, it is important for both nations to strengthen diplomatic ties."

H.E. Ngurah Swajaya echoed Mr Lee's sentiments, highlighting the importance of forwarding ties and cooperation between Indonesia and Singapore. He also mentioned the importance of reaffirming such a strong partnership through initiatives like the RISING50 celebration in September, which included a combined flypast featuring aircraft from the Republic of Singapore Air Force and the Indonesian Air Force.

Later in a dialogue session moderated by Dr Michael Goutama, NUSS Intellectual Pursuit Sub-Committee Member and Chairman of KADIN Singapore Committee, H.E Ngurah Swajaya was asked to rate the relationship between Singapore and Indonesia on a scale of one to 10, to which he enthusiastically replied, "In early 2016, I would have rated the relationship at only six or seven out of 10. Now with RISING50, eight and a half or nine out of 10!" This was received by a hearty round of applause from the audience.

Many attendees appreciated the fresh insights. "This Series is a platform where real insights are shared, allowing us to understand a country's socio-political and economic spheres much better than what we read in the media," said NUSS member Raymond Yip. "It certainly helps to clear any misunderstandings, creating little ambassadors in each one of us, so that we can explain such issues clearly to others."

NUS business student Calvin
Wee – who plans to join the
Society after he graduates – loved
the intimate atmosphere and
thoughtful dialogue session. "I
find the Meet-the-Ambassador
Series extremely useful because
participants are given the exclusive
opportunity to ask questions, which
might be sensitive, in a closed-door
dialogue session," he said, adding
that the Series also gives members
greater awareness of the changes in
different countries, be it economic,
political or social. ■

### MEMBERS SAY 'YES' TO NEW SYSTEM

Proposed resolution to acquire new Club Management System passed at NUSS General Meeting 2017.

mplemented in 2006, the NUSS Club Management System (CMS) has been struggling to keep up with the complexity and diversity of the Society's administrative and operational needs. This is largely due to an increase in initiatives, services and programmes for the Society's growing membership, now 15,000 strong.

With this in mind, the IT Sub-Committee came up with a proposed resolution to acquire a new CMS, setting aside a proposed budget of S\$900,000. The IT Sub-Committee is co-chaired by Dr Paul Wang, CEO of IT start-up ARKemis and a Management Committee member, and Professor Christopher Chia from NUS Business School, who was formerly CEO of the Media Development Authority (now known as the Info-communications Media Development Authority). Prof Chia was also Chief Executive of the National Library Board, where he played a vital role in transforming Singapore's library system.

The proposed resolution was put to a vote at the NUSS General Meeting 2017 on 23 October. Dr Paul Wang was the proposer of the new system, and the seconder was Dr Lim Wie Ming, a Management Committee member and member



of the IT Sub-Committee.

The meeting was attended by 13 associate members and 96 ordinary members – above the quorum of 35 ordinary members. "The resolution was drafted following extensive research and deliberation by the IT Sub-Committee," said NUSS President Mr Eddie Lee, who opened the meeting.

Before a vote was called, Dr Wang explained the requirements of the new CMS and considerations of the IT Sub-Committee. Among the considerations were the cost of integrating third-party systems for expanded services, and other contingency plans. In addition, a third of the budget will be used to reboot finance and membership modules. On the current CMS, Dr Wang said the modules have inflexible processes and limited reporting capabilities. "The back office staff go through a lot of challenges to churn out reports... to support the various Sub-Committees." The new CMS will feature a built-in workflow platform, which supports flexible processes and boosts productivity.

Other areas of concern include F&B, facilities and events. For F&B, service at the Club's eateries is slow during peak hours, said Dr Wang. The new system could feature e-ordering, which would allow waiting staff to be more efficient. In terms of facilities and events, increasing membership – and thus higher demand for services – has resulted in a backlog of paperwork. An upgraded system will ease the burden on staff.

Dr Wang also highlighted that the current system poses a technology risk as it was developed on Microsoft Visual Basic 6 – a programming software that was discontinued in 2008 and is no longer supported by Microsoft.

Several members had concerns. Some asked if the IT Sub-Committee had considered the Software as a Service (SaaS) approach, which could be more economical. In response, Dr Wang said that the tender was also open to vendors offering SaaS.

To assure members that the IT Sub-Committee's proposed budget was prudent and reasonable, Dr Wang presented the amounts that other clubs in Singapore were spending for a new CMS for comparison.

The resolution was eventually carried by 86.67 per cent of voting members. Dr Wang thanked the members for their support and reiterated: "We need to progress with time, and provide a platform or two that we can be proud of."

### **WINNING** THE WAR **AGAINST DISEASES**

*Emerging technologies* could be just the ammunition we need, said awardwinning researcher and NUSS Professor Lim Chwee Teck.

he statistics are grim. By the time Singaporeans turn 75, one in four men and one in five women would have been diagnosed with cancer. It is also estimated that one in nine Singaporeans have diabetes – a chronic disease on the rise, and one that was highlighted by Prime Minister Lee Hsien Loong at the National Day Rally 2017.

"Singapore has declared a war on diabetes. At NUS, we have declared a war on diseases," said Professor Lim Chwee Teck of NUS' Department of Biomedical Engineering. "Diseases are an enemy to be reckoned with. They never compromise, they never discriminate, and they never sleep."

Prof Lim, who is also Principal Investigator at NUS' Mechanobiology Institute, was giving his first NUSS Professorship Lecture titled "Engineering the Future of Medicine", at Kent Ridge Guild House on 15 November 2017.

The NUSS Professorship Lecture was launched in 1996, using an endowment of S\$1.5 million to fund talks by

eminent NUS professors from different disciplines. The lecture series is a platform for intellectual discourse among NUSS members, the NUS community and the general public.

In his lecture, Prof Lim shared that NUS biomedical engineers were putting the final touches on inventions that tackle diseases like cancer and diabetes.

One of these inventions is a 1.5cm by 1.5cm microfluidic biochip, which will revolutionise cancer diagnosis. The biochip separates billions of red blood cells from cancer cells in a process called liquid biopsy. It is less painful and safer than tumour biopsy, which is currently used to diagnose cancers and requires surgery.

By repeating the process at different stages, doctors will be able to track the disease's progression and provide personalised treatment.

Another innovation is a smart sole for diabetic foot ulcers, which can help patients maintain foot health. Walking can put pressure on the ulcer, which can aggravate its condition and, in some cases, lead to amputation of the limb.

A smart sole sends a signal to a user's phone when it detects excessive pressure. It comes with an application that can "advise the patient to change his walking pattern", Prof Lim said.

As promising as these technologies sound, it would still take 10 to 20 years for them to be used by practitioners, as time is needed approval and commercialisation.

However, Prof Lim advised the medical community not to lose heart. He quoted Bernard Baruch, the American financier who was advisor to several US presidents, "There are no such things as incurable, there are only things for which man has not found a cure."

In closing, he encouraged the audience to join the medical or biomedical engineering field. "If you want to make a difference in someone's life, this is one way you can do it."

The call resonated with graduate student Ye Ke Han, who said, "I feel this research will provide solutions for the issues hospitals are facing."

Prof Lim's lecture was the third NUSS Professorship Lecture of 2017. He is the first NUS professor to be conferred the NUSS Professorship. To learn more about Prof Lim. check out the Oct-Dec 2017 issue of The Graduate.

IN HIS LECTURE, PROF LIM FOCUSED ON CURRENT ADVANCEMENTS IN MEDICAL TECHNOLOGY, ARTIFICIAL INTELLIGENCE AND BIG DATA



# TAKING the lead

Newly appointed NUS President, Professor Tan Eng Chye, and Senior Deputy President and Provost, Professor Ho Teck Hua – both of whom are also NUSS members – share their hopes and goals for the University and Society.

### HOW DO YOU FEEL ABOUT YOUR APPOINTMENT?

**Prof Tan:** It is a great privilege to be the next President of NUS. Professor Tan Chorh Chuan has been an excellent President, and it is an honour to build on his outstanding work.

Prof Ho: I am excited about the "Tan-Ho Partnership". Eng Chye and I have known each other since our undergraduate days at NUS, and we work very well together. As Eng Chye's wingman, my role is to support him as we further transform this University.

### TELL US BRIEFLY WHAT YOU HOPE TO ACHIEVE FOR NUS.

Prof Tan: Building on the good work of its past leaders, we will vigorously pursue our strategy of nurturing future-ready graduates, strengthening lifelong education, as well as delivering impact in education and research. I look forward to working closely with Teck Hua and the NUS community, as well as the leadership team at NUSS, to grow NUS' reputation as a top university.

Prof Ho: As Singapore's flagship university, it is important that NUS continues to develop and deepen its strengths in research to tackle complex challenges confronting Singapore and the world, and to create novel solutions. Our focus

will always be on creating value for Singapore and Singaporeans, and we look forward to NUSS' continued support in these areas.

### WHAT ARE YOUR OTHER PLANS FOR THE UNIVERSITY?

**Prof Tan:** One of my immediate priorities is to shape NUS into a place for every learner. As the national university, we aim to set the standard for lifelong learning. We have been greatly encouraged by the overwhelming response to the Lifelong Learning Initiative for NUS Alumni (LLINA), and are looking into freeing up about 5,000 places a year and 25,000 in five years for this initiative. We hope to make access to LLINA very liberal, beyond our alumni. Prof Ho: I hope to create an enriching, lifelong community of learning; one that not only prepares our students well for their initial careers, but supports them at every key stage of their working life. This can only be done together with the NUS community, and so we look forward to working with NUSS to further engage with our alumni.

### WHAT AREAS CAN NUS BUILD ON OR ENHANCE?

**Prof Tan:** To continue to be among the world's great universities, we must further

PROFESSOR
TAN ENG CHYE
Appointed NUS
President on
1 January, 2018

Member, Board of Directors, Defence Science and Technology Agency, Ministry of Defence

Member, Board of Governors, NUS High School of Mathematics and Science

Member, International Advisory Council, Southern University of Science and Technology in China

### Credentials

Bachelor of Science with First Class Honours in Mathematics, NUS

Master of Science in Mathematics, Yale University

PhD in Mathematics, Yale University

accelerate NUS' transformation by driving innovation across talent development, education that is future focused, and research that has impact on lives and society. We can also expect more adult learners in our classes in line with our holistic approach to lifelong learning. Pedagogies may need to be changed or even reinvented to enhance learning outcomes for a more diverse class of learners.



Prof Ho: The future of work in Singapore and around the world is changing rapidly, and so must the way we impart knowledge and learn. For NUS to continue to influence the future, we need to explore fresh ideas and pioneer new initiatives, so that NUS' education, research and service contributions remain innovative and relevant to Singapore, Asia and the world.

### WHAT DO YOU LOOK FORWARD TO NUS AND NUSS ACHIEVING TOGETHER?

Prof Tan: I hope we will continue to have a warm and familial relationship with the Society in the years ahead. Teck Hua and I also look forward to working hand in hand with the NUSS leadership to further advance our relationship for the benefit of NUS and our alumni. Prof Ho: NUSS has been a supportive partner in our efforts to

engage with our alumni. We hope to see more alumni who are NUSS members participate in our initiatives, and support our students and graduates wherever and whenever possible. Eng Chye and I would like to extend our collaborative relationship with NUSS and explore opportunities that benefit both organisations. We look forward to NUSS' continued support for the University's initiatives.

### HE RIDES LIKE THE WIND

USS member and avid cyclist Francis Chan shares how joining the NUSS Cycling Section has strengthened his passion for the sport. By MARY LIM.

### HE LEARNT TO CYCLE AS A CHILD BUT DOES IT NOW MORE SERIOUSLY FOR FITNESS.

"I work as a chartered accountant in a fast-paced and deadline-driven environment. To help relieve stress and boost my general well-being, I exercise regularly by swimming, running and cycling. The last is a significant part of my routine as I plan to eventually swap high-impact running for low-impact cycling. It minimises pressure on my knees, while strengthening leg muscles and improving fat burn."

