

# THE GRADUATE

The Magazine of The National University of Singapore Society

January - March 2013



**The View  
from  
Singapore**  
with British High  
Commissioner to  
Singapore



**Singapore's  
Political Future**  
with Maverick  
Dr Catherine Lim

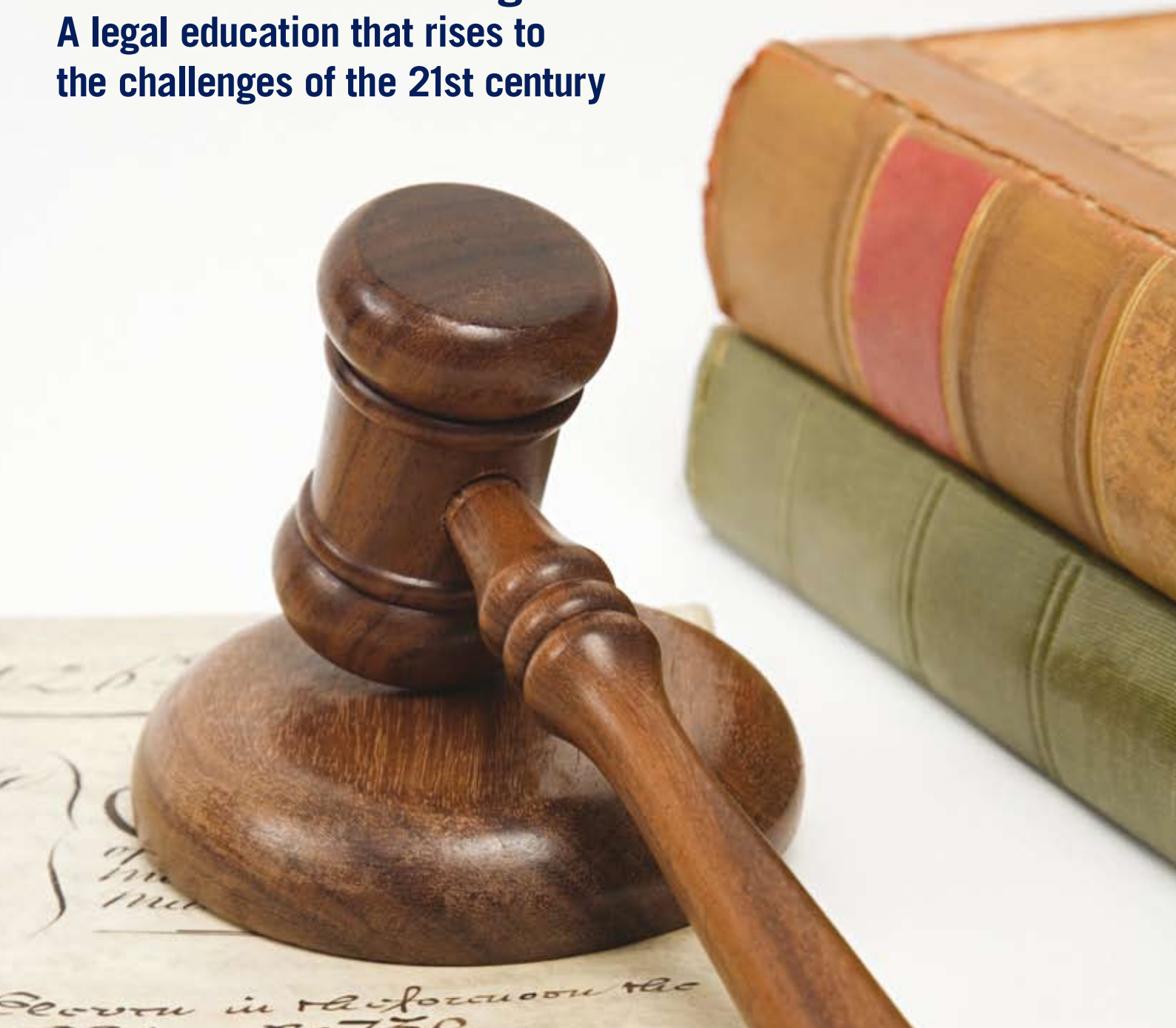
## **Lasting Friendships** at the 27th NUSS-PAUM Games



**NUSS**  
The Graduate Club

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# President's Message

*Dear Fellow Members*

**Let me begin by wishing everyone a healthy and happy 2013.**

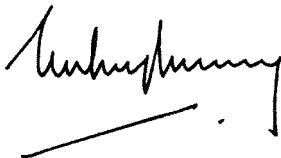
The most significant event in 2012 must surely be the sooner-than-expected closure of our Suntec City Guild House (SCGH). Many of us have fond memories of the place we called home for the last nine years and this sentimental attachment was amply borne out by the huge turnout on the first day of the sale of memorabilia items from SCGH. Although the closure marks the end of a memorable chapter, a new era beckons as the search for a replacement gathers pace. We will continue to keep members informed of further developments.

In November 2012, the Management Committee (MC), after an extensive review of the Society's current and projected financial position concluded that it would not be in the Society's best interest to defer revising the monthly subscription which was last increased in 2002. To ensure that the Society remains financially sound and able to keep pace with inflation as well as operate effectively in an increasing uncertain external environment, MC decided that a \$15 increase in monthly subscription was necessary and this increase to take effect from 1 April 2013. The details of the increase have been separately communicated to members earlier.

Going forward, we will continue to energise our Community Care activities. Weaving Hope, a fundraising carpet auction, was a runaway success. Likewise, the DramaWorks' first-ever musical *It's Sizzling* saw full house. We will continue to promote greater involvement and participation from our members in the areas of culture, drama, arts, sports and lifelong learning in NUSS. The enclosed ZEST has a fresh new look and brims with exciting learning opportunities for the young and old.

The revamped Sports Bar offers members a more congenial ambience to chill out, host functions and enjoy recreational activities. Do check it out on your next visit to Kent Ridge! In the coming months when the Heritage Project takes off, a group of talented young artists from our local art schools, will capture the rich heritage of our history beginning with the portraits of our founding Presidents.

With the Lunar New Year just weeks away, I take the opportunity to wish everyone Gong Xi Fa Cai in the Year of the Snake.



David Ho C'72  
**President**



**Above: The enthusiastic performers from *It's Sizzling*.**



**Left: Members doing their part for charity at the Weaving Hope carpet auction.**

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COVER PHOTO By Yap Yew Piang

# THE GRADUATE

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The newly carpeted, air-conditioned Sports Bar.

# New Year, New Look at KRGH

A brand new year signals fresh beginnings and it certainly is the case at KRGH where the Sports Bar, The Right Note and Jackpot Room have been given a new lease of life.

» **Sports Bar** The Sports Bar has been air-conditioned and carpeted. There is also a new stage area for band performances and jamming sessions.

» **The Right Note** The Right Note is given a new interior layout and will span a larger floor area. (Renovations scheduled for completion in January 2013)

» **Jackpot Room** The Jackpot Room has been enlarged to make way for more fruit machines (see box below).



The Sports Bar's new stage area.



More fruit machines at Jackpot Room.

**More Choices of Fruit Machines** Following SCGH's closure in November, 15 fruit machines were added to the set of fruit machines in KRGH, raising its total count to 40. The number of five-cent denomination fruit machines in the newly-expanded jackpot room has been increased from two to five.

# THE SILVER TSUNAMI SWIM OR SINK?

As early as 1998, the Government was already prompted into taking action with our ageing population issues. Today, Singapore is facing a greying population and all the challenges that come with it. **Anthony Koh** finds out how the crisis will hit some Singaporeans harder in their old age.

It is the young who buy new gadgets, like iPhones or Android (phones), not old people like me,” said former Prime Minister Lee Kuan Yew at the recent Russia-Singapore Business Forum on the importance for countries to grow their population. Catherine Mayer who coined the term ‘amortality’ in her Time Magazine feature has, however, a different observation of old people. Amortals, as she called them, no longer conform to age-appropriateness; instead, they continue to “chase aspirations and covet new goods and services”.

Today, there are more people who are above 60 than those under 15. According to the United Nations Population Division, demographic change in Asia will be the most dramatic. The population of those 65 and above in this region will

experience a 314 percent increase from 207 million in 2000 to 857 million in 2050. As of 2009, Japan was ranked the country with the highest percentage of population aged 60 and over. Though this group constitutes 15.2 percent in Singapore (almost half of Japan’s), our 54th position still ranked us higher than Korea, Thailand and Malaysia. A report from The Committee on Ageing Issues (CAI) revealed that one in five residents in Singapore will be 65 and above by 2030. From 2020 till then, the projected increase for this age group is 310,000 or 65 percent.

## Fast ageing Singapore: causes and effects

Developed countries become rich first before ageing; developing countries age first before becoming rich. Thus, developed countries

are more likely to cope better with the challenges of caring for their old than poorer and less-developed countries. It will take a tome to explain why some countries age faster than the others as demographic issues are wide-ranging. However, we can deduce the causes based on emerging trends which mostly point to declining fertility rates and increased life expectancy.

The average Singaporean now lives 20 years longer than their predecessors from the 1960s. Today, male residents who are 65 can live till 82 years with women living an additional four years longer. This creates an ageing problem peculiar to women (see box on page 8). The issue then lies in the daunting task of supporting a greying population vis-à-vis our declining fertility rate.



## The average Singaporean now lives 20 years longer than their predecessors from the 1960s. Today, male residents who are 65 can live till 82 years with women living an additional four years longer.

In a survey of 6,000 respondents on marriage and parenthood conducted by the Ministry of Social and Family Development (MSF), formerly known as Ministry of Community Development, Youth and Sports (MCYS), 80 percent of the married want two to three children but the cost of bringing up children and the lack of supportive work policies have made it challenging for them to have bigger families. On the other hand, 85 percent of singles want to get married but cited difficulty in finding a suitable partner. This is in part due to preoccupation with their career as the survey result reflected. The other obstacle is the higher education level of women. According to the book, *The Greying of Asia*, men avoid marrying up, that is, marrying women who have higher education levels than themselves.

To address the cost of raising a family, the Government has rolled out several incentives such as the Baby Bonus Scheme, the Child Development Credit, the Parenthood Tax Rebate and the Working mother's child relief. Drawing from history, incentives like the 'Have Three or More If You can Afford' policy in 1980s did not work. In 2011, there were about 36,000 babies born - a big shortfall from our target of 60,000 births each year to maintain our population size. If couples back then were not enticed by the rewards for procreation, the current cohort will be harder to convince.

As such, Mr Lee Kuan Yew has commented extensively that Singapore has to accept more immigrants if Singaporeans do not start having more babies. However, even if we can better manage our concerns over foreigners, there is still the issue of emigration which also contributes to our ageing population. Statistically every year, 1,200 Singaporeans give up their citizenship. Can we then prevent further outflow of people?

"I am not sure it is possible (given that we are a democratic country) or even desirable to prevent people from going abroad for whatever reasons. The Government's strategy is to keep in touch with overseas Singaporeans through the 'Overseas Singaporeans

Unit', " says Dr Yap Mui Teng, Senior Research Fellow at the Institute of Policy Studies.

It is understood that young people drive our economy. When there are lesser of them and more of the older people, the top-heavy socio-economic structure will collapse. More retirees mean less taxpayers and our national reserve will be affected. Demand for healthcare will increase along with its cost of better diagnostic technology. The Government had already announced that in the next 20 years, taxes will rise to fund rising social needs. Younger taxpayers, especially high income earners will feel the burden of supporting the old. The old age dependency ratio is predicted to dip from 9.8 working persons in 2000 to 3.5 working persons supporting one elderly person in 2030.

### Making the best of 'Asset-Rich, Cash-Poor' challenge

It is only natural that people worry about their ability to support themselves as they reach old age. Our Central Provident Fund (CPF) was instituted in 1955 to prepare Singaporeans for their retirement. Yet for low-income earners, their CPF balances will not last them till then. In an article published in *Southeast Asian Affairs* in 1996, it was already predicted that by 2003, most CPF members would fail to meet the minimum sum which has since increased from the initial

\$80,000 to the current \$139,000. This was supported in a recent Parliament speech by Deputy Prime Minister and Minister for Finance, Mr Tharman Shanmugaratnam, who expressed grave concern for older Singaporeans with low CPF balances. Though the CPF contribution rates for older workers above 50 years were recently increased, their employability beyond retirement remains to be seen due to the increased cost.

The CPF has many challenges that are exacerbated with time. For one, the intended retirement saving can only be used to finance housing loans and pay medical bills. In bad times, the depleting balances are further reduced as employer's CPF contributions are adjusted over the years to save jobs.

According to 2011 Statistics Singapore figures, 29 percent of residents aged 65 and above have been staying in Housing & Development Board (HDB) 4-room flats and 24 percent in 3-room flats. HDB has provided several options for the elderly (meeting the current CPF draw-down age of 63 years or older) to help them monetise their flats in order to boost their savings. They can choose to sell or sublet their flats while they stay with family members, or sublet one or more extra rooms. Alternatively, they can downsize to a smaller flat or a Studio Apartment (SA) and stay alone or with family members. For those living in 3-room flats or smaller, they can take up the Lease Buyback Scheme (LBS) to sell the remainder of their lease to HDB where the proceed is put into an annuity to provide them with a regular monthly income. In addition, they will get a \$10,000 subsidy. In return, they can continue to live there for the next 30 years. Additional schemes such as the Silver Housing Bonus and the enhanced LBS are also in the pipeline at press time.