### HE HAS DEVELOPED HIS OWN EXERCISE REGIME.

"I devised my own Balanced Lifestyle 7 Days regime, which comprises motivation, strategy, discipline and assessment. My annual target for cycling is 5,000km, which is about 100km a week. I cycle four hours weekly – usually with my friends in the evening – and I try as often to cycle instead of driving or taking public transport."

HE WANTED TO BE PART OF THE NUSS CYCLING SECTION – BEFORE IT WAS EVEN SET UP! "For 10 years, I called and wrote in to enquire about setting up a Cycling Section. So when it was launched in 2017, I signed up immediately!"

### RIDING WITH THE NUSS CYCLING SECTION IS AN EXPERIENCE LIKE NO OTHER.

"Though it's newly formed, we already had cycling trips to Jurong Lake Gardens, from North-Eastern Riverine Loop in Punggol to Coney Island, and at East Coast Parkway along the Tanah Merah Coast Road. We do it once a month, and all are welcome to join no matter what type of bike you ride – be it road, folding or hybrid. I'm looking forward to more social (I call them 'kopi') rides, where we can explore new routes in Singapore or even beyond."

### CYCLING IS A WAY TO BUILD STRONG BONDS.

"To quote a John Donne poem: 'No man is an island'. The friendship between cyclists are among the strongest I've ever encountered. There is a sense of camaraderie among us. Riding

with a group like the NUSS Cycling
Section also allows me to learn
from more experienced cyclists
and share with others what I've
learnt. The friendship forged with
my cycling buddies has extended to
our families, and we often travel
together. We know that we

can call on and help each other in times of need."

For more information about the NUSS Cycling Section, visit nuss.org.sg/events/cycling-section.

# ALL FOR ACTIVE AGEING

fter retiring as vice-dean of NUS' Faculty of Business Administration, Chua Joon Eng has encouraged others to continue learning through his work with the Active-Ageing & Lifelong Learning (ALL) Sub-Committee.

### HIS WORK WITH THE ALL SUB-COMMITTEE IS A PERSONAL ENDEAVOUR IN ACTIVE AGEING.

"In 1978 at the age of 40, I had a heart attack. That was when I realised the importance of active living and ageing, and living life to the fullest."

### HE HAS HAD MANY MEMORABLE MOMENTS WITH THE ALL SUB-COMMITTEE SINCE JOINING 14 YEARS AGO.

"In 2006, I formed a group consisting of ALL members to study the craft of short story writing, as well as topics like the history of China, comparative religion and the wealth and poverty of nations. We met every Tuesday for more than two years. As a group, we also travelled overseas to places like Fujian and Hainan, and visited points of interest in Singapore, such as the Sun Yat Sen Nanyang Memorial Hall and NUS Museum."

### THESE HAVE INSPIRED HIM TO DO MORE.

"The warm fellowship I enjoy with members and other seniors led me to do more for the ALL Sub-Committee. I have developed and taught two courses – Appreciating and Writing Short Stories for Seniors, and Reading, Understanding and Analysing Financial Statements for Seniors, in collaboration with the National Silver Academy (NSA)."

### HE PLAYED A CRUCIAL ROLE IN THE COLLABORATION BETWEEN THE NSA AND ALL SUB-COMMITTEE.

"In 2016, the ALL Sub-Committee decided to offer training programmes in collaboration with NSA. Our then chairman, Mr Lai Kim Seng, formed a group to explore the feasibility of this collaboration, which I led. We called for trainers for the programmes, and eventually 12 proposals were picked. These were accepted by both the ALL Sub-Committee and NSA. One significant benefit of this collaboration is the substantial fee subsidy for our Singaporean senior members who attend the courses."

### ATTENDING THESE COURSES IS A GREAT WAY FOR SENIORS TO LEARN NEW THINGS AND MEET PEOPLE.

"Those who know very little about managing money, for instance, should attend our finance course. I would recommend first-time senior members to come, as it's important to learn how to manage money for retirement. Meeting new people is another bonus, as seniors get to enjoy the companionship of friends while picking up new knowledge."

HE HAS MANY YEARS UNDER HIS BELT. "With my years of experience and passion for sharing knowledge, I hope to create more interesting content for the NSA courses, to keep members engaged and mentally stimulated. I would like to advise members to bear in mind that while it is important to stay strong and healthy, it is also important to be constantly challenged intellectually and

To sign up for an NSA course, visit nuss.org. sq/about-nsa.

connected with

others." ■

People is a new section featuring our inspiring members. If you have an interesting story to share or know any members who do, drop us an email at thegraduate@nuss.org.sg



# FOR NUSS MEMBERS ONLY! TOPSENTOSAATTRACTIONS









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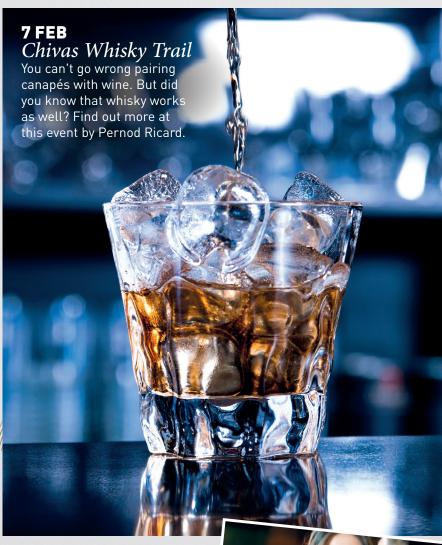




As a NUSS member, you can enjoy premium privileges from a variety of recreational activities, intellectual and networking events, as well as gastronomical delights!

For more information and enquiries, visit www.nuss.org.sg, call 6586 3704 or email marketing@nuss.org.sg!





### **10 FEB**

Valentine's Day Special: Singles High Tea Love is all around!

Love is all around! Make your Saturday more memorable by meeting and mingling with other singles.



### **23 FEB**

### Ang Pow Golf Challenge Indulge in a round of golf and lo hei

Indulge in a round of golf and *lo hei* dinner with fellow friends as you usher in the Year of the Dog.



### **24 FEB**

# DanceSport: The Joy of Celebrating Spring Gather your friends and bop

Gather your friends and bop along to catchy festive tunes at this lively dinner and dance.



### **25 FEB**

### Lion Dance Spectacular 2018 Join us in ringing in a prosperous

Join us in ringing in a prosperous Chinese New Year with awe-inspiring lion and dragon dances, as well as Wushu performances!



### **25 FEB**

### ComCare: Chinese New Year Luncheon with the Elderly

Kick off the year with a luncheon organised by the ComCare Sub-Committee to spread joy and cheer to the less privileged elderly.





### **15 MAR**

### Professorship Lecture by Professor Marlon Boarnet

Join Prof Boarnet as he discusses how urban planning can create an experimental tradition that leverages big data and telecommunications to build cities of the future.



# Lifelong Self-Care: A Good Night's Sleep in Your Hands

Is worry, fatigue or tension keeping you up all night?
Learn how to achieve better sleep quality using the Triple Path Meditative Exercise. Find out how you can also boost mental calmness and physical relaxation with self-massage and acupressure.

### **29 MAR**

### Professorship Lecture by Professor Bao Zhenan

Come listen to Prof Bao as she discusses the design and development of skin-inspired electronic materials to enable unprecedented performances in medical devices.



All information stated in this section is correct at time of printing. For updates, please visit nuss.org.sg.



### **MENTORSHIP WELCOME DINNER**

19 SEPTEMBER 2017, DELLA & SENG GEE GUILD HALL, KENT RIDGE GUILD HOUSE

### Learning from the best

Great conversations flowed as relationships were forged at this dinner to welcome a new batch of 176 mentors and mentees of the NUS-NUSS Mentorship Programme 2017/2018. Mr Eugene Tan, Chairperson of the Alumni Development and University Relations Sub-Committee, said he was "encouraged to see NUSS members stepping forward to dedicate their time and effort in guiding NUS students", while Dean of Students, Associate Professor Peter Pang, emphasised the importance of gaining life skills to navigate future careers.







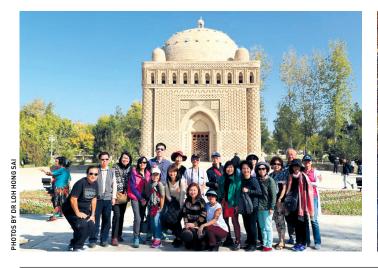
### **6<sup>TH</sup> CUAA-NUSS-PAUM FRIENDSHIP GOLF CLASSIC**

2-3 OCTOBER 2017. TEMPLAR PARK COUNTRY CLUB & KELAB GOLF PERKHIDMATAN AWAM

### Golf diplomacy

Golfers from NUSS, Chulalongkorn University Alumni Association (CUAA) and the Persatuan Alumni Universiti Malaya (PAUM) competed against one another in this annual friendly, which also aims to build alumni ties across countries. PAUM capitalised on their home advantage and emerged champion, with NUSS coming in a close second. The event ended with a gala dinner, where golfers toasted their wins and renewed their friendships.







TOUR TO UZBEKISTAN – JEWEL OF THE SILK ROAD 4-12 OCTOBER 2017

### An experience to remember

Nineteen NUSS members and guests spent nine exciting days in Uzbekistan on a tour organised by the Society. Besides learning about local lifestyle, history, culture and architecture, the participants were also taken to three UNESCO World Heritage cities – Khiva, Bukhara and Samarkand – all of which were along the historic Silk Route. Members also experienced living in a yurt and riding a camel. Look out for other tours to exotic destinations such as Bhutan and Mongolia, which have been planned this year for NUSS members and friends! Check nuss.org.sg for updates.

### YEALANDS WINE-PAIRING DINNER 5 OCTOBER 2017, CAFE ON THE RIDGE, KENT RIDGE GUILD HOUSE

Members decked out in their best Indian outfits to experience the pairing of Yealand's finest wines with Cafe on the Ridge's North Indian menu. Over a four-course dinner that included dishes such as Tandoori King Prawns and Mutton Rogan Josh, 40 members tasted five featured wine labels, including two which were NUSS' Wine of The Month in Oct-Dec 2017.





### CHILDREN'S DAY CELEBRATION 7 OCTOBER 2017, DELLA & SENG GEE GUILD HALL, KENT RIDGE GUILD HOUSE

### A day of family fun

NUSS' inaugural Children's Day celebrations saw 150 kids having a boisterous good time as they hopped on a bouncy castle, watched a magic show, played with sculpted balloons and participated in a lantern-decorating contest. Some even got their profiles sketched by a caricaturist. Parents and children alike greatly enjoyed themselves. NUSS member Dr Alvina Kek liked the variety of games and events, and thought having a caricaturist there was a great idea, while Ms Lim Chern Chern, who is also a member, felt that combining the Children's Day and Lantern Festival celebrations was meaningful.







## TABLE TENNIS FRIENDLY WITH NANYANG TECHNOLOGICAL UNIVERSITY (NTU) 14 OCTOBER 2017, TABLE TENNIS ROOM, KENT RIDGE GUILD HOUSE

It was a nail-biting match as the NUSS Table Tennis Section battled it out against teaching staff and research students from NTU in this friendly game. Led by Paralympics player, Professor Mu Yuguang, who represented Singapore in the 2017 ASEAN Paralympics in Kuala Lumpur, NTU won with a score of 9-6. Nevertheless, both teams enjoyed the game and got the opportunity to strengthen their relationship.