### Awakening the silver workforce

CPF is employment-based hence working is the most direct way for the elderly to increase their CPF balances or personal savings. However, the growing challenge is with employers who are less willing to hire them as they are perceived to be unhealthier,



## HOUSING &amp; DEVELOPMENT BOARD FLATS

**DESIGNS FOR THE ELDERLY**

weaker and slower than their younger counterparts. This forces them to retire and survive on their meagre savings or familial support. With the senior population increasing and a tighter control on foreign workers, our workforce will potentially shrink. The Retirement and Re-Employment Act (RRA) was implemented to make it compulsory to a certain extent for employers to rehire employees till 65, three years beyond their official retirement age. The Tripartite Alliance for Fair Employment Practices (TAFEP) was set up to advance this regulation as well. At press time, 2,059 companies had pledged to exercise fair employment of older workers since the last quarter of year 2012.

As employers determine whether a mature worker is medically fit for re-employment, older people who are healthy have a higher chance of being employed. Young people will also be likely to welcome older workers back in the workforce if the latter's employment will relieve the former from the burden of supporting them.

**Towards Independent living**

By the year 2030, the number of older people who are living alone is expected to increase from the current 35,000 to 83,000. However, this figure does not include seniors who are alone at home while their children are at work. There is an estimated 85 percent of elderly living with at least one child. Judging from the co-residence statistics, it seems that most Singaporeans have opted to stay with their parents. To a certain extent this is true but research has also shown that one of the main reasons for persistently high co-residence rates in Singapore maybe the higher housing costs rather than a sign of increased support for older parents.

Increasingly, more Singaporeans are single or marrying later. According to The Census of Population 2010, the number of singles aged between 30 to 34 years rose from 33 percent to 43 percent for men and 22 percent to 31 percent for women. The statistics also revealed that more men with below-secondary education and graduate women were singles. By today, this group would have turned 35 years old, met the required criteria



Interior of an HDB Studio Apartment.



Home Improvement Programme - Replacement of pipe sockets with new clothes drying rack



EASE Programme - Installation of grab bars to provide support and enhance balance for the elderly at the doorway of the kitchen.

**According to 2011 Statistics Singapore figures, 29 percent of residents aged 65 and above have been staying in Housing & Development Board (HDB) 4-room flats and 24 percent in 3-room flats.**

and be eligible to buy their own flats. As many singles have aspirations as well, the Government has relaxed their policy on singles buying new HDB flats (a less expensive option) as opposed to being limited to buy resale flats from the open market. Besides such varied concerns and aspirations of singles and other groups of individuals to cater to, the Inter-Ministerial Committee (IMC) has also proposed the creation of a conducive environment for the elderly to age-in-place.

In this respect, HDB has adopted a holistic approach to meet the living needs of the elderly. Since 1998, HDB had introduced SAs that are equipped

with elderly-friendly fittings. In line with IMC's goal of social integration rather than segregation, SAs are integrated with other flat types within the same block and in standalone blocks. According to a HDB spokesperson, the take-up rates of the existing 8,000 SAs is almost 100 percent.

Under several improvement schemes to create an improved barrier-free environment, additional age-friendly features are also added in elderly housings and at common areas. The Code on Barrier-free Accessibility in Buildings will apply to new HDB developments and progressively extended to older

estates. Selected 1-room rental flats populated with the elderly are fitted with non-slip floor tiles, emergency pull-cords and alert alarm systems for safety reason. Barriers to public transport have also been notably reduced with MRT stations now having ramp and lifts and new buses having low-floor steps.

### Healthcare affordability and accessibility

While Member of Parliament, Ms Tin Pei Ling, told the press that she was shocked to hear an elderly saying that she was “prepared to let the husband die”, most Singaporeans in actuality were not. At coffee shops and the workplace, we have heard many saying, “In Singapore you can die, but you cannot be sick.” Nevertheless, Ms Tin had made several observations from that encounter. First, high healthcare costs have deterred the elderly from seeing doctors even though subsidies are available; secondly, the elderly may not have known of these subsidies let alone understand them; thirdly, delayed medical attention can cost more money later or even cause death.

Healthcare in Singapore has always been a co-paying system due to our advocacy on individual responsibility over a welfare ideology. However, co-paying means having the money to pay. If healthcare is expensive, subsidy is still not going to make it any more affordable for low-income earners. “Why not look at the cost than subsidy?” suggests Ms Susana Concorde Harding, Director of International Longevity Centre, a Tsao Foundation initiative. She added that by allowing the private sector to take the lead, the Government may find it harder to influence and control costs in the healthcare sector.

In Singapore, private practitioners provide 80 percent of primary healthcare services, the remaining provided by government polyclinics. With only 18 outpatient polyclinics, accessibility pales in comparison to the 2,000 private medical practitioner’s clinics islandwide. When there are only so few polyclinics offering affordable consultation fees, demand outstrips supply. Hence, to make basic

## WOMEN OUTLIVE MEN NOT A GOOD THING?

ACCORDING to United Nations world data, women live an average 4.5 years longer than men. In Singapore, women can expect to live four years longer than men. So what makes women the clear winners in terms of life expectancy?

One major physiological factor is that women suffer less oxidative stress, says Dr Kaysar Mamun, Head, Director and Senior Consultant, Department of Geriatric Medicine at Singapore General Hospital (SGH).

Oxidative stress generates free radicals. “Some scientists believe that free radicals can lead to cell damage, which is one of the underlying mechanisms of ageing,” explains Dr Mamun.

Ageing men and women share the basic needs and concerns, but older women are proven to be more vulnerable as a result of the less favourable events over their lifetimes. Based on the World Health Organization’s report, *Women, Ageing and Health*, these events range from discrimination against them at childhood and later, at workplace to widowhood. Therefore, they are more likely to be poor and generally have more inadequate healthcare protection as they age.

“Studies have shown that women generally live longer than men which means that they tend to spend a portion of their old age years alone without their partners.” Aside from the financial woes, they are also more prone to disabilities because of their lower level of muscle strength and bone density. Depression can arise when they develop other medical conditions. The suicide rate for elderly above 75 years remains high. While the future cohort of older women will have better education, Ms Harding cautions against thinking that they will be financially adequate.

“They can take care of themselves better but the options and opportunities may not be there,” she reasons. Familial support may also decrease further as educated women tend to marry late and have small family, or stay single. The rights and needs of ageing women have to be addressed throughout their life and not just at old age.



healthcare more accessible, the Community Health Assist Scheme (CHAS) was introduced to subsidise common illnesses and chronic diseases, including dental services at private clinics. The scheme was later enhanced to benefit more Singaporeans but the estimated 600 participating clinics is just 30 percent of the total private clinics.

Though the Medisave Scheme can be used to pay for hospitalisation, day surgeries and certain outpatient treatment expenses and MediShield (a voluntary scheme) can be activated in time of serious illnesses, they are only handy if the patients have enough in their CPF balances. Even then, these schemes have a cap on the deductible amount. Either way, it is a matter of forking out more or lesser cash. Then there is the Medifund to help patients who could neither pay their medical bills with both options nor after subsidy. For the elderly who are unable to perform Activities of Daily Living (ADLs), two long-term insurance schemes with monthly payouts are available to protect them against disability. However, they are not foolproof.

The ElderShield insurance scheme is provided mostly by

private insurers so premiums and payout are influenced by market forces. While it is an auto-coverage scheme, a person who has pre-existing disabilities may be excluded. Elderly citizens who do not qualify for ElderShield can apply to join the Interim Disability Assistance Program for The Elderly (IDAPE), provided free by the Government. Though the payout period for both schemes was extended from five to six years, studies suggest that people with disability live longer than the payout period. According to a CAI report on the Ageing Population published in 2009, only 1,350 policyholders out of 710,000 have benefited from ElderShield payouts, while IDAPE has benefited 7,500 elderly to date. In order for these insurance schemes to be effective, experts recommend that they should be reviewed periodically after implementation.

### Stepping up community services

Disease prevention and social participation are among the key factors of ageing healthily. By 2016, the step-down care sectors will see a boost with the construction of 10 nursing homes, 21 Senior Care Centres (SCCs)



and 45 Senior Activity Centres (SACs) in mature estates populated with elderly. The 10 nursing homes will increase the existing number of beds from 9,000 to 12,300. These facilities will complement other community services such as hospitals and clinics and provide convenience to family members. However, not every Singaporean is appreciative of these projects. Residents in Woodlands were against the building of an elderly day-care centre at the void decks of two chosen blocks, fearing that it will affect the value of their flat and bring bad luck to their estate as a result of more deaths.

"It is unfortunate but it is not an isolated case. It is not just in Singapore. We have an NGO partner in Korea that wanted to have a dementia service in their centre right smack in the residential area. The same residents also complained. They are concerned about the value of their house and that they are people with dementia," says Ms Harding, who attributes their paranoia to misconception. "They would not affect the value of your house or do something to harm you. We are more harmful to them."

These may seem to be petty incidents but they shed light on several areas. Media could alleviate the situation by portraying the elderly as assets and not a burden. However, instead of blaming the media, she thinks that people should introspect about the kind of society that they want. "Policy-wise, if you want everybody to be caring and to ensure every Singaporeans will age successfully, then we have to translate that into a supportive environment for everybody."

Our Government has always championed family as a first line of support for the elderly but signs of declining familial support in Asia has caused some policy makers to blame it on westernisation and individualism, according to the book, *Population, Resources and Development: Riding the Age Waves*. While elderly are now encouraged to be self-reliant, Dr Yap says that the policy is for them to seek familial support first when they need help. "The two are not mutually exclusive," she adds. One of the priorities of the newly formed MSF is to strengthen family bonds and to create an environment that supports family formation.\*

**Disease prevention and social participation are among the key factors of ageing healthily. By 2016, the step-down care sectors will see a boost with the construction of 10 nursing homes, 21 Senior Care Centres (SCCs) and 45 Senior Activity Centres (SACs) in mature estates populated with elderly.**

Geriatric education has a part to play to strengthen the soft skills of Singaporeans and not just the technical skills of healthcare professionals. "A key component of geriatric education is therefore engaging and empowering caregivers through the sharing of knowledge and skills, so that they can competently and confidently provide continuity of care after the patient has returned home, and help keep the older persons fit for community living," says Associate Professor Chin Jing Jih, Chairman, Division of Integrative & Community Care, Tan Tock Seng Hospital. "An added advantage of empowering and equipping the patient's family, especially the younger ones, is that they themselves will be better prepared for their senior years."

#### **Institutionalisation can wait**

For Singaporeans to age in place, geriatric care will have to move away from the traditional focus on crisis care in acute hospitals to 'minimising the risk of hospital admission and delay institutionalisation of older persons'. Therefore, a new model of community healthcare and elderly services has to be developed. The Government has to increase the support for caregivers and strengthen family ties. Not only is there a need to recruit more geriatricians but to train them to be all-rounders to understand the inter-relation between multiple conditions in old people.

With the launch of the Institute of Geriatrics and Active Ageing by the National Healthcare Group, Singapore is hopeful of meeting the challenges of our ageing population. The one-stop service centre at Tan Tock Seng Hospital will allow healthcare professionals to conduct research in clinical, technology, living environment and industrial designs so as to improve the overall elderly care with the aim to make quality care more accessible and affordable in Singapore. At the end of the day, the goal is not to surround our elderly with high-tech equipment at the hospitals but with their families. ■

\*Referenced from <http://app.msf.gov.sg/PressRoom/Morefacilities-to-help-seniors-age-in-place.aspx>



# THE **IMPACT** OF **LEADERSHIP** WITH **EMOTIONAL** **INTELLIGENCE**

Maya Angelou, an American author and poet, once said this, “I’ve learned that people will forget what you said, people will forget what you did, but people will never forget how you made them feel.”

**Lilian Wu** takes a closer look at how this ties in with the new wave of leadership with Emotional Intelligence (EI) or Emotional Quotient (EQ).





If feeling is what is best remembered, then the same can be said of leadership, especially in today's competitive global environment. Leadership has been commonly defined as a process where a person influences a group of people or organisation to accomplish a common goal. To qualify as a good leader, you need to have the necessary expertise and technical skills to lead the organisation. However, to be a truly great leader, it takes exceptional skills to communicate and manage people effectively. In other words, you need EI or EQ.

### What Leaders Need To Succeed

In a research done by the Carnegie Institute of Technology, it was found that 85 percent of our financial success is due to 'human engineering' skills (personality and ability to communicate, negotiate and lead) while only 15 percent is based on technical skills. The case of Johnson & Johnson further proves the link between a company's financial performance and leadership that possesses EQ — the ability to perceive, assess and manage one's emotions and those of others. In a global study<sup>1</sup> that was conducted on 358 managers across the Johnson & Johnson Consumer & Personal Care Group (JJC&PC Group), results show that the best performing managers were also the ones who were more "emotionally competent". Randstad's World of Work Report 2012/2013, which canvassed opinions from 1,315 people (including 625 leaders) in Singapore, also showed a similar trend: analytical and technical skills are rated as far less important than leadership and other skills when maintaining competitiveness in the next five years.

When Dr Mike Gosling, Emotional Leader Coach, did a doctoral thesis<sup>2</sup> on the emotional intelligence of managers in Singapore in 2006, he pointed out that "managers who want to be emotionally intelligent leaders have a responsibility to exercise emotional leadership in their interactions with others, assisting them in gaining emotional knowledge and nurturing emotionally intelligent behaviour."

Martin Tan, Co-founder and Ex-

ecutive Director of Halogen Foundation Singapore, clearly illustrates this point when he had to negotiate the differences that had arisen among his staff at a restaurant he co-owned with his wife at Plaza Singapura.

"At Tea Cosy, I often have issues between the kitchen staff and the service staff. One wants the food to be served hot, the other wants to ensure that the customer enjoys his or her appetiser without feeling rushed to finish it because the main course is served." Mr Tan shared.

"There was once where anger flared. I sat both parties down individually first to understand their perspectives and subsequently getting both to sit down together to work through the differences. Having EQ allowed me to manage the emotions of both parties," he added. "It allowed me to have a conversation about the pain points for both of them and find common ground so that they continue to be good friends and colleagues. It's always satisfying to see issues being resolved amicably where both parties are willing to work through their differences."

### Why EI Works

"Effective leaders use Emotional Intelligence in their leadership to achieve buy-in, trust and commitment," Dr Granville D'Souza, Regional Director of 6 Seconds SEA Pte Ltd and author of two books, *EQ from Inside Out* and an upcoming title *The EQ Leader*, explained.

"If this is done effectively, they can better marshal the inner resources to influence, communicate and convince others. Quite often, we learn tactical skills [and] strategies that are cognitive in nature. These can never be understated. However, when these are executed without sensitivity to the other person's feelings and devoid of empathy, it can come across as transactional," he observed.

Dr D'Souza then went on to elaborate, "I have witnessed leaders who are very sharp and they are quick to whip out their thoughts, ideas and strategies to solve problems but they do this without considering people's feelings. This happens very often when sales departments clash with operations. Sales oversells and

operations cannot meet such promises to the customers. Sales leaders then rebuke operations for incompetence and indifference."

When this happens, the two teams will cease to see themselves as part of the organisation with a common goal. Resentment will brew and the company often ends up paying the price in terms of poor

**When Dr Mike Gosling, Emotional Leader Coach, did a doctoral thesis on the emotional intelligence of managers in Singapore in 2006, he pointed out that "managers who want to be emotionally intelligent leaders have a responsibility to exercise emotional leadership in their interactions with others, assisting them in gaining emotional knowledge and nurturing emotionally intelligent behaviour."**



Research by Carnegie Institute of Technology found that 85 percent of our financial success is due to 'human engineering' skills (personality and ability to communicate, negotiate and lead) while only 15 percent is based on technical skills.

# “Leaders should demonstrate emotional competence and lead with ‘Love’ which refers to a strong affiliation and coaching leadership style with care and humility, instead of using ‘Fear’ which refers to a coercive leadership style.”



**Professor Sattar Bawany**  
Master Executive Coach  
Executive Development Associates

sales performance, wasted time and opportunities, as well as loss of customers. The company's reputation takes a hit and leaders who persist in their old ways may find themselves becoming a liability to the companies they serve.

## Low EQ & No Action

Dr Karol Wasylyshyn, Adjunct Professor of Clinical Psychology at Institute for Graduate Clinical Psychology at Widener University and author of *Behind the Executive Door: Unexpected Lessons in Managing your Boss and Career*, shared a story of how one of her clients refused to accept the 360-degree report that she had compiled based on feedback from his company.

“He was very self-focused and very narcissistic. The only thing he really cared about was his relationships with the people at the top and looking good,” described Dr Wasylyshyn.

After her client confronted his leadership team about the report in a meeting, he was later told behind closed doors that if he did not make

an effort to change his behaviour, his retirement would be accelerated as he was close to retiring then.

“And he would not hear of it, his defences were so strong and that was what happened,” she commented. “They accelerated his retirement and they put someone else in the job.”

“It starts with the intention. Leaders have to decide that they need to evolve in that way,” Dr Wasylyshyn concluded.

Mr Tan shares the same view, “The will to have EQ has to do with whether we care enough about our staff or colleagues. If a leader does not care about people or their well-being, they typically lack the ingredient to have high EQ.”

Having low EQ does not mean things cannot get better. As long as there is the intention and motivation to improve, a company can still be taken to new heights even when things seem bleak. Chade-Meng Tan, best-selling author of *Search Inside Yourself*, shared the story<sup>3</sup> of Patagonia, a company that makes outdoor clothing and gear. Casey

Sheahan, the CEO, had wanted to lay off people during an economic downturn as he thought that was the only solution available to him. His wife, Tara, then asked him, “Are you making this decision out of fear or out of love?”

When Casey realised that he was acting due to fear, he decided not to lay off people and this decision eventually paid off when the company achieved record sales the year after. Imagine what it would have been like had Casey gone through with the layoffs. He would have to spend extra time and money to hire new people and train them properly.

“Even when it is ‘obvious’ that you have to fire people, if you see things in an emotionally intelligent way, it turns out that it may not be the only solution. There may be other creative solutions that enable better outcomes,” said Chade-Meng.


## What EI is Not

While being considerate of other people's feelings is a key trait of being emotionally intelligent, Dr Granville stressed that EI is not about being ‘nice’. “Leaders should demonstrate emotional competence and lead with ‘Love’ which refers to a strong affiliation and coaching leadership style with care and humility, instead of using ‘Fear’ which refers to a coercive leadership style,” said Professor Sattar Bawany, Master Executive Coach of Executive Development Associates. “Flexible leadership, however, involves being able to adapt your leadership style according to the situation and the state of the team.”

It is clear that EI is the critical currency that sets a leader apart from his peers and propels an organisation to success. Of course, there are exceptions where leaders who lack EQ are tolerated because they bring in the results. But the minute a major crisis hits the company, when people's emotions are at their most turbulent, it is the wise leader who will seek to improve their EQ to keep up with their company's changing needs with a softer touch and more creative solutions. ■

1. Cavallo, K. & Brienza, D. (2001). Emotional competence and leadership excellence at Johnson & Johnson: The emotional intelligence and leadership study.  
2. Gosling, M. (2006). The Emotional Intelligence of Managers in Singapore  
3. <http://knowledge.wharton.upenn.edu/article.cfm?articleid=2992>





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# Entertainment Success as Smooth as Butter

Pioneering a unique brand of entertainment, **Ms Tay Eu-Yen** is the Executive Chairman of The Butter Factory, one of the most talked-about and hottest clubs in the clubbing scene today. *The Graduate* catches up with Eu-Yen to learn about the story of this successful lawyer-turned-entrepreneur.

**S**itting comfortably and dressed in a light summer dress, Eu-Yen looked every bit refreshed from her honeymoon. Happily married, congratulations were also in order as she is expecting her first little one. Eu-Yen candidly chatted about her journey as the co-founder and executive chairman of The Butter Factory - a groundbreaking and bold party club that blends urban grooves, cutting-edge electronic hip-hop and R&B music for party-goers. Since 2006, The Butter Factory, located at Robertson Quay and then One Fullerton, has been offering popular and alternative music along with a variety of party grooves to get on the dance floor with.

“Being a lawyer first, I found it hard to let go of that part of my life. After a few years, I eventually came to a realisation that it was not fair to the institution where I was still lecturing at or the law firm I was working with then to be so distracted by my business,” she recalled. “So, I finally closed that chapter on legal work completely and now am fully focused on the business.”

Since she was young, Eu-Yen, a University of Bristol graduate and University of Oxford post-graduate, held the vision and dream of being both a lawyer and business owner. “I have always wished to be a cat with many lives - being able to live many lives doing what I have always wanted to do,” she revealed. “Now at this stage in my life, I can see clearer and further ahead and I have had no regrets having tried to juggle both.”

The beginnings of The Butter Factory stemmed from a moment of inspiration when Eu-Yen was hanging



Tay (second from right) with (from left) her brother-in-law, younger sister, mother and father at the Spirit of Enterprise Awards 2010 where she was presented with an award.

out with her childhood friend, Celeste Chong, over a few beers. Celeste, The Butter Factory's Co-Founder and Marketing Director, and Eu-Yen attended Raffles Girls' School together.

They joked about opening their own club then and ever since, there has been no looking back. She

remembered the early days when she had to propose the business concept to her father who became her investor and sought the support of others, proving that she had what it takes to manage her own business.

Eu-Yen mentioned how handy her training and background as a



# “My family has been a constant for me, even amidst the ups and downs I went through...

## They are happy that I have come nicely into my own.”



**Tay Eu-Yan**

Co-founder and Executive Chairman  
The Butter Factory

lawyer had been. “I have always been interested in and curious about the entertainment industry. The experience of legal studies and practice has lent an enormous hand to managing the business,” she said. “As the law regulates all aspects of business and corporate governance, it is an extremely important knowledge set to possess when leading any business.”

Eu-Yen perked up with enthusiasm when she offered a glimpse into her growing up years, “I have always been very close to my parents and sister. I am privileged that my wonderful parents always allowed me to make my own choices and encouraged me and that might have helped me cultivate the ability to ‘police’ myself. They never questioned or doubted me, even when I watched television a day before my school exams.”

Laughing at the memory, she quipped, “I remembered my mother even bringing cake to me as I watched television then!”

Eu-Yen credits her success in business and life to the constant support she receives from her parents and family; it is no wonder that Eu-Yen is able to succeed so well in both business and personal life.

“My husband supports me in all I do and still loves to party as much as I do. My family has been a constant for me, even amidst the ups and downs I went through,” she shared. “They are happy that I have come nicely into my own.”

Eu-Yen insisted that she was not always such a ‘settled’ person. In fact, she was rather ‘fidgety’ in nature when she was younger. However, along the way, she has grown to be

more “grounded and wiser”. Today, her friends and family members see that “difference” in her and often remark how she has changed [for the better] and have become more settled and less haphazard than she was in the past. She observed, “I am no longer in flux as compared to before and my lifestyle is not as impulsive as then. The word that really describes me today would be ‘different’.”

To manage the business well, sometimes a no-nonsense attitude is required, something that Eu-Yen had to tap into her experience as a former legal practitioner. As with most entrepreneurs, Eu-Yen had to go through a learning curve and endured hard knocks and long working hours



Tay with her husband on a skiing holiday. She says her relationships with her family and spouse are her ultimate achievements.

that came her way. She credited these experiences in making her a better person and business owner. Being in the trenches with her staff and team at The Butter Factory also contributed significantly to who she has evolved into today.

“It has been lots of hard work for all of us – when everyone else is sleeping, we are working and partying hard at the same time with our customers well into the wee hours of the mornings,” she commented. “However, it has been worthwhile as we witnessed how the business has been built up from scratch to become what it is today.”

Remaining humble on her success and achievements, Eu-Yen revealed her source of her inspiration and what drives her to get up every morning, which is loving what she does for work.

“It is still work just like what others experience as well. However, in the entertainment business, you do see things through a different lens. We are producing a product that we love and have a passion for. I never had to drag my heels to work,” she remarked.

Eu-Yen also related the lesser-known side of her, revealing that she is an easy-to-read person. “I am quite an open book so there are no real secrets about me. I am much more soft-hearted and kinder than I appear to most people who do not understand me,” she shared. “I am very direct and to-the-point, which for some, may seem rude.” Eu-Yen was also proud of the fact that she has authored *Business Law For The Night Entertainment Entrepreneur* which she says is a guidebook borne from the time she had to figure out issues with the renting of the premises for the business, consolidating the licences required and understanding the role of the Copyright Tribunal in relation to Collective Management Organisation.

Wrapping up the chat, Eu-Yen spoke on the most important thing in her life to date. “Relationships are the hardest to grasp and for me, my relationships with my family and spouse are my ultimate achievements. I am enjoying life as a journey and thankful for all that I already have,” she concluded. ■



## ■ NUSS - GENERAL DISCUSSION

Date: 22 August 2012

Venue: Kent Ridge Guild House

**D**r Lim began by making a statement that “since the General Election (GE) last year, things have changed, and today it is okay for Singaporeans to speak freely and openly (but civilly and respectfully, of course) on any issue of national interest and concern”.

She added that in her commentaries and talks for nearly 20 years on various aspects of the Singapore political situation, “all of them, without exception, have been underlain by one common, unquestioned assumption — the powerful influence of Mr Lee Kuan Yew”.

During her talk she added that although many people cannot disassociate the ruling People’s Action Party (PAP) and its policies from Mr Lee Kuan Yew, it remains to be seen what the future will be like now with Mr Lee no longer in government.