### **PLAY AND FANTASIES ART EXHIBITION** 19 OCTOBER – 15 DECEMBER 2017, NUSS ART GALLERY, KENT RIDGE GUILD HOUSE

Visitors to the NUSS Art Gallery from mid-October to mid-December last year found themselves on a therapeutic journey of self-discovery through the work of art psychotherapists Kit Louis and Mira Yoon, as well as multidisciplinary artist Yoko Choi. At a dialogue on 26 October 2017, the three artists also shared with members the background of and techniques used in their works.

### PLAY AND FANTASIES







### **LADIES' NIGHT**

19 OCTOBER 2017, COLLEGE & GUILD FUNCTION ROOMS, SUNTEC CITY GUILD HOUSE

### Girls' night out

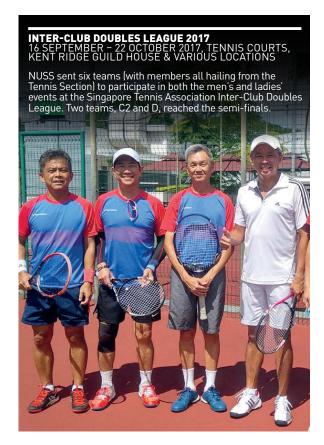
Laughter is the best medicine, and it was prescribed at NUSS' inaugural Ladies' Night, where 65 members and quests had a memorable evening mingling and enjoying jokes performed by stand-up comedian Noorislicious. It was a sea of red and black at the full-house event as attendees came dressed to the theme. The Best Dressed winner won S\$120 worth of yoga classes at NUSS. Said member Ms Chelsea Chan, "The dance music added spice to the evening and made me happy. Thank you, NUSS, for a memorable and wonderful ladies' night!"



SNAPSHOTS: A TALE OF FOUR STORIES 20-21 OCTOBER 2017, DRAMA CENTRE BLACK BOX

### Compelling acts

Do we sometimes forget the family ties and friendships that make life worth living? NUSS DramaWorks gave us a compelling reminder about the value of our relationships through two sold-out performances of Snapshots. The strong 11-member cast took us through four one-act stories, from the tribulations of a soul-searching beer lady and an unlikely pair of bank robbers, to a lonely widower and a pregnant woman confronted by her mother's mortality. Keen to try your hand at acting? DramaWorks will host a workshop by theatre director Jeffrey Tan in the run-up to its next production in May 2018! Stay tuned.









ANNUAL CHOIR CONCERT: LOVE, HOPE AND JOY 22 OCTOBER 2017, CONCERT HALL, SCHOOL OF THE ARTS SINGAPORE

### Smash hits

More than 380 members were taken on a musical journey around the world at the NUSS Annual Choir Concert. Presented in English, Chinese, Japanese and Latin, the songs centred on love, hope and joy. Members were deeply moved by the touching performances. "The NUSS Choir aims to share the benefits of singing, which is to bring joy into the lives of its audiences," said Dr Fong Poh Him, Convener of the NUSS Choir. Guest choir, The Graduate Singers, entertained with their delightful voices and choral favourites.



### **DANCESPORT DAY**

22 OCTOBER 2017, DELLA & SENG GEE GUILD HALL, KENT RIDGE GUILD HOUSE

### Posture perfect

Fifty members put on their dancing shoes to learn new moves and techniques on DanceSport Day, organised by NUSS DanceSport. The day started with a line dance workshop by Belinda Yeo, followed by a tango session by Alan Yan and cha-cha workshop by Rosario Privitera. Members stopped for lunch and tea in between the workshops, taking the opportunity to mingle with one another in a fun, informal setting. Overall, they loved the idea of learning different dances and are looking forward to more dance events organised by the Society.



**BEYOND THE SCORE: MEMORIES OF DISTANT SHORES**25 OCTOBER 2017, COLLEGE, CAMPUS & GUILD FUNCTION ROOMS, SUNTEC CITY GUILD HOUSE

### Hitting the right notes

The fifth instalment of Beyond the Score, a music appreciation series jointly organised by the Alumni Development and University Relations Sub-Committee and the Yong Siew Toh Conservatory of Music (YST), took 44 members and guests on a musical journey across the globe. The event, which featured works by Russian composer Dimitri Shostakovich and Argentine composer Astor Piazolla, was aimed at introducing attendees to the art of music appreciation. The event is also a platform for intellectual discourse. YST fourth-year students, violinists Andrew Ng and Kim Kyu Ri, and harpist Charmaine Teo shared interesting anecdotes, historical references, and insights into the mind of a master composer. "I really enjoyed myself although I am new to classical music. I will definitely come back for the next one," said Mr Karuna Ramanathan, a first-time participant.





**VOLUNTEERING OPPORTUNITIES FOR NUSS MEMBERS**19 & 26 OCTOBER 2017, CLUNY & EVANS ROOMS, KENT RIDGE GUILD HOUSE

### Fostering a spirit of volunteering

Representatives from the Centre for Non-Profit Leadership (CNPL), Company of Good, and SAGE Counselling Centre were invited to host talks to help strengthen the spirit of volunteerism within the Society. Members were given insights into how they can play a part in meaningful volunteer initiatives. The CNPL shared volunteering opportunities for members looking to contribute their expertise to non-profit sectors, while the Company of Good encouraged members to engage in strategic corporate giving in aid of other businesses and the larger community. Members were also given the option to volunteer at SAGE Counselling Centre, a non-profit and non-religious voluntary welfare that provides assistance to the elderly and their caregivers.

SCENE 8



### NUSS LIFELONG LEARNING PROGRAMME OCTOBER TO DECEMBER 2017, KENT RIDGE GUILD HOUSE

### Learning for life

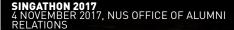
Since July 2017, NUSS and the Council for Third Age have partnered to deliver short courses by the National Silver Academy, to promote active ageing and lifelong learning among NUSS members. Facilitated by the Active-Ageing and Lifelong Learning Sub-Committee, the courses include Basic Conversational Mandarin, and Real Estate Wealth Management.

NUSS member Lim Soon Hock, who took part in the Appreciating and Writing Short Stories workshop, described it as "a new discovery". "I was inspired by the enthusiasm and interest of many participants, and I'm glad I signed up!" Some of the courses are taught by NUSS members who have amassed valuable experience in their own fields and want to share it with others.

The next round begins in January 2018, and members can look forward to four new courses: Caregivers Training in Activities of Daily Living; Fun Games and Leisure Magic for Retirees; Fun Introduction to iPhone App Development; and Fun Introduction to Android App Development. The courses are available to all seniors, and those aged 50 and above enjoy subsidised rates.



SCENE & Heard



Ten choirs from various primary and secondary schools came together to sing at Singathon 2017, organised by NUSS Choir as part of their outreach programme to bring young choristers together and build camaraderie. The event also aimed to expose Singapore's young talents to national choir standards, and give them a benchmark experience for



### GOLF SECTION OYERSEAS TRIP TO CHENGDU 8-12 NOVEMBER 2017, LUXEHILLS INTERNATIONAL COUNTRY CLUB, POLY GOLF CLUB & GRAND HILL GOLF & COUNTRY CLUB

Sunny days and clear skies greeted the 36 participants on this golf trip. Golfers played two competition games at Luxehills International Country Club and Poly Golf Club, and one social game at Grand Hill Golf & Country Club. Outside the games, members explored the rich history of this 2,400-year-old city, as they visited the historical Jinli street and Dujiangyan, an ancient irrigation system. They also stopped by the Chengdu Research Base of Giant Panda Breeding.







### **NUSS CELEBRATORY DINNER**

16 NOVEMBER 2017, INNER CHAMBER, KENT RIDGE GUILD HOUSE

### Night of honour

"NUSS is indeed privileged to have so many remarkable individuals among us, thus reinforcing our position as a premium Club made up of outstanding and distinguished graduates ready to contribute not just to the society but to the nation." This statement by Mr Eddie Lee, NUSS President, encapsulates the pride and pleasure that pervaded the annual celebration held in honour of recipients of the National Day Awards 2017.

Awards received by NUSS members included the Public Service Star, Public Administration Medal (Gold, Silver, Bronze), Commendation Medal, Public Service Medal, Efficiency Medal and Long Service Medal, all of which recognise different forms of contributions to Singapore. "I'm delighted that over the years, our efforts to raise awareness on critical issues affecting Singapore have empowered our members to play a more active role in contributing to the common good of the nation," Mr Lee said at the celebratory dinner.

Winners and other guests were treated to a sumptuous dinner and a compelling performance by the lazz Trio











### Recognising outstanding staff

It was a proud moment for NUSS staff such as Mr Ronald Chak. Senior Banquet Team Leader at SCGH Banguet, and Mr Lenny Hidayat Mohd Marwi, Senior Duty Manager at the Front Office. They were presented with a Star and a Silver award, respectively, at the Excellent Service Awards (EXSA). which handed out a total of 29 awards to staff Launched in 1994 EXSA recognises those who have delivered quality service; it also seeks to develop service models so others can emulate, and to create service champions. Mr Chak, who has worked with NUSS for 10 years, shared his secret to excellent service: "They key is to make guests feel like they have come home whenever they visit the Club."

Mr Lenny recounted his most memorable experience in his five-and-half years with NUSS, "A member had visited the children's playroom and lost her sandals. I found out later that someone else had worn her sandals home by mistake! So I managed to get them returned. She was so pleased she wrote to my management to praise my good service." Flashes from smartphones went off as everyone got together for wefies, after which they enjoyed a high tea reception.







### **CONGRATULATIONS TO ALL OUR 2017 NUSS EXSA RECIPIENTS**

### Star EMPLOYEE NAME

Rena Toh Ronald Chak Wai Kuan Chris Chong Chee Hon Chen Pui Yee

### Gold **EMPLOYEE NAME**

Agnes Phua Lian Eng Paul Lim Wee Liam Shanmuganathan A/L P S Ho Sau Kum May Pang Chee Ken Woo Seow Mei Kelly Koh Kai Li Michelle Lau Siew Lay

**EMPLOYEE NAME** Theeban Nair A/L Mohan Tham Kar Mun Ravichandar Rajee Prabavathy D/O Tamilvanan Andy Lim Yan Fatt Jimmy Poh Tein Fuei Cherry Ng Shien Ling Tew Sock Hun Chin Jia Jun Delphina Tan Hui Pior Margaret Ee Suan Neo Samantha Vos Syed Anuar Bin Syed Ahmad Lenny Hidayat Bin Mohd Marwi Mallar Veeli D/O Vellasamy Gaby Leong Mei Teng

Linda Ng Lye Chun Yee

### **DEPARTMENT**

KRGH Ridge Bar SCGH Banquet SCGH Banquet SCGH Bistro

**DESIGNATION** 

Asst Bar Manager Senior Banquet Team Leader Banquet Team Leader Senior Captain

### **DEPARTMENT**

KRGH Banquet KRGH Banquet KRGH Ridge Cafe KRGH Ridge Bar SCGH Bistro SCGH Bistro Sports & Events Ğvm

### **DESIGNATION**

Banquet Sales Manager Banquet Supervisor Cafe Manager Waitress Senior Team Leader Captain Senior Sports & Events Executive Senior Fitness Instructor

### Silver

**DEPARTMENT** KRGH Ridge Bar KRGH Ridge Bar KRGHRight Note SCGH Banquet SGCH Bar SCGH Bar SCGH Bar SCGH Bistro The Scholar Membership Membership Membership Front Office Front Office Front Office Sports & Events Towel Counter

### **DESIGNATION**

Waiter Waitress Senior Captain Banquet Ŝales Executive Assistant Bar Manager Senior Captain Captain Waitress Captain Asst Manager, Membership Services Membership Services Executive Membership Sales Executive Senior Duty Manager Senior Duty Manager Member Relations Officer Sports & Events Executive Pool Attendant





NUSS MEMBERS' ANNIVERSARY BASH 22 NOVEMBER 2017, DELLA & SENG GEE GUILD HALL, KENT RIDGE GUILD HOUSE

### Toasting to good times

Members who had reached their first, fifth, 10th and 15th anniversaries with NUSS were invited. to this inaugural event to celebrate their time with the Society. The Japanese-themed standing cocktail reception kicked off with an energetic Taiko drums performance by MINDS Perform, and a speech by NUSS President Mr Eddie Lee. The NUS Japanese Circle and NUS Odoro Dance Group entertained for the rest of the evening, as members mingled with one another. NUSS member Mr Marcus Woo Junwen loved the standing party concept. "It created a cozy environment in which we could mingle. We talked a lot about how the school has evolved over time, and caught up with old classmates," he said. "The best part is now there is a plan to possibly start a new interest group, which may add to the diverse activities that the Society already offers."