In what she termed a “post-Lee Kuan Yew era”, Dr Lim believed that future PAP proposals that are reminiscent of the old era will be strenuously scrutinised, debated and resisted, not only in Parliament but in the social media. However, she also noted that no evaluation of Mr Lee will be complete without due acknowledgement of his very real achievements.

“Indeed, his brilliant success in making Singapore what it is today is unreservedly acknowledged by both his admirers and detractors, and is extensively documented,” Dr Lim said.

Looking ahead, Dr Lim noted the geopolitical development in a group of five countries called BRICS (comprising Brazil, Russia, India, China and South Africa) and that their model of governance is closely followed by the world.

“Although an economic grouping, BRICS is said to have the potential to be a political model that might even replace the Western model of liberal democracy which is now undergoing much stress and strain,” commented Dr Lim. “Although still a model in



**“There is still a climate of fear around in Singapore ... Think through, speak up, stand up and try not to be too afraid.”**



Dr Lim was candid with the appreciative audience.



## Living in exciting & interesting times

True to her maverick personality and reputation, **Dr Catherine Lim** did not pull any punches and mused aloud about the political climate in Singapore and what the General Elections of 2011 meant for Singapore.

the making, it is being watched with great interest by emerging economies in the developing world.”

During the Q&A segment, Dr Lim was equally open and frank as she was during her address. She answered many issues ranging from the future of politics in Singapore, to freedom of speech and the trends that would affect the nation. She drew laughter, applause and even disagreement from the appreciative audience with her candid and

straightforward answers.

Dr Lim in summary remarked that we are living in one of the most exciting and interesting times in Singapore. She ended the evening with an advice to the audience with regard to freedom of speech in Singapore, “There is still a climate of fear around in Singapore ... Think through, speak up, stand up and try not to be too afraid.” ■



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# Researching for the Future of Singapore

The question “Can NUS produce a Nobel laureate?” was posed and openly discussed at the NUSS-General Discussion by keynote speaker, **Professor Barry Halliwell**, Deputy President (Research & Technology) of National University of Singapore (NUS).



## ■ NUSS - GENERAL DISCUSSION - CAN NUS PRODUCE A NOBEL LAUREATE?

Date: 27 September 2012

Venue: Kent Ridge Guild House

“**A**s NUS has only been highly research-intensive for seven to eight years, it is still too early to say,” Prof Halliwell commented. “Maybe in about 10 years, it would be a better time to address this question.”

Noting that the reputation of a university is highly dependent on the quality of its research, he believes that NUS can nurture for Singapore niche areas in research of high quality that are not yet well-received or a focus by the research community.

“Basic research can become relevant down the road,” said Prof Halliwell, citing as an example of crop-yield research being an area that Singapore can focus on despite not being an agricultural country.



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During his keynote address, Prof Halliwell outlined the research thrust of NUS as being able to address some of Singapore’s problems and challenges such as meeting the country’s energy needs, global warming, food security and ageing population.

“We cannot be excellent in every area,” Prof Halliwell related,

**“As NUS has only been highly research-intensive for seven to eight years, it is still too early to say... Maybe in about 10 years, it would be a better time to address this question.”**



adding that with limited funding and resources, it can be hard to choose what to focus on.”

Prof Halliwell elaborated that to succeed in research and to get more funding, NUS attracts new industries and cooperates with industry research institutes, such as GE Infrastructure, which helps to grow new industries and develop existing ones as well as attract high-level foreign industries to Singapore.

The attractiveness of NUS is further enhanced by the newly-built research facility, T-Lab, which aims to serve as a University-level Research Institute. It also promotes cross-disciplinary research as well as dialogue and exchanges between researchers working on similar types of research projects.

Prof Halliwell noted that research inspires teaching that stems from the holistic approach taken by himself, and by extension NUS towards research. In conclusion, to answer the big question whether NUS can produce a Nobel laureate at this time, he strongly believes that in short, the answer is “not yet”. ■





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# A View in Candour

Covering a broad range of topics during the Meet-The-Ambassador Series session entitled *The UK in Southeast Asia: the view from Singapore*, **His Excellency Antony Phillipson** put his best front forward as the British Ambassador to Singapore as he candidly shared his belief that the key to expanding British interests overseas lies in treating host countries as equals.

## MEET-THE-AMBASSADOR SERIES WITH BRITISH HIGH COMMISSIONER TO SINGAPORE

Date: 8 October 2012

Venue: Kent Ridge Guild House

In line with Thomas Jefferson's famous saying, "We hold these truths to be self-evident, that all men are created equal", HE Phillipson revealed that his thoughts aligned with Jefferson's beliefs when he observed, "We need to talk to others as equals and not as directors ...to assess what our strengths are and where they are complementary."

HE Antony Phillipson is in many ways the model British diplomat - committed, willing and eager to find out what is really important in various corners of the world. During his address to NUS members, HE Phillipson outlined six key areas which would affect the interests of the United Kingdom (UK) going forward. They were: having a physical commitment to the region such as the Five Power Defence Arrangement (FPDA); promoting the development of ASEAN by positioning the UK as a supporter; exploiting comparative advantages and becoming the partner of choice for other countries; having separate policies for different countries such as having more bilat-

eral talks; exercising public diplomacy and factoring in the interests of the consumer market in the region; and putting in a more coherent European Union effort for the region.

"Deepening economic ties in Southeast Asia is essential," he emphasised, adding that high-growth markets such as Vietnam, Indonesia and the Philippines are definitely on the agenda. "I believe the UK is in a position to build a strong foothold in these emerging markets."

Speaking on Singapore in particular, HE Phillipson said that Singapore shares many common roots with the UK such as its political, legal and education systems. This gives much room for more cooperation in these areas, particularly the latter two.

"We have common roots and what we do with the common roots is important," he remarked.

During the lively Q&A segment, HE Phillipson responded to questions on how the UK can tap on its existing relationships with Commonwealth countries, once again emphasising the need to do so as equals and not as former colonial masters.

"The challenge is to build all these relationships very quickly," he added, putting attention on the speed of change taking place in the world today.

"We need to find more common

agenda on geopolitical issues with Southeast Asian countries," he concluded. "Southeast Asia is also a key platform to build better relations between the United Kingdom, China, India and the rest of Asia." ■

**"Deepening economic ties in Southeast Asia is essential... I believe the UK is in a position to build a strong foothold in these emerging markets."**



# Carpet Auction Benefits Good Causes

NUSS and Lotto Carpets Gallery collaborated for a special night of carpet auctioning with half of the evening's proceeds donated to NUSS Community Care's worthy causes.

## WEAVING HOPE

Date: 28 September 2012

Venue: Kent Ridge Guild House

**N**umerous unique carpet weaves were put up for auction in fundraising efforts at the NUSS Fundraising carpet auction, 'Weaving Hope'. Fifty percent of proceeds, which amounted to more than \$35,000, went towards supporting the Community Care Sub-Committee's community outreach programmes such as Groceries on Wheels, Children's Christmas Bash and Chinese New Year Festive Gathering for the Less Privileged.

With NUSS on a mission to help maintain the warm and inspiring smiles of some very special individuals and groups of less-privileged people in the community, members bid on many carpets on auction offered by Lotto Carpets Gallery, a well-established carpet trading business started by the Mir family since late 1950s.

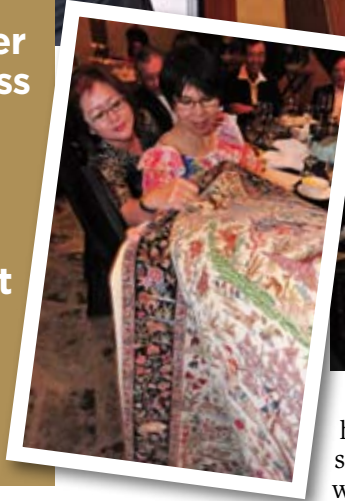
Many were attending a carpet auction for their first time and the auctioneer expertly guided members through the silent auction segment held in the lobby. Members were encouraged to take a look and feel the 30 unique weaves which hung on the railings throughout the Kent Ridge Guild House lobby during the silent auction



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**"There is no better reward for success in life, business or work than in contributing to charity - it touches the heart and fulfils the spirit in life."**

**Professor Victor Savage**  
Winning bidder



segment and to write their bids on bid sheets.

Members were then invited into the Della & Seng Gee Guild Hall to feast on delectable Kashmiri cuisine as well as to view the showcase of some of the Mir family's personal collection placed all around ballroom, with one breathtaking carpet piece dating back 400 hundred years. Diners were also treated to a mesmerising performance by a pair of sitar and tabla master musicians from the Singapore Indian Fine Arts Society during the dinner.

The live auction segment highlighted 50 exquisite carpets shown piece-by-piece on centrestage with each piece's background and origins expounded on through the evening. Paddles were raised during the live auction in a bid for carpets of members' choices, sometimes with a little friendly competition from other avid bidders.

Professor Victor Savage, one of the pleased winning bidder for his prized carpet remarked, "I made a silent bid during the open auction. I needed a long carpet for my hallway so, the carpet served both personal practical and charitable reasons. There is no better reward for success in life, business or work than in contributing to charity - it touches the heart and fulfils the spirit in life." ■

# NUS Innovation & Enterprise Award

The Innovation and Enterprise Award aims to give recognition to both individuals and companies within the NUS community, who have achieved significant accomplishments in entrepreneurship and innovation, or who have contributed to the development of entrepreneurship and innovation in Singapore, in recent years.

## FOR COMPANIES

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# Splash and Dash in the Sun

For the less privileged youths from the Ang Mo Kio Family Service Centres, it was a day of fun, teamwork and adventures on Lazarus Island, thanks to the big heartedness of the Community Care Sub-Committee.

**O**n a clear Saturday morning, 35 children, aged between 11 and 13 years old, from the Ang Mo Kio Family Service Centres (AMKFSC) and members of the Community Care Sub-Committee gathered at One°15 Marina Club to embark on a day of adventures on Lazarus Island. Co-organiser of the event, the Singapore Power Boat Association brought the children and volunteers across to the island. The 15-minute powerboat ride was a treat for everyone as they imbibed the panoramic views of Sentosa and its neighbouring islands while enjoying the invigorating sea breeze.

As one of the eight Southern islands belonging to Singapore, Lazarus Island is connected to St John's Island by a footbridge. It was previously called Pulau Sakijang Pelepah. Set aside for land reclamation by the Singapore Tourism Board in 2000, the island is a 5.58 square kilometres of pristine white sand

and emerald waters haven. Avid yacht owners dock here for its hidden lagoon amid the lush palm trees and quaint milieu, with only cats as its inhabitants.

Instructors from Camp Challenge prepared the children for the Laser Combat Challenge by teaching them how to use the laser guns. Together with the vigilance of the Singapore Sea Scout Association who volunteered to be lifeguards and medics on this trip, the instructors taught kayaking to the children.

Youthwork Specialist (Social Work), Mr Lim Shen Yong from the AMKFSC, welcomed the recreational activity. "Today's outing is about promoting bonding, teamwork, part-

nership and for the youths to get to know one another better," he said.

An AMKFSC intern, Ms Zakiah Ibrahim, 22, agreed. "Kayaking really boosted their self-confidence and social interaction. At first, they were scared but after that they wanted to do it again. This is a great opportunity for them as they are from underprivileged families. They have never had the chance to ride a boat or kayak before."

Gopal Singh\*, 11, was glad to be a part of the jaunt. "Both laser gun combat and kayaking were my favourite parts of the day. I enjoyed playing in the water. And during the laser gun combat, I was only shot three times," he related excitedly.

Enlivened by the day's adventure, the youths went home thrilled and no doubt proud of themselves at successfully completing their first kayaking and laser gun combat experience. Their heartfelt thank yous and smiles made the volunteers' long day worthwhile and memorable. ■

**"Both the laser gun combat and kayaking were my favourite parts of the day. I enjoyed playing in the water."**

**Gopal Singh\*, 11**



\*Names have been changed to respect the privacy of the beneficiaries.



# Mentoring the Promising with Experience

Mentors from NUSS assigned to Tembusu, Cinnamon (University Scholars Programme) and Angsana Colleges were introduced to their student mentees during the launch of the NUSS-UTown Mentorship Programme and welcome dinner held at NUS UTown.



**Y**oung promising graduates hope to believe that they would have someone to depend on for sound advice and guidance. This was the context set for the programme's launch where 30 senior-year student mentees were introduced to their 15 mentors.

Guests-of-Honour Professor Tan Eng Chye, Deputy President (Academic Affairs) and Provost, and NUSS President Mr David Ho graced the event and launched the programme. They were joined by UTown Rectors, Professor Tommy Koh, Professor Wang Gungwu and Mr J Y Pillay, as well as many other distinguished guests who lent their presence to advocate the many benefits of mentorship.

Mr Jeffrey Khoo, Chairperson of the Alumni Development & University Relations (ADUR) Sub-Committee which steers the programme, shared, "The journey has been exciting and it adds value to the mentees' lives.

**"The journey has been exciting and it adds value to the mentees' lives. At the end of the day, the mentees can walk away with some solid life skills and great advice to last a lifetime."**

## Mr Jeffrey Khoo

Chairperson of the Alumni Development & University Relations Sub-Committee

At the end of the day, the mentees can walk away with some solid life skills and great advice to last a lifetime which makes this journey worthwhile. Mentors in return get great satisfaction by adding values to the lives of the young would-be graduates as they are mentoring based on their own real life and irreplaceable experiences."

Ms Png Si Ying, a 2nd year Chemistry student from Tembusu College, related, "I was keen to find

out more about the programme and what it can do for us in terms of providing advice on our careers. I know this will be a very good experience for me and I look forward to establishing a good relationship with my mentor and receiving good advice from him."

Mr Marc Sng, a 2nd year Business Administration student from Tembusu College seconded that sentiment as well saying, "I know my mentor can help me in learning more about investments and I sincerely look forward to this programme and in future, running my own investment business."

The mentors, on the other hand, highlighted the satisfaction of guiding the mentees. One of them, Mr Kang Choon Seng, Senior Vice-President of ST Electronics (Info-Comm Systems) Pte Ltd said, "To be able to help the undergraduates and share my experiences with them is immensely satisfying and although I have lots of working experience, I still tell [the students] that I cannot predict the future for them and that I do not know everything. I can only say that we do the best we can to contribute back to society."

Another mentor, Mr Dinesh Singh, Sales and Marketing Director from Teerath & Company Pte Ltd, said it best in summary when he commented, "It is a wonderful way for us mentors to give back. Very often as a young adult, we are not sure which path to take. The discourses we have with our mentees are not the regular day-to-day discourses you find in school – instead, the mentoring journey really provides the mentees some greater insights and deeper applications of their formal education that can be uplifted and tangibly used in a working environment in a variety of ways." ■



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# It's the NUSS Experience that Counts

New members were welcomed into the NUSS family at the New Members' Night as they began their journey of experiencing the best of NUSS.

**T**he atmosphere for an intimate evening was set as new members engaged in conversation and networking while enjoying the delicious buffet.

Associate Professor Lau Geok Theng, Chairman of the Membership Sub-Committee remarked, "We hope that the new members felt welcomed into the Society during the event and will come to enjoy and be involved in the many activities we have. The good turnout by the Management Committee members shows that they consider the new members as important and wish to see them experience being a part of the Society, its vision and activities."

A/Prof Lau also encouraged them to meet other fellow members and form a core group of 'buddies' whom they will meet often to experience and enjoy NUSS facilities and activities together.

New member Mr Varun Manocha, an engineer, commented, "It feels great to be a member. I really look forward to meeting new people and

**"I visited the guild house to take a tour of the facilities and once I had taken a look, I was convinced it was worth it and signed up on the spot."**



**Mr Varun Manocha**

Engineer,  
new NUSS  
member



also signing up for different section groups and workshops offered by NUSS. I heard about the NUSS membership during my graduation fair. A year later, a friend of mine signed up and told me about all the perks that NUSS offers to new members. I visited the guild house to take a tour of the facilities and once I had taken a look, I was convinced it was worth it and signed up on the spot."

Mr Aakaash Singh, another new member and a technical analyst, shared, "I am already enjoying the



new facilities and they have given me an opportunity to meet new people. It feels great to hit the gym and swimming pool after a tough day at work. I had visited NUSS as a student previously and was quite impressed by the facilities."

The new members and guests were welcomed with an acoustic performance by two MC members and a lucky draw with one of the coveted prizes being the new iPad — a nice start to the many experiences which new members have waiting for them in the future. ■



# Melodic Stimulus for the Senses

In a moving performance at the Esplanade, Recital Studio, the NUSS Choir took the audience on a journey through the sphere of human senses all for a good cause to raise funds for the NUSS Research Fund for Dementia.



**H**eld for the second year, the fundraising concert was brought to an intimate gathering of members and guests who thoroughly enjoyed the performance accompanied with the exploration of their various senses.

This year's concert titled *Music for the Senses* featured a repertoire of contemporary, sacred and classic songs put together by Darius Lim, NUSS Choir's Music Director.

Darius best explained the intention of the evening's programme, "Music is a universal language and so are the different senses that one has.

While each sensorial experience may be named and described differently using one's cultural language and description, there is no denying a universality that runs through one's sense of taste, touch, smell, hearing and sight. Some even encounter the ethereal and mysterious sixth sense. May we absorb the experience, make it a part of us and send it forth as we share our lives with others."

Mrs Goh Chok Tong, Patron of the NUSS Choir who graced the event, and the audience were encouraged to touch and feel the seashells which were specially picked up by the Choir members



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from the sands in Phuket where they competed in the 1st Asia Cantate. The intensity of their enthusiasm with *Gloria* left no doubt that the pinnacle of the night's experience had been reached considering that this was the very piece that took them to victory, clinching them the Golden Voices Award at the International Choral Festival.

Darius displayed his pianistic prowess with two brilliant solo pieces while Freda Lim shone brightly in her vocal rendition of *The Girl in 14G*, a Broadway-inspired number, accentuating and rounding up the evening's audio pleasure. ■



EXCELLENT SERVICE AWARD | 9 October 2012 | NTUC Centre



From left: Jeff Too Chee Hao, Kuttan Nair A/L Mohan, Eric Tang Tien Seong, NUSS Senior Operations Manager Desmond Lim, MP for Ang Mo Kio GRC and Honorary Adviser to Restaurant Association of Singapore Yeo Guat Kwang, NUSS CEO Tong Hsien-Hui, Yuan Xiaoxia, Candy Hong Lai Chien and Kitty Liu Han. Absent: Zhang Xiaoning, Jasmine Sun Qing Song, Liu Yu Fang

# NUSS Service Staff Rewarded for Going the Extra Mile

Nine NUSS service champions were recognised and awarded at the Excellent Service Award (EXSA) 2012 ceremony in October for going the distance with their exceptional services.

Staff at NUSS have once again proven themselves and were honoured with four Silver Awards, four Gold Awards and a Star Award for outstanding service performances in the food and beverage (F&B) industry.

Such triumphant results reflected the level of professionalism at the Society's F&B outlets, particularly from KRGH and SCGH.

Kuttan Nair who won the Star Award shared his excitement about the win, "I had put in lots of effort to achieve this award and was very happy when I got it. I am proud of this achievement and would like to thank my Operations Director, Mr Sasidharan Pillai, and Café Manager, Mr PS Nathan, both of whom have patiently mentored me and been a great example in this journey towards attaining excellence."

Eric Tang on his Gold Award win said, "I feel very honoured to receive the award. I believe my patience and desire to meet members' needs attributed to my service attitude. Seeing satisfaction on our members' faces propelled me to provide excellent

service and I credit my success to my fellow colleagues as well."

Candy Hong, a Silver Award winner, gave thanks to the crew at The Scholar who inspired her to scale greater heights, "I am happy to receive this award as it is recognition not just to me, but to the entire service crew at The Scholar as well. It is rewarding that our efforts to excel in our service is appreciated. I believe that the customer is king and this belief has been the driving force behind my team and I to excel in our service standards. I am grateful to my mentor, Ms Pauline Teng, our Restaurant Manager, for guiding me."

Launched in 1994, the EXSA is a national award that recognises individuals who have delivered quality service. Managed by seven industry lead bodies, it seeks to develop service models for staff to emulate, and to create service champions.

The winning service staff were selected based on the number of compliments from members who patronised the various F&B outlets over a given period of time. The qualifying period was 1 April 2011 to 31 March 2012. ■

## NUSS Winners EXSA 2012

### ■ Star Award

Kuttan Nair  
Café on the Ridge, KRGH

### ■ Gold Award

Liu Yu Fang  
The Scholar, KRGH

Jeff Too Chee Hao  
The Bar and The Terrace, SCGH

Eric Tang Tien Seong  
The Bar and The Terrace, SCGH

Kitty Liu Han  
The Bar and The Terrace, SCGH

### ■ Silver Award

Candy Hong Lai Chien  
The Scholar, KRGH

Zhang Xiaoning  
The Scholar, KRGH

Yuan Xiaoxia  
The Scholar, KRGH

Jasmine Sun Qin Song  
Café on the Ridge, KRGH

It's Sizzling | 7 November 2012 | Della & Seng Gee Guild Hall

# Lights, Music, Action!



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Members sat riveted at their dinner tables, eyes scanning the open stage waiting for the action to begin. A show host appeared on stage and set the scene with a narration. In the popular style of Las Vegas's glamorous dinner theatres shows, the musical's distinctly Singaporean-flavoured four acts featured script written by Agnes Ng, original songs produced by Lim Swee Kim and Wayn Chiua, and creative production and choreography by Jason Ong and Zee respectively.

The musical was set against a backdrop of dwindling business at a nightclub called 'Katong Cabaret' and depicted the story of an owner's struggling efforts to turn things around. Juxtaposing a wide spectrum of emotions such as love and jealousy, the musical is ready to take flight to bigger stage outside NUSS.



Stefan Choo from DramaWorks remarked, "We hope that with this first full-length musical, we can let others outside of NUSS know about DramaWorks. We had worked extremely hard on this musical and it would not have been possible without the generosity of our kind sponsors and members' support on this very special opening night. We look forward to greater heights with this musical and for more keen members to join us at DramaWorks."



**JOIN US!** **NUSS DramaWorks** is a vibrant group of alumni and friends in NUSS whose interest resides in musical theatre, performing arts and original compositions. It provides a platform for members to display their talents and interests in a variety of performing arts including theatre, drama, dance, music and songs, and promotes original compositions by the group's members. Members interested in joining NUSS DramaWorks may email [DramaWorksNUSS@gmail.com](mailto:DramaWorksNUSS@gmail.com).



**Ebony & Ivory Dinner & Dance** | 8 September 2012 | Kent Ridge Guild House

# Grace and Romance Abound



Dressed in glamorous Ebony & Ivory themed ensemble, dancers put their best foot forward and showcased their expertise in a wide variety of dances such as the classic cha-cha, waltz, salsa and rumba.



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**Ukulele for Beginners** | 8 September 2012 | Kent Ridge Guild House

# Strumming Along Takes Practice



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The fun, relaxed and interactive eight sessions gave the participants a chance to learn to play an instrument with no prior experience. At the end of the course, they achieved their goal of playing and singing the instrument and understood that it all boiled down to practice, practice and more practice!





# Bread and Kaya Hainanese Style



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Breakfast will never be the same again for 29 participants who learned to make Hainanese bread and kaya in a homely setting. They had their passion for good food and culinary enjoyment stoked in addition to having the pleasure of bringing home their very own self-made bread and kaya at the end of the workshop.



# 'Cover Girl' Transformation

Participants were taught practical and essential skills in skincare and make-up application to create fresh looks for the day and sophisticated ones for special occasions. By understanding the best methods to apply, maintain and rectify their makeup, the ladies were assured of how they could maintain their personal individual style and confidence with ease.



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# Letting the Song Lead the Way

Avid songwriters no longer have to struggle with writer's block. Held over six sessions, the course trainer taught participants how to create a music composition with a powerful music software as well as basic chord progressions.



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# Friday Night Fever

Boogieing down to the synthesiser sounds of the Saturday Night Fever era were disco lovers in their fine form, kicking up their heels in a night full of jiving fun. The night throbbed with the rhythms of live music and a selection of great disco classics that left members wanting for more. Members also took turns to sing along to D'Black Hawks' music.



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# Recognising Student Leaders' Contributions

The newly-formed 34th NUS Students' Union (NUSSU) Council, together with the Executive Committees and Council representatives of various halls, faculties and clubs in NUS, were recognised for their contributions to the University at the NUSSU Student Leaders Recognition Dinner. The event was organised by the Alumni Development & University Relations Sub-Committee. Leaders from the NUSSU Council were invited to enjoy the Society's facilities during their tenure in office.



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# Sketching a Thousand Words



A coterie of 14 members settled down in their seats to begin learning various styles of caricature from caricature maestro, Kamal Dollah, who is well-versed in serious yet exaggerated sketching. Motivated by the sheer joy of creating something funny from scratch, members left the class with pieces of their own caricature art, knowing that they can now draw to unwind and share the laughter with friends and family.



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**Halloween Howl** | 19 October 2012 | The Right Note, Kent Ridge Guild House

# Howling Voices, Spooky Fun

Bringing out their scariest Halloween costumes were members of the Karaoke Section howling to their spookiest best. The night saw many characters such as a maniac butcher, an Egyptian Mummy and 'Pontianak'. Members were entertained with dance performances of 'Thriller' and 'Gangnam Style'.

Members also took time to remember a fellow karaoke comrade and friend, Mr Derrick Sie who had passed on earlier in the year with a minute of silence. Mr Sie was a regular patron of The Right Note and was known as the group's 'Hokkien Karaoke King'.



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**Fine Dining: A Survival Workshop** | 20 October 2012 | Bukit Timah Guild House

# Dining with Etiquette

Table manners play an important part in making a favourable impression. Participants ventured into the world of the intricacies of good social etiquette which would help them better interact with guests in a social or business setting. Everyone learned about seating arrangements, table settings, utensil usages and differences between the various wine glasses amidst great conversations conducted through lunch.