CHRISTMAS LIGHT-UP 2 DECEMBER 2017, MAIN LOBBY, KENT RIDGE GUILD HOUSE

### Kicking off Christmas

Gathering to light up the Christmas tree at the start of the Christmas season has been a long-time tradition at NUSS. At the Christmas Light-up – one of the Society's most anticipated events of the year – NUSS President, Mr Eddie Lee, did the honour of lighting up the 18-foot Christmas tree. The NUS Alumni Singalong Group and the A Cappella Society added to the festive spirit by singing renditions of popular Christmas carols. Members took the opportunity to capture their Christmas memories at NUSS by taking pictures with Santa.



TENNIS SECTION AGM 2 DECEMBER 2017, THE CHILL-LAB, KENT RIDGE GUILD HOUSE

### Looking back and ahead

The NUSS Tennis
Section has appointed
new committee members
and a convenor, Mr Andy
Leon (picture, left), to lead
the Section in 2018. But it
was not all business at the
annual general meeting last
December.

The event was also an opportunity for members to come together for a fun night of bonding and to celebrate a year well spent.

Sumptuous food and games were some of the highlights of the night. The evening was rounded off with a lucky draw.





AGM GOLF TOURNAMENT 8 DECEMBER 2017, KEPPEL CLUB & KENT RIDGE GUILD HOUSE

### Fellowship on the green

After spending an afternoon trying to out-swing and out-putt one another at the Keppel Club, members from the NUSS Golf Section adjourned to Kent Ridge Guild House for dinner and their annual general meeting. On their minds, however, were more than dining and wining, as they got down to re-electing convenor Mr Joseph Ng and the Golf Section committee for 2018. Excitement ran high as members began to propose and exchange ideas on activities, tournaments and games.

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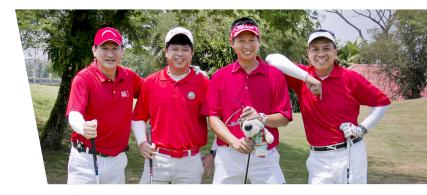


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- Squash
- Table-tennis
- Tennis







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### **ALL-TOGETHER CHRISTMAS PARTY**12 DECEMBER 2017, DELLA & SENG GEE GUILD HALL, KENT RIDGE GUILD HOUSE

### Cheers ALL around

Organised by the Active-Ageing and Lifelong Learning (ALL) Sub-Committee, this annual Christmas lunch brought together many NUSS members for festive feasting, fellowship and fun. Kicking off with a welcome address by Mr Edgar Liao, Chairperson of ALL Sub-Committee, the programme soon had everyone mingling with one another as they tucked into yummy festive treats from the buffet spread. All that talking gave way to singing and swaying to a performance of Christmas carols by Jenny and Fredo, as well as singers of the SCGH Bar. This year's affair was made more memorable for a few lucky guests, who won prizes during the lucky draw.













### **COUNTDOWN PARTY TO 2018**

31 DECEMBER 2017, DELLA & SENG GEE GUILD HALL, KENT RIDGE GUILD HOUSE

### Welcoming 2018 with a blast!

Gathering with loved ones to usher in the new year is a yearly tradition at NUSS. The countdown to the new year is usually celebrated with great food, lively music and spirited camaraderie. At this year's celebration, 250 members, together with their friends and family, came dressed to the theme of *Casino Royale* in gowns, tuxedos and other finery in anticipation of a great party – and indeed they were wowed. Partygoers savoured the scrumptious Chinese dinner and supper while enjoying the evening's entertainment. Popular and dynamic band Jerry and the Neu Faces rocked the party with evergreen songs and top 40 hits, while live wire and renounced emcee Moe Alkaff kept guests in stitches with his antics.

The energy in the room was high, as guests gamely participated in the games, egged on by fellow partygoers. The various game booths, which were inspired by the night's theme, were a hit with many members and guests. At the stroke of midnight, cheers, shouts of jubilation and well wishes filled the Guild House as the party revellers bid 2017 farewell to the strains of "Auld Lang Syne" and welcomed 2018.

It was indeed *the* party of the year, and a perfect end to NUSS' activities in 2017. Said NUSS member Mr Yeo Keng Joon, "Another fabulous Countdown Party to usher in another fabulous year! NUSS has outdone itself this time. Looking forward to the next one!" Mr Johnny Tan, an NUSS Management Committee member, agreed, "One of the best – if not *the* best – countdown parties I've attended!"

NUSS would like to thank Aveson Travel, Mr Henry Wee, dnata and the NUS Office of Alumni Relations for their kind sponsorship of this event.

## **FESTIVE FEASTING**

Three well-loved Lunar New Year dishes get an interesting twist at The Scholar Chinese Restaurant at NUSS.



## STUFFED WHOLE SUCKLING PIG WITH GLUTINOUS RICE 鸿运脆皮糯米乳猪

This is no regular suckling pig, as it has sweet glutinous rice contained within. Dip the meat in sauce or wrap it in lettuce to savour its goodness.

Available at S\$338, from 22 January to 2 March.

## CHARCOAL PINEAPPLE TARTS 黑金旺梨塔

A modern take on a classic Chinese New Year snack, these buttery tarts come wrapped in charcoal powder – with a sprinkling of gold dust for extra elegance.

Available at S\$19.80 per tub, from 22 January to 2 March.

## THE SCHOLAR LOBSTER PEN CAI 秀才龙虾盆菜

This update to the "pen cai" contains Boston lobster, making it richer in taste. Takeaway orders will come with a complimentary large salmon yusheng.

Available at S\$298 (M) or S\$398 (L), from 22 January to 2 March.

To get your hands on these goodies and more, visit nuss.org.sg.

# BULDING DIGITAL TRUST & SECURITY

Cyberattacks are rising, putting the digital secrets of organisations or even personal credit card data at risk. What are we doing to protect ourselves from such threats? Chai Hung Yin finds out.

## ON THE RED DOT

hese days, sending money to a friend can be done in a jiffy, with just a few clicks on our smartphones. Busy travellers can book and pay for flights and hotels via their mobile devices.

Those who have no time to shop at stores appreciate the ease of online shopping. Yes, technology has brought us much convenience, but while it has helped us accomplish so much more in less time, it has also opened doors and heightened our vulnerability to cyberthreats

Several major global and local cyberattacks that occurred consecutively over several months in 2017 are a stark reminder of how real the impact of these attacks are.

and attacks.

Early last year, two of our top universities were hit by persistent hackers, who broke into the information technology networks of National University of Singapore (NUS) and Nanyang Technological University (NTU). According to the Cyber Security Authority of Singapore (CSA), the two separate advanced persistent threat (APT) attacks were carefully planned unlike those carried out by casual hackers - and was an attempt to steal government and research data, something unprecedented in our history.

Although no classified information was stolen and student personal data were safe, it was not revealed how long the APTs had been lurking in the universities' systems, as hackers gained unauthorised access into their computer networks, and stayed undetected for a long time to mine data.

The breaches were discovered in April 2017 – eight days apart from each other – when the universities ran regular system checks. They quickly alerted the CSA, which helped to conduct forensics and put in place mitigating measures.

Then, just a month later in May, the WannaCry ransomware attack hit more than 230,000 computers in over 150 countries. It crippled hospital systems in the United Kingdom, government agencies in China and Russia, railway operations in Germany and car production facilities in France, as well as locked down patients' medical records in an Indonesian cancer hospital, according to media reports.

According to CSA, business and home computers tied to some 500 internet protocol addresses or accounts in Singapore could have been infected. The only known victim then was MediaOnline, which supplies digital signage to malls like Tiong Bahru Plaza and White Sands.

More major global cyberattacks followed consecutively with the likes of malware NotPetya (a variant of Petya) affecting organisations around the world.

## TAKING MEASURES

Such incidents, and their rapid global impact, "remind us that

we must continue to do our part, to make cyberspace a safer and more trustworthy one", said Mr David Koh, Chief Executive of CSA, in his foreword in CSA's inaugural edition of the Singapore Cyber Landscape 2016. "Knowing the enemy, their motivations and techniques will allow us to have a fighting chance of detecting intrusions earlier and dealing with them promptly," he said.

In October 2016,

"Most of us believe that a cyberattack will never happen to us, and we provide the vulnerabilities for the hackers to exploit."

Mr Tan Peng Wei, Chief of IT Strategy and Management Practice at NUS' Institute of Systems Science

Prime Minister Lee Hsien Loong unveiled Singapore's Cybersecurity Strategy, which outlines four pillars – build a resilient infrastructure, create a safer cyberspace, develop a vibrant cybersecurity ecosystem and strengthen international partnerships.

In September 2017, Mr Teo Chee Hean, the Deputy Prime Minister of Singapore and Coordinating Minister for National Security, announced a new CSA academy to train and boost the skills of cybersecurity professionals in government and 11 other critical sectors, such as banking and healthcare.

The Government is also in the process of getting a new cybersecurity law passed to protect critical information infrastructure in Singapore. The proposed Bill has been released for public consultation, and is expected to be tabled in Parliament this year.

Other national security measures include the SGSecure mobile application launched in 2016, which allows members of the public to receive alerts during major emergencies, provide information

to and seek assistance from the authorities.

## ADDRESSING THE WEAKEST LINK

Despite the best cybersecurity technologies, solutions and measures, human beings remain the weakest link, experts noted. "Most of us believe that a cyberattack will never happen to us, and we provide the vulnerabilities for the hackers to exploit," said Mr Tan Peng Wei, Chief of IT Strategy

and Management Practice at the Institute of Systems Science, NUS.

Very often, security breaches happen because of avoidable human slips, perhaps due to hubris or a lack of awareness, said Mr Joseph Gan, President and Co-Founder of V-Key, a local software-based digital security solutions provider. These can come in the form of clicking on malicious links, having weak passwords, or not using a multi-factor authentication process for critical data.

To address these threats, Mr Tan believes continuous and regular training and education must be carried out, along with new updates, so that businesses and people can form the first line of defence against potential perpetrators.

"Our mission in NUS would be to develop more educators and graduates who are able to carry the message of cybersecurity awareness and preparedness to our citizens in Singapore and perhaps globally as well," he added.

Based on user experience, Mr Gan acknowledged the inconvenience that can arise from security, and thus called for a balance between the two.

While there will always be situations warranting strong, sophisticated security, where expensive hardware and *Mission-Impossible*-like vaults are needed, 99 per cent of the time, he added, we will need something that gives us ease of use, without sacrificing

the level of security needed to protect our data. "This is already possible today. Our mobile phones are really supercomputers in our hands. With advances in technology, there's no reason why we should settle for the poor security and user experience that usernames and passwords give us," Mr Gan explained.

### IT'S NEVER ENOUGH

The national cybersecurity strategy, proposed legislation and other policy measures that are in place have earned Singapore praise in international surveys as progressive and well considered. But, experts said, there will never be "enough" measures.

"There is no impenetrable system in the world, as even global

## TOP HACKS FOR STAYING SAFE ONLINE

Whether at home or at work, every individual plays an important role in mitigating cyberthreats and attacks. Consider applying these cybersecurity tips from Singtel.



Identify security
gaps and assess
the cybersecurity
level holistically
from an insideout and outside-in
perspective, in
order to build the
most appropriate
information security
programmes and
strategies for
your company.

Use posture ratings and benchmarking tools for a quantitative, non-intrusive measurement of your company's security performance.

Consider vulnerability scanning services on your network-connected assets.
Learn how those assets are vulnerable to attack, and understand what can happen if those assets are compromised.

Conduct a penetration test on the real-world effectiveness of your firm's security posture. Hire an "ethical hacker" to hack into your network or applications to reveal vulnerabilities and the effects of exploitation that you didn't know existed.

Adopt a unified threat management service that consolidates all security technologies to protect perimeter networks such as firewall, web and email gateways.

Apply application security solutions, backed by threat intelligence, to ensure that your applications are tested and reviewed thoroughly.

## ON THE RED DOT

superpowers have suffered breaches," said Mr Benjamin Ang, Senior Fellow at the Centre of Excellence for National Security at the S. Rajaratnam School of International Studies, NTU.

He told *The Graduate*: "The nature of cybersecurity is that we can never stop and think that we have done enough, because cyber attackers and cyber criminals are not stopping. As threats continue to evolve, our measures must also keep evolving, because it's not a matter of 'if', but a matter of 'when' a cyber breach will occur."

In the cybersecurity field, it is recognised that there are no perfect systems, said Mr Gan.

"Every system has flaws or

vulnerabilities which need to be addressed when they are discovered. Even though Singapore is currently leading in this area, we can never be complacent, especially given our dependence on a digital government, digital economy and digital society."

In other words, cybersecurity is an important aspect of Singapore's Smart Nation goal. That's why it's important to aim for resilience in the cyber world, said CSA's Mr Koh. "It is impossible to prevent successful attacks 100 per cent of the time. As Singapore pursues its plans to build a Smart Nation, we cannot afford to ignore the threats that come with it."

V-Key's Mr Gan believes that the

cyberthreat landscape will continue to evolve in today's digital age. As new technologies like e-payment, industrial 4.0, artificial intelligence and blockchain are introduced, they will add complexities to the cybersecurity challenge, he noted.

Even developments like the Belt and Road Initiative, localised manufacturing with 3D printing, and the rise of augmented technologies could open new vulnerabilities for exploitation by cyber criminals.

"Hence, no measures will ever be sufficient unless they continue to evolve. This is a never-ending marathon of good versus evil, and a race that must be continued to ensure a safer Singapore," Mr Tan said. ■



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change them
regularly. Get some
tips from Microsoft
at support.microsoft.
com/en-sg. On
the homepage,
click on "Microsoft

Account", then go on to "Protect your Microsoft Account", and "Create a strong password".

Update your operating systems, browsers and other critical software.

Protect your mobile devices with solutions such as mobile threat protection.

These tips were adapted from an article by Singtel titled "Next wave of ransomware attacks – Are you prepared?".



Correction: In The Graduate Oct-Dec 2017 issue, in the article "Preparing for the next 50 years", we wrongly attributed the quote: "It reminds Singaporeans to make use of the available opportunities to achieve social mobility; to play a big part in taking care of their health; and to embrace technology for security", to lawyer Mr Jayagopi Jayaram. The quote was from Professor Tan Ern Ser, Associate Professor of Sociology at NUS.

# SIRH()IH INDIVERSI

Having varied life experiences and a social circle that includes people of different cultures, ages and politics can stimulate thinking, nurture creativity and boost innovation. By Sakinah Manaff-Green.

weeks volunteering in Ghana after her 'A' levels because of her interest in humanitarian work. She had grown up in Singapore and spent a few years in Dubai but nothing had prepared her for the experience of being alone in a country she barely had any knowledge of and working in a new field.

That first stint helped crystallise her dream of working as a foreign correspondent in the Middle East. "It trained me to be fearless. Fear limits experience and interaction with a world that has so much to offer in love and life," she said. "It also reaffirmed my belief that we should speak to each other more, across boundaries



## ON THE RED DOT

and borders that we have imagined, even within our own communities."

She has since travelled the world, photographing people, writing their stories and championing their causes. "You need a great deal of humanity for a career in journalism," she explained. "I think my diverse experiences have made me more sensitive and critical in the way I perceive and report international affairs. More importantly, I always remind myself

that the people I write about are human beings, not just subjects, and that there are always two sides to a story."

It's no secret that embracing diversity can be a key driver of personal growth and professional success. Taken in the right spirit, it can foster empathy and understanding, build tolerance and bridges, nurture creativity and innovation, and spark inspiration. But in this globalised age, what does it mean to embrace diversity? What does diversity mean today? And does Singapore, already a cosmopolitan hub, need to work on diversity?

their experiences.

While there's not much you can do about your inherent diversity, you can take steps to acquire experiences that enrich your world view and life, and help you to become more accepting and tolerant of others' differences.

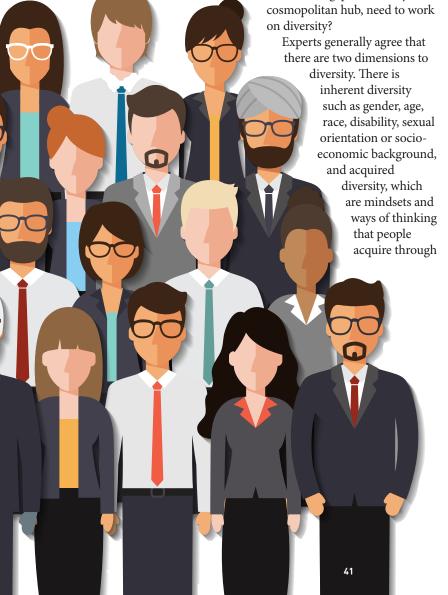
## LEARNING FROM OUTSIDE THE COMFORT ZONE

For some people, acquiring diversity involves stepping out of their comfort zone. Ms Syahirah Rashid was in the third year of her undergraduate studies when she decided to volunteer for six weeks at a women's refugee shelter in Cairo. The 22-year-old arrived in Egypt with high hopes of positively impacting the women's lives. She hadn't anticipated how the trip would profoundly affect her.

"By the end of the experience, I felt like the women taught me more than anything I had initially set out to do," she revealed. "They gave me a sense of validation and purpose that I could not learn in school."

She also got more than she bargained for. "It was really a multicultural immersion trip because I worked and lived with volunteers from all over the world," she recounted. "With our different backgrounds and experiences, we were able to come up with creative ideas to add value to our work. It made me respect and appreciate other cultures even more, and I realised that there is a limit to what you can learn about another culture from just reading the news."

While not everyone has the luxury of travelling abroad to discover diversity, even metaphorically leaving your familiar surroundings can go a long way in offering unique insights and



perspectives about the world and your place in it.

For instance, if you are in the majority racial group in an organisation, seek out colleagues and friends from minority groups. Or if all your friends are Gen X-ers and Baby Boomers, make an effort to meet and befriend Millennials. You'd be pleasantly surprised how much you can learn from them if you keep an open mind.

## **DIVERSITY AS INCLUSION**

In the last few years, diversity in the workplace has become a buzzword for inclusion, equal opportunity and in some cases, affirmative action. Corporations are gradually realising that diversity is good for the bottom line.

A 2015 McKinsey & Co report on 366 public

Companies in

for racial

diversity in

management

likely to have

returns above

their industry

were 35 per

cent more

financial

mean.

the top quartile

companies in the United Kingdom, North and Latin America found that those in the top quartile for ethnic and racial diversity in management were 35 per cent more likely to have financial returns above their industry mean, and those in the top quartile for gender diversity were 15 per cent more likely to have returns above the industry mean.

Diversity creates a better understanding of your customer base because it takes a broad spectrum of different minds, cultures and experiences to effectively connect with different audiences. Diversity in backgrounds, lifestyles and thought also creates inspired dissent, which leads to a more robust and thoughtful development of ideas. Constructive debate is essential in order to test and analyse a premise or idea. This is true for all businesses from large multinational corporations (MNCs) to start-ups that are led by a small team or one entrepreneur.

One company that has been leading the way is Deloitte. It has been actively hiring non-accounting graduates – something unheard of a decade ago – and offering them tailor-made programmes to jumpstart their career in the company.

"This trend of more nonaccounting graduates seeking a career in accounting adds diversity to the profession and also creates an environment that is more vibrant," said Ms Seah Gek Choo, Talent

> Partner, Deloitte Singapore. "We are rethinking our talent pool, starting from training and development through to the type of people being recruited."

Global coffee chain Starbucks has proved adept at using diversity to its financial advantage. Besides having staff of different backgrounds to create a welcoming environment for its diverse customers, it also taps on the

local cultures and traditions in the countries they do business.

In the late Noughties, the company adopted a global localisation initiative that saw store makeovers and the revamp of menus to appeal to its local markets. For instance in China, its stores feature a variety of teas

and dim sum, and re-arrangable furniture to seat large groups, while some storefronts were refurbished to blend with the local and traditional architecture of the surrounding area. Clearly, this strategy paid off as the company saw a 30 per cent year-on-year increase in the Chinese market in 2011.

The ability to not only embrace diversity but adapt and negotiate its differences is an asset in today's globalised workplace. If you work in an organisation with offices across the region and the world, enquire about opportunities to work in crossnational or cross-functional teams or in a different country over the period of an assignment.

Mastering a foreign language also may give you an added edge as languages have the power to promote understanding between people of different cultural backgrounds and help them develop a sense of cultural pluralism.



## ON THE RED DOT

### **DIVERSITY IN SINGAPORE'S DNA**

Embracing diversity is not a foreign or new concept for Singaporeans. In fact, it can be argued that it is intrinsic to our DNA. We have been a melting pot of cultures and a nucleus for the exchange of goods, trade and ideas since Sir Stamford Raffles founded the island in 1819.

When we gained independence in 1965, our pioneers, who had to look beyond their differences and work together, made diversity and its twin, harmony, bedrocks of the nation. More than 50 years on, there are myriad ways for Singaporeans to define success, articulate their dreams and pursue their passions.

Documentary filmmaker-turnedshoe designer Mr Mashizan Masjum is one of these Singaporeans. In 2005, he moved to New York City where he lived and worked as a freelance documentary filmmaker. A weekend shoe-making workshop piqued his interest in the craft and eight years later, he moved to Florence, Italy, to learn the trade.

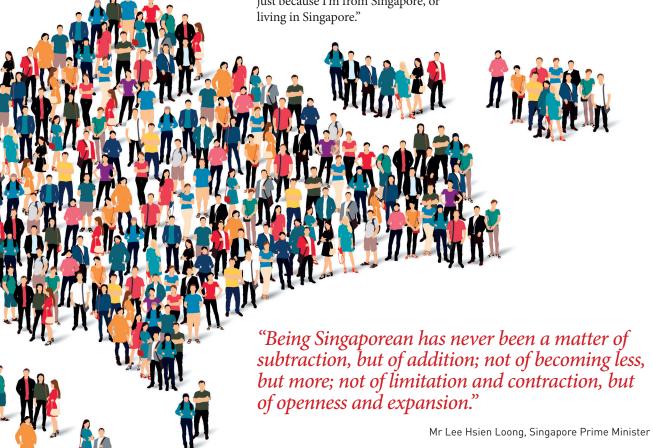
Today, he runs his eponymous brand of luxury women's shoes, which are sold around the world and worn by celebrities. He also often draws inspiration from the documentaries he made and his life experiences for his shoe collections.

On how diversity has been a catalyst for creativity, he reflected, "I think it's the sheer audacity of living unencumbered, of not being afraid to try new things, to explore new territories that has helped my creative journey. I don't feel boxed in because the world is my stage. I don't impose barriers on myself just because I'm from Singapore, or living in Singapore."