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Harness the Power of Your Voice | 20 October 2012 | Kent Ridge Guild House

# Speak Up!

In the three hour session, 47 participants learned that projecting one's voice is much more than just speaking louder. They were let in on the secret of the proper techniques to harness their vocals. They practised various vocal exercises while being buddied up with other attendees and had much fun together.



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# Public Art Flourishes in Singapore

**T**hroughout history, the concept of incorporating art into architectural design and spaces has been prevalent. Assimilating art into the development of a city and its social and cultural background has helped to form part of the nation's historical records. It becomes more evident as a nation progresses and becomes wealthier.

The burgeoning art scene in Asia is therefore testament to the regional rise of economic power in Asia, including Singapore. Art has also flourished and grown tremendously in Singapore in recent years. Our strategic location and established infrastructure interwoven with other key factors, also put Singapore in an enviable position to becoming a global city for the arts.

Besides private art collectors, we are witnessing a strong and growing trend in corporate bodies supporting the arts. Corporations, universities, government bodies, public landmarks and especially financial institutions, are now commissioning or acquiring more artworks than ever before. They aim at inspiring, stimulating and impressing employees and clients, as well as for public enjoyment and appreciation. This has definitely added visual vibrancy in our fast-changing urban landscape. More and more, architects and town planners are recognising the importance of art in public spaces and are commissioning sculptures, paintings and water features as part of the overall design of new buildings.

Among the many sculptures and installations that can be found in Singapore, the monumental giant sculpture '回家'



'Nutmeg and Mace' by Singaporean sculptor Kumari Nahappan.

**Corporations, universities, government bodies, public landmarks and especially financial institutions, are now commissioning or acquiring more artworks than ever before.**

by top Chinese artist, Han Meilin as well as a cluster of his famous 'Mother and Child' sculptures give a touch of warmth and welcome to passengers arriving in Changi Airport Terminal 3.

'Nutmeg and Mace' by renowned Singaporean sculptor Kumari Nahappan stands as an icon at ION Orchard. It pays tribute to the early years of Orchard Road's vast plantations. Be it commissioning for private or public purpose, this prevalence will continue to inject greater vibrancy to the local arts scene. It is also exciting to see new structures in public spaces and learn of the historical and cultural allegories involved, in addition to the visual impact and the difference it can bring to the overall atmosphere.

Art is an expression of life. Through various symbolic artworks by different artists, lost era and traditions are brought back to life. 'Fishing at Singapore River' by Singaporean sculptor Chern Lian Shan pays homage to Singapore's past as a sleepy fishing port, when fishing was the main livelihood before it was replaced by trade and commerce. 'First Generation' by Chong Fah Cheong is a whimsical depiction of five boys leaping into the Singapore River which presents a bygone era of an idyllic life — an expression of Singapore's ironic relationship between nostalgia and advancement.

Many other works have also been commissioned in response to people's aspiration of 'well-being' in society, such as the 'Bird', a three-dimensional bronze sculpture by Fernando Botero at UOB Plaza.

The 'Bird' represents peace and serenity yet signifies the joy of living and the power of optimism as well.

In fact, there is also a rising trend of exhibiting art works in public venues, such as Sotheby's presentation of Zadok Ben-David at Singapore Botanic Gardens, a first selling exhibition of outdoor sculptures in Asia for the famous auction house.

Such art pieces have become hallmarks of our buildings and landmarks. They not only enhance the beauty of our city, but more importantly, engage our community's sense of place or 'belonging' in society.

Together, art and architecture of landmarks create a lasting cultural legacy for many Singaporeans. ■

*Contributed by 7Adam.*

## About 7Adam Gallery Restaurant

A marvellous fusion of food and art, 7Adam Gallery Restaurant is nestled amongst lush green foliage at Adam Park. It is the perfect place to spend a romantic evening, have a warm gathering with friends or simply lull away a leisurely afternoon with a feast for the senses. The gallery and restaurant housed in an evocative colonial house, features an eclectic mix of haute cuisine and contemporary art by acclaimed artists from around the region.



Take pride in what you love doing and pursue it relentlessly.

# Reigniting the **PASSION** for your career

Many of us started our jobs with much optimism, zeal and energy, feeling excited and pepped-up for the future. The problem arises when that passion fizzles out. So just how do you keep feeling inspired and infuse passion into your deliverables?

**1**

## Love what you do

One way to rediscover your passion is to remember how it started in the beginning and the reasons for doing the job in the first place. Which aspects of the job are you truly passionate about? Is it meeting new people? Closing business deals? Developing a new software? Travelling to other countries? Or having the freedom to exercise your creativity? Start identifying

what really matters to you and work on the areas that you value most in your career.

Corporate life does have a tendency to suck all the passion out of you, but only if you allow it. Take pride in what you love doing and pursue it relentlessly. If your current job does not allow you to do this, it might be best to rediscover that passion in an organisation or environment that does or encourages it so that you can thrive and make a career out of the things you are truly passionate about.



2

## Strive to impact others

People who constantly seek to impact others through their work often retain a high level of passion in what they do. Musicians, athletes, sports professionals, news journalists and teachers are some who embody such value. Athletes and sports professionals aim for nothing less than the world title or record to do their country proud. News journalists risk their lives constantly to report what the world needs to know. Some teachers have been known to go to great lengths to motivate and inspire their students, sometimes giving more of themselves than the job actually requires.

This is how these people manage to do the same thing over and over again and still remain as passionate about their work as they have been since the very first day. They strive to make a difference, viewing their work as a personal contribution to something great. They look to effect a positive and significant change in themselves, in others, for the company they work for or for the world at large. If you want to instil more meaning in your job, you might want to explore how you can extend your passion to passion for others – how you can impact your environment or the people around you. It is not how you begin but how you end the journey that truly matters.

3

## Stay curious always

Many people feel stuck in their careers because they are not learning anything new. One of the ways to keep that internal motivational flame going is to constantly fuel it with ideas, information and news relevant to your work. Unless you are undoubtedly the best in the industry, there is always something to learn and improve on, something that you can possibly do better than your peers or competitors.

Identify the areas in which others are doing better than you and make it your mission to outperform them.

**You will be surprised with the amount of positive energy you can get from being in the same room of like-minded people — individuals who share the same dreams, hobbies or passion as you have.**



Do regular research, read voraciously, ask probing questions, jot down every idea that comes your way, benchmark yourself against the successful people whom you admire and network selectively. Incorporate continuous learning as an integral part of your job and develop an insatiable curiosity and appetite for anything and anyone that is relevant to your line of work.

When you are constantly on a quest for more knowledge to improve yourself, it expands your horizons markedly and keeps you from being stagnant and bored. As the saying goes, “Do what you love, the money will follow” — there is sound advice in that. You owe it to yourself to live up to your passion and let it drive your career instead of allowing it to become a stumbling block in your life.

4

## Mix with like-minded people

You will be surprised with the amount of positive energy you can get from being in the same room of like-minded people — individuals who share the same dreams, hobbies or passion as you have. There is something magical about listening and talking to others in the same industry or job (those who may be equally enthusiastic or even more passionate about their work than you are), and learning from their experiences first-hand. The excitement they exude when they talk about their work is highly inspiring and extremely contagious. You may

end up feeling that if they can enjoy their work this much, there is no reason why you cannot do the same.

In the process of networking with these people, not only will their upbeat attitude rub off you, you may be exposed to more career opportunities through sharing, collaborating and participating in similar industry events and activities as well.

Surround yourself with the ‘newly-passionates’, namely people who are new to the job and brimming with fresh confidence and pride for their work. Their relentless pursuit of success and learning will serve as a strong reminder to how ardent you used to be when you first got the job, possibly injecting a fresh perspective to your work. You can continue to maintain a high level of energy and passion not only through learning from them, but also teaching, coaching, mentoring and sharing with others what you know and have experienced in the course of your work. ■



Contributed by **Christina Ng**, Associate Director of Financial Services and Legal specialist recruitment divisions at Robert Walters Singapore. She is highly experienced in the placement of banking & financial services

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# Why Do My FEET Hurt?

It is normal for your feet to feel tired and sore after a day out, but if you have been hobbling in pain, do not ignore the problem further. We list four common foot conditions and show you how to treat them.

## Plantar fasciitis

**What it is:** Pain and inflammation of the plantar fascia, a thick connective tissue that runs from the heel bone to the toes and supports the arch. When too much strain is placed on your plantar fascia repeatedly, tiny tears in the ligament can occur, leading to pain and swelling.

**Who's at risk?** Runners, pregnant women, overweight or obese individuals and people who wear shoes without adequate support.

**How it feels:** A stabbing pain at the heel or bottom of your foot that occurs from the minute you take your first step in the morning. As the day goes on, the pain usually decreases but may return sporadically as you rise to stand from a sitting position.

**Soothe the pain!** Rest your feet, pop an over-the-counter pain reliever such as aspirin and apply ice on the affected spot to reduce the pain and swelling. Consider getting off-the-shelf or custom-made arch supports to help distribute pressure.

**Treat the problem:** To relieve pain, your doctor is likely to prescribe Nonsteroidal Anti-Inflammatory Drugs (NSAIDs) such as ibuprofen or corticosteroid shots. You may also need night splints which hold the plantar fascia and Achilles tendon in a lengthened position overnight. Doing stretching exercises such as toe stretches a few times a day can also help.

"Most patients will respond to stretching therapy. Only a small percentage of patients will require

surgical treatment such as radiofrequency coblation. Radiofrequency coblation is a minimally invasive or open procedure and we have had a 100 percent success rate for patients," explains Associate Professor Inderjeet Singh, Senior Consultant, Department of Orthopaedic Surgery, Singapore General Hospital.

## Bunion

**What it is:** A sore, bony lump that forms on the joint at the base of your big toe. When your big toe is constantly pushed against the other toes, the big toe joint is forced in the opposite direction. Over time, this enlarges your big toe joint and squeezes your other toes into abnormal positions causing pain.



## “Surgery is considered only if the bunion causes frequent pain or interferes with your activities.”

### A/Prof Inderjeet Singh

Senior Consultant  
Department of Orthopaedic Surgery  
Singapore General Hospital

## Achilles Tendinitis

**What it is:** An inflammation of the Achilles tendon (the largest tendon in your body that connects your calf muscles to your heel bone) as a result of being under too much strain such as during strenuous, high-impact exercises like jogging.

**Who's at risk?** Runners and women who wear high-heeled shoes.

**How it feels:** A feeling of soreness and stiffness at the Achilles tendon, especially after running or climbing the stairs. Your lower leg may also feel weak and stiff.

**Soothe the pain!** Rest your feet and apply ice on the painful area. You can also relieve the pain in your tendons by getting orthotics such as heel lifts which move the heel away from the back of the shoe so no abrasive rubbing occurs.

**Treat the problem:** Your doctor is likely to prescribe NSAIDs such as ibuprofen to help with the pain. Treatment will also normally include leg exercises such as calf stretches that strengthen the calf muscles and reduce stress on the Achilles tendon.

In severe cases, surgery, such as gastrocnemius recession (the surgical lengthening of the calf) or debridement (removing part of the Achilles tendon), and repair may be recommended. ■

The article was contributed by Singapore Health Services (SingHealth). The group consists of the Singapore General Hospital, KK Women's and Children's Hospital, National Cancer Centre Singapore, National Dental Centre Singapore, National Heart Centre Singapore, National Neuroscience Institute, Singapore National Eye Centre and SingHealth Polyclinics. [www.singhealth.com.sg](http://www.singhealth.com.sg)



## Morton's Neuroma

**What it is:** A thickening of the tissue that surrounds the digital nerve leading to the toes (usually the third and fourth toes) in response to irritation, trauma or excessive pressure.

**Who's at risk?** Runners and women who usually wear high-heeled, narrow shoes.

**How it feels:** A persistent pain in your foot that feels like you are standing on a marble in your shoe. In some cases, there can be a sharp, burning pain in the ball of your foot. Your toes may also sting, burn or feel numb.

**Soothe the pain!** Change to wider and more comfortable shoes with softer soles so that the bones are spread out, reducing the pressure on the nerves. Arch supports and foot pads may help to reduce pressure.

**Treat the problem:** Your doctor may inject corticosteroids into the affected area or recommend a minimally invasive procedure known as cryogenic neuroablation, a procedure which exposes the nerves to extremely cold temperatures to temporarily stop the transmission of pain signals. The surgical removal of the painful nerve may be necessary.

**Who's at risk?** Mostly individuals who wear shoes that are tight, narrow or a size too small, especially women. However, some people appear to face an inherited risk.

**How it feels:** A persistent or intermittent pain around your big toe joint, which is also restricted in movement.

**Soothe the pain!** Switch to roomier, more comfortable shoes so that your toes have space to wriggle around. Consider getting off-the-shelf or custom-made padded shoe inserts too – these distribute pressure evenly when you move your feet and helps provide relief.

**Treat the problem:** Your doctor may tape your affected foot in a normal position to reduce stress on the bunion. However this does not work in the long-term. To relieve pain, you may be prescribed medications like ibuprofen or given cortisone shots.

“Surgery is considered only if the bunion causes frequent pain or interferes with your activities. Surgical procedures, such as a bunioneectomy, involve surgically removing the swollen tissue from around the big toe joint and straightening it by realigning the bone. Sometimes even after surgery, there may still be pain or a bunion can recur,” noted A/Prof Inderjeet.