## EMBRACING OUR DIFFERENCES FOR A BETTER SINGAPORE

If we want to reap the rewards that diversity brings, we must continue to be open to ideas, experiences and people of different nationalities who call Singapore home. We must continue to deftly negotiate these differences and bring out the best in everyone to contribute in whatever field they choose.

Prime Minister Lee Hsien Loong aptly summed it up at the launch of the Singapore Chinese Cultural Centre last May: "Being Singaporean has never been a matter of subtraction, but of addition; not of becoming less, but more; not of limitation and contraction, but of openness and expansion."



## HEALTHCARE: A "COST" FOR CONCERN

Global healthcare spending is expected to increase to S\$24.7 trillion worldwide by 2040 – and rapidly ageing populations and chronic diseases are among the drivers behind the escalating cost. Judith Tan reports.



dministrative assistant Sandra Wong, 53, worries constantly. As her mother's primary caregiver, she not only agonises over whether savings are

enough to pay for her mother's medical bills, but is also concerned about her future.

"My mother suffers from diabetes and hypertension. Her healthcare bills used to come under my father's Civil Service Card (CSC) as she was his dependent. But since his death three years ago, I have been paying for her medical bills using my Medisave. I'm just worried that she might use up whatever little I have for myself later," she said.



## TALKING POINT

She is not the only one. Technician Ben Tan, 45, has his own concerns. His twin sons are born with congenital heart disease and need regular medical attention.

"My salary, savings and Medisave can still pay for their medical care. What happens if I lose my job? Or worse, I fall sick myself?", Mr Tan, who is the only breadwinner of his family of four, asked.

Their worries are not unfounded. In a rapidly ageing Singapore – where the number of those aged 65 years and above have grown to six per cent of the total population of 5.6 million – elderly healthcare costs have been projected to rise

tenfold over the next 15 years to over S\$66 billion annually.

This means an average of S\$50,527 will be spent on healthcare for each elderly person in Singapore by

2030 – the highest in the Asia-Pacific region. The S\$66 billion figure was

derived by taking

into consideration demographic changes, longterm care costs and medical cost inflation. It includes public expenditure, private insurance and out-ofpocket spending. This, however, is a conservative estimate. given the numbers do not take into account indirect costs, such as transport, and opportunity costs from caregivers' time. Dr Desmond Wai, a

gastroenterologist at Mount Elizabeth Novena Hospital, said healthcare costs "cannot increase on its own", especially now when many incurable diseases are treatable, Medisave, which is used to pay for an individual's own healthcare expenses or that of their immediate family members, now covers outpatient scans and more chronic diseases, such as rheumatoid arthritis, in addition to existing ones like diabetes and high blood pressure, to reduce out-of-pocket payment.

Medishield Life, a universal health insurance scheme launched in November 2015, provides "better protection against large hospital bills and selected costly outpatient treatments like chemotherapy and kidney dialysis", according to MOH.

Medifund, an endowment fund set up by the Government in 1993, is yet another safety net for Singaporeans who face difficulties with the cost of care.



resulting in higher costs. Citing heart attack as an example, Dr Wai said while previously people would die from it, now "they are rushed to the angiogram room for emergency Percutaneous Coronary Intervention (PCI), where drug-eluting stents are inserted. The procedure fees, the stent, and medications after the procedure are expensive".

### **HEALTHCARE FINANCING**

To sustain healthcare affordability for the future, the best strategies for Singapore will have to be long-term in nature, said healthcare sector leader of Deloitte Southeast Asia, Mr Loke Wai Chiong.

"One would be a strategy that is focused on population health, prevention, and public education on the benefits of a balanced, and healthy lifestyle. Another longer-term investment would be

to sustainably invest in research and development to discover and develop disruptive, game-changing medicines with better efficacy and safety profiles, and with better cost-benefit ratios," he added. "This will necessarily be a government-industry partnership. Blended financing models comprising public, private, and non-profit partnerships may be needed to share risk, and finance long-horizon, challenging projects such as healthcare."

But Singapore already has a unique healthcare financing system – a multi-tiered coverage to ensure that no citizen is denied access to basic healthcare.

For example, General Practitioners (GPs), who look after 80 per cent of our primary care needs, are key partners of the Government and polyclinics in driving the shift beyond hospital to the community. The Ministry of Health (MOH) works with participating GPs to provide Singaporeans from lower- to middle-income households, as well as all pioneers, with subsidies for medical and dental care in the community under the Community Health Assist Scheme (CHAS).

Then there is the three-tiered safety net, comprising Medisave, Medishield Life and Medifund (see box story on page 45).

On top of these, there is the Healthcare 2020 Master Plan, which outlines the Government's decision to add capacity, improve affordability and enhance care quality. Since its announcement in 2012, hospital bed spaces, day care, home care and nursing home capacities have been raised.

Mr Loke said Masterplan 2020 is pertinent "in our current context because higher life expectancy, coupled with chronic disease incidences, means that a larger segment of Singapore's population will need eldercare services, as well as management of chronic diseases and/or co-morbidities".

He added that while a key question is whether the people targeted by CHAS, such as the elderly, and chronic disease patients, have actually benefitted from such policies, a better question is what constitutes a basic healthcare plan for citizens, and what should and must be a government's responsibility vis-à-vis personal.

In 2016, Health Minister Mr Gan Kim Yong outlined plans to go beyond Healthcare 2020, to meet the country's long-term healthcare needs in a sustainable manner.

The key thrusts are encapsulated in what the Government referred to as the "Three Beyonds":

- To reduce healthcare demand by moving BEYOND healthcare to health;
- To move care BEYOND the hospital to the community;
- To shift BEYOND quality to value for patients.

These are set to define the future direction of healthcare in Singapore.

## THE VALUE OF TECHNOLOGY

As the population ages and life expectancy increases, Singapore wants to also leverage technology to improve care for patients. Each year, new healthcare technologies enter Singapore, and these have varying degrees of clinical benefit and cost.

To ensure its useful application, the Government said new technologies, tests and treatments must be assessed for whether they improve outcomes and bring benefit to patients, especially where the advancements are costly.

But technological advances and continual progress in medical science do not always result in better medical services. In fact, some even drive up costs for regular consumers, Mount Elizabeth Novena's Dr Wai said, adding that medical authorities need to regularly evaluate any new interventions to ensure they are truly cost-effective (see box story below).

"We must constantly ask if the higher cost is justified by better standard of care. For instance, in the old days, we used to screen liver cancer using the ultrasound scan, which is cheap but not very accurate. The MRI (magnetic resonance imaging), used to screen for liver cancer in high-risk patients, is about six times more costly, but it's justified by its better accuracy," Dr Wai said.

## **GUIDELINES FOR FEES**

Other factors driving up costs include doctors charging patients whatever they please, and drug companies charging first-world nations like Singapore higher than they charge people in developing countries for the same drug.



## ASSESSING THE VALUE OF NEW HEALTHCARE TECH

In 2015, the Agency of Care Effectiveness was set up with the aim of establishing the relative value of new technologies through a health technology assessment (HTA).

HTA is an internationally accepted scientific methodology to assess the clinical and cost-effectiveness of new technologies.

New healthcare technologies used in Singapore must achieve at least one of the following before it is introduced:

## TALKING POINT

Some people attribute the rising medical costs to the abolition of the Singapore Medical Association Guidelines on Fees for Doctors in Private Practice in 2010, after the Competition Commission of Singapore felt they contravened competition laws.

They argued that in the absence of guidelines, the average size of hospital bills and treatment frequency grow at an alarming rate. Although it is hard to assess the degree to which the absence of guidelines has caused fees to rise, there is no doubt that guidelines are helpful in highlighting excessive pricing.

## A HEALTHY MOVE

One way to meet future healthcare needs in a sustainable manner is through transforming the healthcare delivery system from one that is built around the hospital, to one that is directed at meeting the needs of Singaporeans within the community.

Mr Loke said moving healthcare into the community would "first and foremost mean care delivered in a lower-cost setting". "It could also lead to better and more holistic care – shorter length of stay, improvements in patient flow and management within hospitals, and possibly less hospital-acquired complications.

Hospitals can then focus on conditions that require more specialised hospital-based care."

Local healthcare start-up Jaga-Me has stepped in to plug the gap in the current trend to decentralise healthcare. Launched in March 2016, Jaga-Me is an online platform for patients and their families to access professional home nursing and caregiving services on demand. "The fact that we don't have infrastructure helps cut down on costs," its cofounder, Mr Julian Koo, said.

Jaga-Me was set up to minimise caregiver burnout, and hopes to give these primary caregivers, usually a family member or a foreign domestic help, access to nursing services in non-emergency situations at a click of a button.

"Many times, the problem is not serious, but the caregivers get anxious and their first thought is to go to the hospital, chalking up healthcare costs. The help from a nurse usually will suffice," he said.

Caregivers can engage Jaga-Me's pool of freelance nurses for tasks such as feeding tube insertion, intravenous medication administration and suture removal.

"The rates we charge are much lower than those of private clinics and hospitals. Currently, we have over 300 nurses working with us, and we are looking at increasing that number," Mr Koo said, adding that to ensure standards are maintained, the nurses are licensed and have at least three years' experience in acute medicine and surgery.

First-time users are visited at home by a nurse, who assesses the patient's condition and helps the caregiver identify the services and equipment needed. These can be bought from the site, which lists certified sources of medical equipment, and sold at lower prices because of partnerships with suppliers. Mr Koo said that his site's standardised processes and technology – such as patient assessment methods, equipment standards and nurse selection criteria – make it easily scalable worldwide.

### **COPING WITH RISING COSTS**

Mr Koo believes that providing care in a patient's house is the answer to the rising costs of healthcare.

With more countries facing a rapidly ageing population, he added that leveraging technology to make medical care more accessible and affordable is also expected to be a major focus of healthcare in the future.

## a) Better clinical outcome in a cost-effective manner:

For instance, robot technology that packs medications in hospital pharmacies has been shown to be costeffective, and reduced adverse events related to human error in medication preparation and dispensing;

b) Reduction in manpower burden: The

Vital Signs Monitoring system, to be launched soon, will allow remote monitoring of vital signs such as blood pressure, blood glucose, and body measurements such as the weight of patients with chronic conditions like hypertension, diabetes and heart or pulmonary diseases in the community. This enables regular monitoring, improves patient management

and reduces hospital visits and readmissions;

c) Improving efficiency through productivity gains and reducing

waste: The Integrated Health Information Systems – MOH's health technology agency – has provided technology platforms to enable telehealth services such as Smart Health Video

Consultation and Smart Health TeleRehab, which are being rolled out progressively at healthcare institutions. These platforms enable patients to receive care in convenient locations, and save time and travelling costs. It also allows therapists to remotely assess patients' performance. and achieve some 30 per cent productivity gains.

# UNDERSTANDING

Changes were made to the Central Provident Fund that boost members' retirement income. Here's what you should know. By Sakinah Manaff-Green.



or the last five years, Singapore has topped Asia in providing adequate and sustainable income for retirement in the Melbourne Mercer Global Pension Index, which compares retirement income systems around the world based on their adequacy, sustainability and integrity.

The Republic's retirement income system is mainly based on the Central Provident Fund (CPF), which covers all employed Singaporeans and permanent residents.

When a member turns 55, savings from his/her Ordinary Account (OA) and Special Account (SA) will be transferred to his/ her Retirement Account (RA) to be used for the Retirement Sum Scheme (RSS) for a monthly payout till the RA is depleted.

Thanks to changes in 2016, there is now greater flexibility and better returns for members.

## MORE CPF SAVINGS

Members accumulate more savings while working due to the salary ceiling increasing from \$\$5,000 to \$\$6,000. Additionally, workers over age 50 will see their CPF rates increase between 0.5 percentage and two percentage points.

## HIGHER INTEREST FOR RETIREMENT ACCOUNT

Since January 2016, members over 55 get additional one per cent interest on the first \$\$30,000 of their CPF savings, making it six per cent per annum (p.a.) This is on top of the one per cent interest on the first S\$60,000 of CPF combined balances.

## **DEFERRING MONTHLY PAYOUTS**

While the payout eligibility age



## MONEY SENSE

is 65 years, members can opt to defer the age they start their monthly payouts to 70 years. So the longer the deferment, the higher the monthly payout.

### BIGGER LUMP SUM WITHDRAWAL

Members who turned 55 in 2013 and later can make a lump sum withdrawal of 20 per cent from their RA when they reach the payout eligibility age of 65. However, this 20 per cent is inclusive of the amount already withdrawn at age 55, up to a maximum of \$\$5,000.

## MEDISAVE FOR RETIREMENT

In January 2016, the Basic Healthcare Sum (BHS) was introduced. Pegged at S\$49,800, it is the maximum amount that can be set aside in the Medisave Account for those who turned 65 in 2016. For those below 65, the BHS is adjusted yearly, and there is no requirement to top up to meet the BHS when withdrawing CPF savings. Savings above the BHS will spill over to the other CPF accounts, according to the member's age.

## TOPPING UP FOR YOURSELF AND LOVED ONES

The Retirement Sum Topping-Up Scheme lets members top up with cash or CPF transfer to their own or their loved ones' SA (for recipients below 55) up to the FRS, or RA (for recipients aged 55 and above) up to the ERS. Besides earning higher CPF interest, members also get up to S\$7,000 tax relief for themselves, and another S\$7,000 for their loved ones, if the latter's annual income does not exceed S\$4,000 in the year preceding the year of top-up. ■

For more details, visit cpf.gov.sg/ Members/Schemes/schemes /retirement/cpf-life

# TIERS OF RETIREMENT SUMS

Previously, when a member makes a withdrawal from their CPF after turning 55, they had to set aside the CPF Minimum Sum of S\$155,000 and Medisave Minimum Sum (MMS) of S\$43,500 in their Medisave Account. This was scrapped in favour of three levels of retirement sums in the RSS.



## **ERS** BRS\* **FRS** Full Enhanced Basic Retirement Retirement Retirement Sum of Sum of Sum of S\$241,500 S\$80,500 S\$161,000 **Estimated Estimated Estimated** monthly monthly monthly payouts payouts payouts S\$1920 **AGE AGE AGE**

\*The BRS for members turning 55 from 2017 to 2020 will be increased by three per cent yearly for each cohort, to account for inflation and rising standard of living.

## MAKING THE SWITCH

Changing jobs mid-career can seem like a leap into the unknown. But with new support programmes and the right attitude, it could be a fulfilling and meaningful experience.

By Sakinah Manaff-Green.



reelance English language trainer Ms Sue Pereira, 44, had been working in the retail industry for more than 10 years before she considered changing careers. It was a job she enjoyed but working with

a difficult colleague made her reevaluate her priorities.

"I asked myself whether I'd stay if the company were to offer me a S\$50K or even S\$100k salary, and the answer was a resounding no," she recalled. "It wasn't about the money. I wanted a career that was meaningful, where I could contribute something of value to society."

After some thought and research, she decided to take the plunge and swap the shop floor for the classroom – and she has never been happier. To upskill herself, she took

up Cambridge CELTA (Certificate in Teaching English to Speakers of Other Languages), an internationally recognised qualification, at British Council Singapore.

For most people, however, making a mid- or post-retirement career switch can be daunting and confusing. How to reskill? Which areas to explore? How to pay for training? Where to even begin?

## FIRST STEPS

**Determine your interests and objective.** For Ms Pereira, she had always enjoyed training staff in her previous job. "I also wanted something flexible, and when I heard about teaching English to adults, I could see myself doing it."

List all your skills, and identify transferable ones. Compare them against the job description of a

career you aspire to. If there are gaps in your skill set, take on work projects or volunteer at a charity to cultivate the skills you need.

Take up a course. SkillsFuture, a national movement to encourage lifelong learning, can help you develop transferable competencies. It offers career guidance and resources, curated training programmes for emerging industries, workshops to futureproof your career, seminars on current work and skills trends. and SkillsFuture Credit - a S\$500 government subsidy to get you started on your learning journey at approved training providers. What's more, mid-career Singaporeans aged 40 and above enjoy subsidies of up to 90 per cent of course fees for SkillsFuture Singaporesupported certifiable courses.



'this is a person with determination

one sector, he will do it again"."

and resilience. He has done it before in

Mr Ong Ye Kung Minister for Education

Secure a job transfer within your organisation. Have a chat with human resources regarding any training you might require. You might be surprised to find that your company may offer sponsorships and attachment opportunities for staff to make a career switch within the organisation.

### **FINANCIAL HELP IS HERE**

While there are no official figures for the number of people making mid- or post-retirement career changes in Singapore, the healthcare and early childhood industries have steadily been attracting candidates, in part due to the extra funding they receive from Singapore Workforce Development Agency's Professional Conversion Programmes (PCP).

PCPs are offered in 28 industries ranging from aerospace and energy to logistics and retail.

Under this place-and-train programme, firms that hire mid-career switchers aged 40 and above will get funding support of up to 90 per cent (capped at \$\$6,000 per month) of the staff's monthly salaries for the duration of the training.

One beneficiary is Ms Sania Mohd Jonid. The 48-year-old nurse manager at the National University Hospital was a banking officer for 10 years before she trained to become a nurse. "Nursing has been my childhood dream and I was at the stage of my life where I wanted a new challenge and was ready to pursue what I really love," she said.

To fulfill her dream, she applied and received funding from PCP for Registered Nurses (PCP-RN) to do a two-year Diploma in Nursing at Nanyang Polytechnic. That was 12 years ago. Now she manages nurses, and has no regrets.

### **FORGING NEW PATHS**

Over the next three years, the healthcare sector hopes to attract 9,000 more people, including midcareer entrants. Another industry that's looking to hire mid-career people is social service. Faced with a labour shortfall of 500 each year, the sector is hoping to attract more people in their 40s and 50s.

For those considering a career move, having the right transferable skills can ensure a smoother transition into these industries, according to Talent Insight Executive Search Group. "We have seen switches between industries, such as banking to the industrial sector, where candidates transfer their skill sets successfully. Long story short, it's not impossible to do a mid-career switch if you have the right transferable skills," said a spokesperson from the Singapore-based recruitment firm.

Hiring mid-career staff has advantages, too. "The older mid-career staff may have more appetite to learn new things, perhaps after having discovered earlier in their careers that unlike what they had previously believed, they don't know everything," said Ms Pamela Chong, Director and Head of Conveyancing and Real Estate, Infinitus Law Corporation. "They also work harder and have more patience in dealing with challenges."

For those still apprehensive of making a career change, Minister for Education, Mr Ong Ye Kung, has this advice: "You have to enter one sector, be passionate about it, dive deep into it, really learn the craft. Then if that sector is no more, another employer will say (about you), 'this is a person with determination and resilience. He has done it before in one sector, he will do it again."

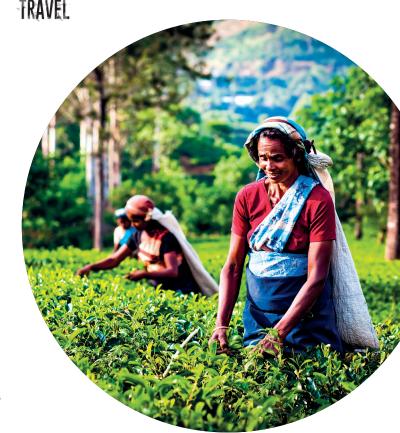
Looking to pick up some new skills? Sign up for a course today at nuss.org.sg!



## "SKIP-GEN" VACATIONS

Multigenerational travel, where people vacation with older and younger relatives, is fairly common in families spanning three or four generations. Now becoming increasingly popular are "skip-gen" trips, where grandparents take their grandchildren on vacations, leaving parents behind. A reason for this: a generation of baby boomers are slowly retiring from the workforce. Unlike seniors in earlier generations, they are healthier, with a greater thirst for adventure, and aren't afraid to spend their hard-earned money. As they retire, top on their to-do lists are usually spending time with family and travel – and skip-gen vacations allow them to check both items off.

Try: A trip to Alaska in the US, which can make for a relaxing vacation for grandparents, yet provide enough excitement for their younger companions. The state is home to Arctic wildlife and stunning landscapes, including Denali National Park. Skipgen travellers who prefer to take it slow can opt to experience Alaska by cruise ship. More adventurous grandparents and grandkids may want to try activities like dog sledding or catching the Northern Lights.





## **CRUISES FOR MILLENNIALS**

Cruises, traditionally regarded as a retreat for retirees, are fast becoming the vacation of choice among millennials, many of whom now see it as an opportunity to meet new people while on an all-inclusive, value-for-money holiday. Cruise lines are fast cashing in on this phenomenon, offering high-quality, immersive cruises that make for Instagram-worthy vacations. And instead of traditional musical performances, card games and enrichment talks, the entertainment on board these cruises leans into this demographic's penchant for yoga classes, farm-to-table cuisine, and late-night dance parties.

Try: Cruise lines like U by Uniworld, which sails from various cities in Europe, or Royal Caribbean. Uniworld's cruises are pitched directly to the younger generation, providing on-board programmes like cocktail mixology classes, while Royal Caribbean's activities are aimed at those who seek adventure, such as skydiving and snorkelling excursions.

## **GOING OFF THE BEATEN PATH**

As more cities fall victim to overtourism. more travellers are choosing to go to exotic locales yet unmarred by tourist traps and which remain local and authentic. Additionally, more people are thinking of travel as not just a way to relax. They want vacations that open their eyes and allow them to fully immerse in a destination's culture. This involves looking for places and experiences not found in a guidebook, and seeking opportunities to make a genuine human connection with a country and its people. The ultimate aim is travel that transforms the soul, enlightens the mind and changes one's perception of self and the world.

Try: Sri Lanka, a South Asian country that's home to mountains, tea plantations and lush forests. Those yearning for history should head to Sigiriya, an ancient rock fortress in Dambulla town. While the fortress itself – built by a medieval king on an enormous 200m-tall rock – has fallen to ruin, standing at the very top will give you expansive views of the plains and remnants of this former kingdom. A two-hour drive away is Kandy city, where travellers can catch a Kandyan dance performance, which starts off with acrobatic and dynamic movements, and ends with fire-walking.

# TFRIIVING

## Dining on-the-go

**Deliveroo** This food courier app lists restaurants and eateries based on their proximity to you, which speeds up delivery times, and also gives you an indicative price range and type of cuisine. Average delivery time is 30 minutes.

Chope Make a restaurant reservation and get instant confirmation. To help you decide, check out their menus, reviews and promotions. It also rewards users with points for each reservation fulfilled, which can be exchanged for restaurant vouchers.

## Getting around

## My Transport

A comprehensive transport app that includes estimated bus arrival times, interactive MRT/LRT map with estimated travel time and fare, journey planner, traffic news as well as traffic camera locations and ERP rates and gantries.

**Grab** This ride-hailing app has the largest pool of drivers in Southeast Asia so you can book a private car or taxi, carpool, get to your destination as a motorbike passenger, give someone a lift, and even have your parcels delivered.

Get more done and go places in less time with these free life hack apps (for Android and iOS) that will make your life easier. By Sakinah Manaff-Green.



## One-stop shopping

Lazada This app boasts more than 25.000 brands across various categories, from fashion and electronics to pet supplies and furniture. It has app-only deals, customer reviews, seller ratings, multiple payment options, and free shipping and returns.