Wearing high-heeled, narrow shoes is a risk factor for Morton's Neuroma.

# SPRING CLEAN

## your Finances for the New Year

A new year has arrived! Now is a good time for us to quit bad financial habits and cultivate good ones. Here are 10 simple ways to get started.

### 1 Wipe the slate clean: Clear your debts where possible

Got a bonus or expect one soon? Make good use of it by paying off any existing debts. The longer you delay paying off your debts, the more interest you pay and the more expensive the debt repayment becomes. Pay off debts with the higher interest charges first. But before you do, find out if there are any fees or charges for early repayments. If you have a home loan, check if you can get a better deal by refinancing.

**Tip:** Do not take on excessive debt. As a general rule of thumb,

your monthly debt commitments should not exceed 35 percent of your monthly income.

### 2 Make the '8th Wonder of the World' work for you: Benefit from compound interest

Compounding helps to magnify your savings through earning interest on interest already accumulated. The earlier you start, the more time there is for

compounding to work for you.

**Fun fact:** Albert Einstein was so impressed with compounding that he referred to it as the '8th Wonder of the World'!

### 3 Know how much risk you can withstand

There is no free lunch in investing. If you are offered higher potential returns, you can be sure that these will come with higher risks. Find out what the risks are and what can cause you to incur losses. Consider carefully if you are able to withstand such risks and losses before you place your hard-earned money into any investment.

**Tip:** If you have a shorter investment

**Do not take on excessive debt. As a general rule of thumb, your monthly debt commitments should not exceed 35 percent of your monthly income.**

time horizon, ie you need the money for some goal or purpose soon, the less investment risks you should be taking. Before you part with your hard-earned money, always think about how much money you can afford to lose from the investment.

### 4 Anything is possible: Be ready for the unexpected

An emergency fund will help you tide over a rainy day, eg if you are



Always think about how much money you can afford to lose from the investment.



temporarily unemployed or need to pay for medical bills in a hurry. If you do not already have some emergency savings, fret not as you can always start building up your fund now. Do also make sure your basic insurance needs are covered.

**Tip:** As a general rule of thumb, you should have at least three to six months of your monthly income in savings for emergencies. Review your health and life insurance needs.

## 5 Know your 'Needs' vs your 'Wants'

It is tempting to splurge during the festive season. However, think twice before you spend. If you are planning to treat yourself to an item that is currently fashionable, such as the latest season's bag or wallet, ask yourself whether you will use the item often and long enough to make it worthwhile. If you are fashion-conscious, chances are that you will not want to be caught with something that is no longer in style, so be realistic about maximising its use. A handbag is not an investment.

**Tip:** Make a list of items you need before going shopping and stick to your budget. Living within your means is the first step to managing your money wisely.

## 6 Go window shopping: Shop around and review what is available first

Everyone likes window shopping because it is free! Likewise, if you are looking for a financial product, do not take up the first one that is offered to you. Be it an investment product, savings instrument or a loan, shop around for one that best meets your needs. Compare the features, risks and costs before selecting a product that is suitable for you.

**Tip:** For more information on what to look out for when selecting a financial product, do refer to consumer guides on banking and credit products, home loans, insurance and investment products at [www.moneysense.gov.sg](http://www.moneysense.gov.sg).



Have you started putting aside money to build your retirement nest egg? Do you know how much is enough?

## 7 Cashless does not mean debtless

Credit cards offer you the convenience of making cashless payments. But if you do not make payments due in full and on time, you will incur substantial charges. Did you know that many credit card issuers impose an interest charge of 24 percent per annum?

**Tip:** Stretching your dollar does not mean living on credit. Pay your credit card bills in full and on time. Otherwise, interest and other charges can be substantial.

## 8 Do not be shy about asking questions or walking away

If you are looking at an investment product to buy, make sure you understand the costs and benefits as well as the risks and returns. Make sure you know the maximum you can lose if something goes wrong. If you have trouble understanding these features, ask and ask until you do, or do not invest. Do also get clarifications in writing.

**Tip:** It is fine to walk away if you do not fully understand a product or discover that it is not right for you.

## 9 Take stock: One year older, one year closer to retirement?

As we enter into a brand new year, we also find ourselves one year closer to retirement. Have you started putting aside money to build your retirement nest egg? Do you know how much is enough? If not, it is not too late to do it now!

**Tip:** Find out more about retirement on the MoneySENSE website to help you get started.

## 10 Review your financial plan

Financial planning is about managing your finances to ensure your financial well-being as defined by your needs and goals. Take time to review your financial plan – you might need to make adjustments if there are changes to your personal circumstances. Review the performance of your savings and investments and see if you are on track to meeting your financial goals. You may need to set aside more in savings or rebalance your investment portfolio along the way.

Resolve to build good financial habits. A new year is always a good time to start on a clean slate.

Wishing you a Happy MoneySENSE-ible New Year! ■

*The information is prepared in collaboration with the Association of Financial Advisers (Singapore), the Financial Planning Association of Singapore, the Insurance and Financial Practitioners Association of Singapore, the Securities Investors Association (Singapore) and the Monetary Authority of Singapore (MAS) as part of the MoneySENSE national financial education programme. For more information, please visit [www.moneysense.gov.sg](http://www.moneysense.gov.sg).*

# JEWELS *of* BAVARIA & AUSTRIA

Be transported back to medieval times when travelling to Bavaria and Austria. A mystical and relaxing trip awaits all, especially senior citizens and families. **Patricia Ang** travels the romantic route at Rothenburg ob der Tauber and invites you to be charmed by the Neuschwanstein and beautiful Herrenchiemsee Castles while beholding the panoramic view of Zugspitze, Innsbruck and Salzburg, all taking your breath away in a moment.

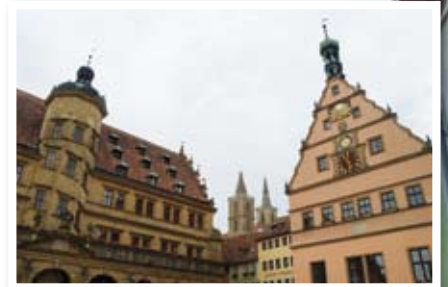
## ■ Rothenburg ob der Tauber

EMBARK on a leisurely stroll around Rothenburg, the best preserved medieval town in Germany, to see architectures of the Middle Ages. Preserved medieval walls are the White Tower and the Markus Tower with

the Röder Arch. Do not miss the wide angle view of Rothenburg and the surrounding pastoral countryside by climbing to the top of the Rothenburg Town Hall. Rothenburg ob der Tauber means 'Red Fortress Above the Tauber' with the town located on a plateau overlooking the Tauber River. 'Rothenburg', some say comes from the German words 'Rot' (red) and 'Burg' (burgh, medieval fortified town) and refers to the colour of the red roofs of the houses which overlook the river.

The Rothenburg Market Place is bounded by the Town Hall, the Clock Tower, St George's Fountain, shops, cafes and restaurants. The Town Hall

consists of two parts – the Gothic and Renaissance. The Gothic part includes the Imperial Hall and the 65 metre-high tower. The Renaissance part faces the Market Place and includes the arched terrace.



The Rothenburg Clock Tower (above).





## ■ Neuschwanstein Castle

BE SWEPT away by Neuschwanstein Castle, essentially Mad King Ludwig's fairy tale castle, where the interior is as whimsical as the exterior. Over 60

million people have visited Neuschwanstein Castle where the palace has appeared prominently in several movies. It was also the inspiration for

Disneyland's Sleeping Beauty Castle.

The palace can be regarded as typical of a 19th century Romanesque-inspired architecture. A combination of Gothic style (upward-pointing lines, slim towers, delicate embellishments), Romanesque style (simple geometric figures such as cuboids and semicircular arches) and Byzantine architecture and art (the Throne Hall) were mingled in an eclectic fashion and supplemented with 19th century technical achievements. The effect of the Neuschwanstein ensemble is highly theatrical, both externally and internally.

The palace was commissioned by King Ludwig II of Bavaria as a retreat and as homage to Richard Wagner, known as one of the most progressive German classical musician and composer in history. Ludwig paid for the palace out of his personal fortune and extensive borrowing, and not with Bavarian public funds. The palace was intended as a personal refuge for the reclusive king but it was opened to the paying public immediately after his death in 1886.



## ■ Zugspitze

EXPERIENCE Germany's highest attraction by ascending 2,962m to the Zugspitze. Be wowed by the 360-degree panorama across a total of 400 peaks in four countries – Austria, Germany, Italy and Switzerland. Being at the peak of Zugspitze allows one to experience how time stands still as we soak in the breathtaking view.

It lies south of the town of Garmisch-Partenkirchen and the border between Germany, and Austria runs over its western summit. Zugspitzplatt is at the south of the mountain. On the flanks of the Zugspitze are three glaciers which include the two largest in Germany - the Northern Schneeferner and the Höllentalferner - with the third being the Southern Schneefemer.

There are two ways up the mountain - a leisurely 75-minute ride on a cog railway from the train station in the town centre coupled with a cable car ride up the last stretch or a 10-minute hoist by cable car which begins its ascent from Eibsee, 10km outside town on the road to Austria.



## ■ Innsbruck

INNSBRUCK is the capital city of the federal state of Tyrol in western Austria. A classic Austrian hybrid of Gothic and Baroque, the Innsbruck's Old Town is a small area of sturdy medieval houses, many attractively painted in pastel colors. The main thoroughfare of the Old Town is the broad strip of Herzog-Friedrich-Strasse which eventually opens out into a central plaza lined with arcades. Beyond, a labyrinth of alleyways invites aimless strolling.

One of the city's greatest tourist attractions is The Golden Roof which was built by Archduke Friedrich IV in the early 15th century. The Golden Roof is actually the three-story balcony on the central plaza at the heart of the Old Town. It was constructed for Emperor Maximilian I to serve as a royal box where he could sit in luxury and enjoy tournaments in the square below.

## Salzburg



Salzburg is renowned for its baroque architecture. As one of the best-preserved city centres north of the Alps, it is

noted for its Alpine setting. Salzburg was the birthplace of 18th century composer, Wolfgang Amadeus Mozart, and the city was the setting for the musical film *The Sound of Music*.

The Mirabelle Palace was built by Prince Archbishop Wolf Dietrich in 1606 for his mistress, Salome Alt, and her children. For the senior citizens, this is a place to smell the roses and pose with the statues in the Mirabell Gardens, which opens daily with free admission. Today, Mirabell Palace houses the offices of Salzburg's mayor and the municipal council.

## Salt Mine Berchtesgaden

DEEP down underneath the Salzburg mountain, a secret world awaits your discovery. For many years, only the salt miners in Berchtesgaden were allowed to enter the complex tunnel system. Today, the part of the mine which had been in operation for over 500 years is now open to the public with around 400,000 visitors a year. This is also the place where the famous Bad Reichenhall brand salt originates.



Explore the 500-year-old underground Salt Mines on an electronic railway system in traditional miner's clothing in Salzburg and hear the legendary tales as well as historical tales of the fascinating underground world.



Go down a 100-foot-long slide into the grottos, the magical world beneath the surface of the earth. With a raft ride on the salt lake and a miniature train ride, we end our romantic yet educational 4-hour adventure.



## Herrenchiemsee

AT THE foot of the Bavarian Alps lies the Chiemsee, Bavaria's largest lake, 60km east of Munich. Take a ferry and soak in the beauty of the biggest and prettiest lake in Bavaria to the island Herrenchiemsee. Be enthralled by the beautiful Herrenchiemsee Castle located in a secluded setting, built by the famous King Ludwig II.

Herrenchiemsee was the largest and most lavish castle Ludwig built. Visitors are impressed by the ornateness of the furnishings and attention to details, with the design of gold and marble in the castle. Financed by the king's personal fortune, construction began in 1878. Like Neuschwanstein, this castle was never completed.

In order to remain in power, Ludwig's cabinet members hatched a secret plan to remove Ludwig from power. In June of 1886, Ludwig was deposed and arrested. A day later, Ludwig went for a walk on the castle grounds, escorted by Dr Gudden, his psychiatrist. When the two did not return after several hours, a search began.

The bodies of both men were discovered floating in a nearby lake. Official reports called Ludwig's death a suicide. However, there was considerable evidence to suggest that both men were murdered by the conspirators who removed the king from power to ensure he never regained it. Ludwig's death, like his life, will always remain a mystery. ■



### GETTING THERE

International travellers can book a flight to Munich or Frankfurt at an average cost of S\$2,200 and Nuremberg for S\$2,400 upwards. If there are no direct flights to Munich with your airline, one could book a flight via Frankfurt or Nuremberg and travel to Munich on the ICE high-speed train. If you are travelling within Bavaria, you can purchase the Bavaria Ticket, which will give you all-day travel within Bavaria and even to the border towns of Salzburg. The Bayern Ticket for one person costs €21. If there are two or more travelling together, it would be cheaper to buy an up-to-5-persons Bayern-Ticket which costs only €29.