Carousell This "snap and sell" app lets you buy and sell just about anything, from textbooks to property. There are reviews and ratings for buyers and sellers and a "Groups" feature that lets you join a community of like-minded people to buy from and sell to.

## Groceries

RedMart This online grocer stocks a wide range of provisions, baby and household essentials, speciality products and alcohol at competitive prices. Look out for value-for-money foodstuff under its RedMart label. It offers free delivery with a minimum spend of S\$50.

BottlesXO This app offers on-demand, curated alcohol. Get your favourite tipple delivered in less than an hour, with no minimum order or delivery fee. Also comes with tasting notes, info about vineyards and food pairing ideas.





## Treasuring Tradition

15 February 2018, Thursday

This year of the Dog, let NUSS be your venue of choice to treasure memories of a wonderful reunion with family and friends!

Call 6779 1811 or email us to reserve now!



## **KENT RIDGE GUILD HOUSE**

THE SCHOLAR | Email scholar@nuss.org.sg CAFÉ ON THE RIDGE | Email krgh\_cafe@nuss.org.sg

## **SUNTEC CITY GUILD HOUSE**

THE BISTRO Email maypang@nuss.org.sg
Email ronaldchak@nuss.org.sg



# Usher in the Year of the Dog with our extensive range of scrumptious banquet menus!

1 February to 2 March 2018

With a variety of menu choices, you can organise your
Chinese New Year banquets for loved ones and/or business
associates with a peace of mind!



## **KENT RIDGE GUILD HOUSE**

Agnes Phua at 6586 3771 or email: agnesphua@nuss.org.sg
Ong Wei Li at 6586 3772 or email: weili@nuss.org.sg

## SUNTEC CITY GUILD HOUSE

Prabavathy at 6395 6626 or email: prabavathy@nuss.org.sg

Visit us at www.nuss.org.sg





## Chinese New Year Set Menus

The Scholar
22 January to 2 March 2018

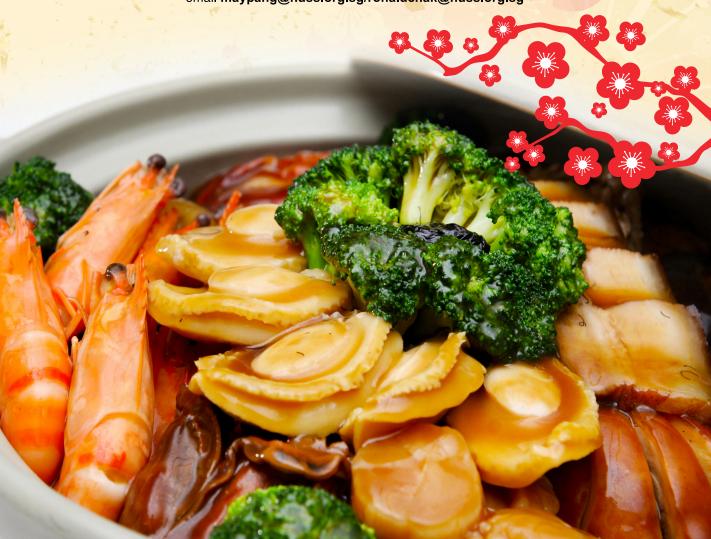
The Bistro
1 February to 2 March 2018

Make this Chinese New Year a memorable one by enjoying a warm, hearty meal with your family and friends!

For details, please visit www.nuss.org.sg or call 6779 1811.

For reservations at The Scholar, email scholar@nuss.org.sg

For reservations at The Bistro,
email maypang@nuss.org.sg/ronaldchak@nuss.org.sg





Our curated wines are perfect as a gift to a loved one, or yourself!

Kaiken Terroir Series Torrontes 2015 \$31
Kaiken Terroir Series Malbec 2015 \$31
Castellblanc Cava Brut NV \$27
Ice by Blanc Foussy Rose NV \$27

Available for purchase over the counter or online





## **Terms and Conditions**

- While stocks last.
- Usual corkage charges apply if consumed at outlets.
- A minimum of 3 working days is required for bulk orders of at least six bottles.
   F&B credits are not applicable.
  - Prices are subject to prevailing GST.
  - Terms and conditions are subject to change without prior notice.

## RECTOR

## **KENT RIDGE GUILD HOUSE**

TEL: 6779 1811

Sun to Thurs (including PH) - 8am to 12am Operating hours

Fri, Sat & eve of PH - 8am to 2am

The Scholar Lunch: Mon to Fri & eve of PH - 12pm to 3pm

Chinese Restaurant 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 (except PH) - 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 Daily (including eve of PH & PH) - 4pm to 12am

**The Right Note** Karaoke Lounge Mon to Thurs – 1pm to 12am Fri & eve of PH - 1pm to 2am

Sat - 12pm to 2am

Sun & PH - 12pm to 12am

**Jackpot Room** Daily (including eve of PH and PH) - 11am to 11pm

(last change of notes/redemption tickets at 10.30pm)

Swimming Pool Daily - 7am to 10pm

Closed every Wed from 9.30am to 11.30am (for cleaning)

Fitness Centre/

**Aerobics Room** 

Daily - 7am to 10pm

Ridge Reading Room Mon to Fri & eve of PH - 9am to 9pm

Sat, Sun & PH - 9am to 10pm

Children's Playroom Daily - 9am to 10pm

## SUNTEC CITY GUILD HOUSE

TEL: 6779 1811

Sun to Thurs (including PH) - 8am to 12am Operating hours

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 - 1pm to 12am

> Fri & eve of PH - 1pm to 2am Sat – 12pm to 2am Sun & PH - 12pm to 12am

Daily (including eve of PH and PH) - 11am to 11pm **Jackpot Room** 

(last change of notes/redemption tickets at 10.30pm)

For the full list of operating hours of our facilities, please visit www.nuss.org.sg

## Stay connected with NUSS

Update your contact details via email: mship@nuss.org.sg

## THE SECRETARIAT MANAGEMENT TEAM

SECRETARIAT secretariat@nuss.org.sq

THE GRADUATE MAGAZINE thegraduate@nuss.org.sg CORPORATE COMMUNICATIONS comms@nuss.org.sg

FINANCE finance@nuss.org.sg INFORMATION SYSTEMS is@nuss.org.sg MEMBERSHIP mship@nuss.org.sg SPORTS sports@nuss.org.sg **EVENTS** events@nuss.org.sg

BANQUET SERVICES agnesphualdnuss.org.sq

## REGULAR HAPPENINGS @ NUSS

BADMINTON

Tuesdays, Wednesdays @ KRGH: 7pm - 10pm Saturdays @ KRGH: 2pm - 4pm Sundays @ KRGH: 3pm - 6pm Contact Gaby at gabyleong@nuss.org.sg

BALUT Every last Wednesday @ KRGH: 7pm – 11pm Contact Santhi at santhi@nuss.org.sg

BILLIARDS

Mondays @ KRGH: 6pm – 10pm Thursdays @ KRGH: 6pm – 10pm Contact Jaz at jazchua@nuss.org.sg

Monthly competitions @ Superbowl SAFRA Mount Faber Contact Santhi at santhi@nuss.org.sg **BOWLING** 

CYCLING.

SOCCER

Various venues Contact Kee Wei at keewei@nuss.org.sg

Monthly Medals @ various venues Contact Kelly at kellykoh@nuss.org.sg GOLF

RUNNING

Wednesdays @ KRGH: 7pm Sundays @ various places: 6.30am Contact Kee Wei at keewei@nuss.org.sg

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

Wednesdays & Fridays @ KRGH: 5pm – 10pm Sundays @ KRGH: 2pm – 7pm Contact Kee Wei at keeweil@nuss.org.sg **TENNIS** 

Thursdays @ KRGH: 7.30pm – 10pm Contact Santhi at santhi@nuss.org.sg CHOIR

KIDS' CLUB Regular activities @ various venues Contact Gaby at gabyleong@nuss.org.sg

TUESDAY CONNECTIONS Tuesdays @ KRGH: 10.30am – 6pm Regular activities at various venues Contact Kelly at kellykoh@nuss.org.sg

Tuesdays @ KRGH: 7.30pm - 11pm Contact Jaz at jazchua@nuss.org.sg DANCESPORT

**TOASTMASTERS CLUB** Every 4th Thursday @ KRGH: 7pm - 10pm Contact Gaby at gabyleong@nuss.org.sg

Regular activities @ KRGH Contact Santhi at santhi@nuss.org.sg MUSIC

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 Nor Azira at 6586 7056 or email azira@nuss.org.sg

Chulalongkorn University Alumni Association - Bangkok, Thailand

Hong Kong University Alumni Association - Hong Kong

Persatuan Alumni Universiti Malaya - Kuala Lumpur, Malaysia
The Graduate Union of the University of Melbourne - Melbourne, Australia

 $\textbf{The Royal Northern and University Club -} \ \textbf{Aberdeen, United Kingdom}$ 

The University Club of Western Australia - Perth, Australia
The University Women's Club - London, United Kingdom
The Yale Club of New York City - New York, United States of America

University Club of Denver - Colorado, United States of America

University Club of Montreal - Quebec, Canada

University House, Australian National University - Canberra, Australia University of Saint Paul - Minnesota, United States of America

University of San Francisco - California, United States of America

The festive season is the perfect time to get together with your loved ones over a special meal. Find out below how you can win dining vouchers worth S\$100 at NUSS Guild Houses, as well as our special Charcoal Pineapple Tarts.

Can you count faster than a calculator? Then this contest is just for you! Visit our Facebook page, and complete the following steps:

- In our contest post, click on the lion GIF image, and guess the correct number of oranges that the lion is giving out;
- Tell us a touching reason why you cherish family gatherings at NUSS Guild Houses.
- Leave your answers in the comment box, and we will pick two lucky winners.

The contest runs from 1 February 2018 to 14 February 2018, 11.59pm. The contest is open to NUSS members only. The top two entries will be chosen and notified via email. Winners will each win S\$100 worth of dining vouchers and two complimentary tubs of Charcoal Pineapple Tarts. Terms and conditions apply.



www.facebook.com/NUSSociety



www. instagram.com/nussociety



In *The Graduate* Oct-Dec 2017, we asked members to share with us their favourite experiences at NUSS.



"Building networks and spending time with loved ones.... NUSS is always my top choice for organising gatherings with friends and family. My favourite is The Bistro where your staff are friendly and professional,

Hwi Ying, winner of the top prize 2D/1N stay at Shangri-La Hotel

and the food is good too."

"Definitely networking and spending time with loved ones through the facilities at KRGH and SCGH. It's also a tradition for me and my family to celebrate CNY with a meal at The Scholar."

Jane Chan, winner of dining vouchers worth S\$80

"For me, my fave experiences are derived from enjoying the facilities and the exclusive membership benefits. I love the well-curated local food selection, which provides a good setting for fellowship with my friends and co-workers."

Gregory He, winner of dining vouchers worth S\$80

"Enjoying exclusive membership benefits. My favourite would be the complimentary access to premium airport lounges at Changi Airport. So glad that I discovered this before my December flight! This sealed my love for my membership."

Jeremy Tan, winner of dining vouchers worth S\$80

WE WELCOME YOUR FEEDBACK Give us your feedback and suggestions on The Graduate. Please include your full name and membership number and email your feedback to secretariat@nuss.org.sg



with your friends and family!









In collaboration with

Terms and conditions apply.

Visit http://www.nuss.org.sg/benefits.html for more information.

For enquiries, please contact marketing@nuss.org.sg or 6777 6060.

For bookings, please contact White Sails at enquiry@whitesails.com.sg or 8180 8008.





and you are good to go!





More information here - http://www.nuss.org.sg/benefits/take-flight-with-nuss-today For enquiries, please email mship@nuss.org.sg or call 6779 1811.

dnata

\*Subject to availability. Terms and conditions apply.