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see more pictures

# Memorable Camaraderie and Game

The prestige of having four distinguished guests including a former presidential candidate participating in the National Day Golf made the day one to be remembered for some time to come.

**S**ixty-eight golf enthusiasts in 17 flights gathered on a perfect sunny day at the Marina Bay Golf Course awaiting the noon tee-off. Among the distinguished guests were the Ambassadors to Singapore from Japan and Panama and High Commissioner of India, and Dr Tan Cheng Bock, former Member of Parliament and presidential candidate in 2011.

Camaraderie among the golfers was highly palpable as laughter and bantering took place between flights. The fun carried into the evening as the day was capped off with a delicious barbeque dinner at The Terrace at Suntec City Guild House.

"It was a very convivial atmosphere and I always enjoyed playing golf with NUSS Golf Section," commented His Excellency (HE) Yoichi Suzuki, Japanese Ambassador

**"It was a very convivial atmosphere and I always enjoyed playing golf with NUSS Golf Section."**

**HE Yoichi Suzuki**

Japanese Ambassador to Singapore



to Singapore. "The main attraction for me is to know more people and have a more relaxed atmosphere where I can be straightforward."

Echoing this sentiment was HE José Antonio Ruiz Blanco, Ambassador of Panama to Singapore, who said, "We have a great connection (with NUSS) and I am glad and open to participate."

Touching on the esprit de corps he has with the NUSS Golf Section, Dr



Tan said, "It was fun and I enjoyed playing with them as they are so jolly and happy," adding that he was already considering to propose a friendly competition between his team of golfers and NUSS golfers.

Member Leonard Wee, the overall winner of the day, was surprised that he won as he felt that he did not play his best that day.

"I really did not think I had a chance as there were people who played better than me today," Mr Wee said, also sharing that the scoring system adopted for the day probably also helped him even he "fumbled" a few holes along the way. ■



## RESULTS

### Overall Winner

Leonard Wee 6.437 (OCB)

### Mens division

Champion Yeo Yoon Choo 12.637 (OCB)

1st Runner Up Chong Gim Wah 17.337 (OCB)

### Ladies Division

Champion April Tan 30.533 (OCB)

1st Runner-up Chiew Siow Hoon 23.033 (OCB)

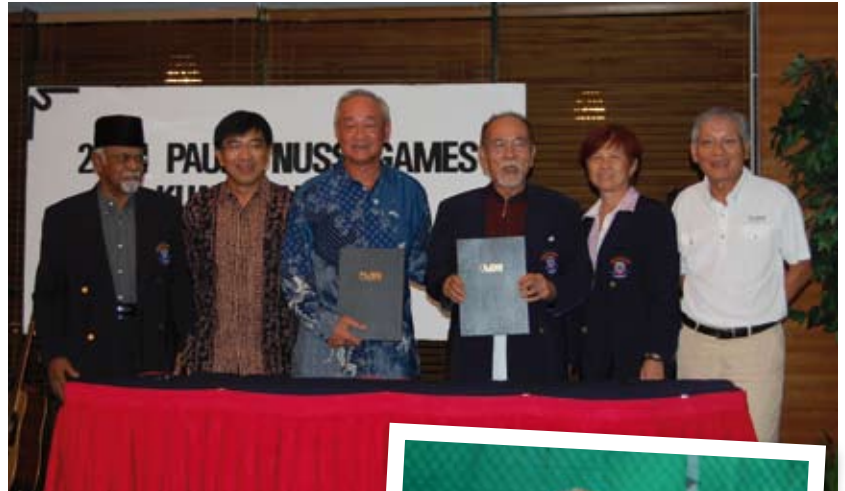
# Spirits Alive at Friendly Competition

Every year, NUSS looks forward to the friendly and spirited competition with their counterparts Persatuan Alumni Universiti Malaya (PAUM) and this year was no exception at the 27th NUSS-PAUM Games.

**T**he 27th NUSS-PAUM Games was hosted by PAUM in Kuala Lumpur, Malaysia, from 9 to 10 November 2012. Close to 90 participants from NUSS made their way across the Causeway to contest in six games, namely Badminton, Bowling, Golf, Soccer, Table-tennis and Tennis.

The Games witnessed brilliant skills, teamwork and sportsmanship. Results were of less importance to the participants as they strengthened friendships and forged new ones.

The gala dinner was held at Boulevard Hotel, Mid Valley City. The evening was made more significant as NUSS and PAUM signed a reciprocal agreement. ■



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## Results of the 27th NUSS - PAUM Games

Game	NUSS' Score	PAUM's Score	Winner
Badminton	4	16	PAUM
Bowling	11	9	NUSS
Golf	1/2	1/2	DRAW
Soccer	2	7	PAUM
Table-tennis	2	7	PAUM
Tennis	0	1	PAUM
<b>Overall Winner</b>			<b>PAUM</b>









# Champions at Last



Although NUSS Golf Section has boasted some brilliant golfers, it has rarely triumphed over arch-rival Persatuan Alumni Universiti Malaya (PAUM) in more than 25 years of golf competition. Chulalongkorn University Alumni Association (CUAA) and NUSS were neck-to-neck during competition so it was something of a miracle that NUSS claimed the inaugural CUAA-NUSS-PAUM Friendship Golf Classic trophy, beating the Thais by a single Stableford point.

**F**riendship and hospitality were certainly effusively displayed by the Thai hosts from the moment the NUSS team landed at Suvarnabhumi Airport, Bangkok, on 6 September. Clearly, CUAA had gone to great lengths to see to the comfort of their guests. The excellent reception at the airport, the comfortable hotel accommodation and the evening's glitzy prize-giving dinner exuded warmth and elegance typical of Thailand's acclaimed hospitality.

The team competition, based on a single round at Siam Country Club, was decided by 75 percent handicap Stableford points of the best 10 golfers of each team. There was an individual competition for the best golfer and another for the above-55-year-old category. For the record, the NUSS victory, although a team effort which included the supporting cast of

nine golfers whose scores were rendered redundant, owed very much to Ronald Yeo whose 76 gross alone contributed four points to clinch the trophy.

This inaugural CUAA-NUSS-PAUM Friendship Golf Classic went back many years ago when some enthusiastic alumni from University of Malaya, National University of Singapore, Chulalongkorn University and Hong Kong University wanted to promote interactions among the various university alumni in the region. In February 2012, Mr Jirasak Tasnarong of CUAA announced to NUSS Golf Convenor, Eddie Lee, that CUAA would host the first golf game.

According to alphabetical listing, NUSS will host the tournament



in 2013. It will be a tremendous challenge to replicate, not to mention exceed, the standards of Thai hospitality and efficiency. It would be even more demanding to retain the champion trophy jointly donated by CUAA, NUSS and PAUM. ■

*Contributed by Mr Lim Soo Hwee, Golf Section member.*



Scan your QR code reader to see more pictures



# NUSS Chefs' Cookout Conquest

It was no mean feat winning the Team Gold Medal and Best Appetiser Award at the prestigious Gourmet Master Chef 2012 tournament for Executive Chef James Aw and Sous Chef Wong Shiuh Yean from The Scholar Chinese Restaurant, doing Singapore and NUSS proud.

**R**enowned international chefs were invited to showcase their culinary prowess and vie for various awards at the Gourmet Master Chef 2012 tournament. The Society's very own award-winning Executive Chef James Aw and Sous Chef Wong Shiuh Yean from The Scholar Chinese Restaurant held their own and went head-to-head with their competitors in the fiercely-fought kitchen battle. The dynamic duo went on to clinch the Team Gold Medal and Best Appetiser Award.

Chef Aw said, "I felt proud to represent NUSS and being able to meet competitors from other nations

**"[In this] tournament, we promoted Singapore food to the world and I hope it will help to boost our tourism industry."**

**James Aw**

Executive Chef

and regions. It was a challenge for us to compete with such renowned and famous chefs. Throughout the tournament, we shared our creations and ideas with one another and these learning experiences are much treasured because we are kept up-to-date with the world cooking trends and that helps us further in our culinary careers."

The highlight of the tournament is the 'black box' competition segment which featured a mystery box that later revealed a whole chicken, salmon and beancurd to be used by each team as key ingredients in the preparation of a three-course meal as part of the competition. Chef Aw and Chef Wong clinched the Best



Appetiser Award with their Char Siew Sauce Salmon Pastry and Sautéed Diced Salmon with XO Chilli Sauce combination dish.

Speaking of the team's success, Chef Aw remarked, "There was a lot of personal sacrifice involved in the preparation and training before the competition. The timings and freshness of the ingredients were constantly checked and we practised religiously to ensure that we got everything right."

He summed up the team's experience in the competition, "[In this] tournament, we promoted Singapore food to the world and I hope it will help to boost our tourism industry. We are proud [of our achievements] and strive to always improve ourselves in the culinary world. We look forward to sharing our knowledge with other chefs in Singapore and hopefully the effort will eventually put us on the world food map." ■



**Note: KRGH and BTGH will be closed on 10 and 11 February 2013 for Chinese New Year. APGH will be closed on 10 February 2013 and will resume operation the following day.**

THE SCHOLAR CHINESE RESTAURANT

# CHINESE NEW YEAR SPECIAL MENUS

## CHINESE NEW YEAR REUNION DINNER

*Gather your family and usher in the Year of the Snake with us!*

**Promotion Date:** 9 February 2013, Saturday

First Seating: 5.30pm to 7.30pm; Second Seating: 8pm to 10pm

**Price Range:** \$688 to \$1,388 (for 10 persons)

**Reservation is required and will be confirmed via email or fax.**

## CHINESE NEW YEAR SET MENUS

*Come enjoy our sumptuous festive set menus this Chinese New Year.*

**Promotion Period:** 25 January to 24 February 2013 (\*not available on 9, 10 and 11 February 2013)

**Price Range:** \$98 (per person) to \$1,388 (for 10 persons)

## CHINESE NEW YEAR YU SHENG AND GOODIES



*Bring home our exquisite Yu Sheng and delicious festive delicacies like Traditional Pen Cai, Buddha Jumps Over The Wall and Stewed Pig Trotter Cantonese Style to share with your family and friends this Chinese New Year.*

**Promotion Period:** 25 January to 24 February 2013

### Traditional Pen Cai

Broccoli, Fish Maw, Sea Cucumber, Scallop, Prawn, 10-Head Abalone, Chinese Mushroom, Dried Oyster, Dried Scallop, Sea Moss, Stewed Cabbage, Braised Pig Trotter, Soya Chicken and Fried Pig Skin.

### Buddha Jumps Over The Wall

Fish Maw, Chinese Mushroom, Dried Scallop, Sea Cucumber, Chicken, Ginseng, Superior Stock, Superior Shark's Fin, Jin Hua Ham and 5-Head Abalone.

Traditional Pen Cai



Prosperity Salmon Yu Sheng



Buddha Jumps Over The Wall





# The Scholar

Kent Ridge Guild House

For reservations, call 6586 3710. Visit [www.nuss.org.sg](http://www.nuss.org.sg) for more information.

2-25 JANUARY 2013

## POCKET FRIENDLY DEALS

Available Mondays to Fridays, 6pm to 9.45pm (Except eve of public holidays and public holidays)

Enjoy popular dishes at half the price!

### Highlights

- Poached Prawn
- Roast Chicken
- Crispy Red Tilapia with Penang Spicy Sauce



25 FEBRUARY TO 30 APRIL 2013

## SEMI BUFFET PROMOTION

Available Mondays to Fridays, 6pm to 9.45pm (Except eve of public holidays and public holidays)

\$28.80 per adult; \$16.80 per child (12 years old and below)

Treat yourself to a sumptuous buffet dinner at The Scholar and check out our gratifying menu highlights and regular favourites while you are at it.



### Highlights

- Peking Duck
- Braised Baby Abalone with Sea Treasures
- Steamed Patin with Penang Spicy Sauce

\* Featured dishes will only be served once per table

# Café on the Ridge

Kent Ridge Guild House

For enquiries, call 6586 3722. Visit [www.nuss.org.sg](http://www.nuss.org.sg) for more information.

## DAILY SET LUNCHES

**JANUARY 2013**

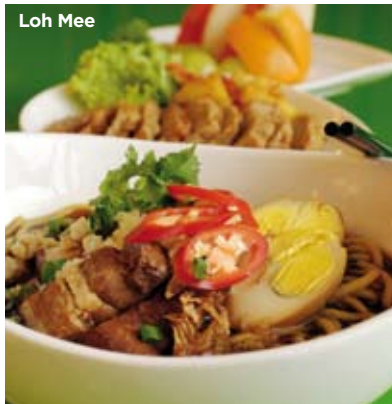
### Highlights

- Mee Soto Ayam
- Loh Mee with Prawn, Braised Pork Belly, Tau Kwa and Egg
- Pattaya Fried Rice served with Red Curry Chicken

Mee Soto Ayam



Loh Mee



Pattaya Fried Rice



**FEBRUARY 2013**

Penang Assam Laksa



Seafood Basket



Grilled Lemongrass Chicken



### Highlights

- Penang Assam Laksa
- Seafood Basket served with Fries and Salad
- Grilled Lemongrass Chicken served with Sayur Lodeh, Achar and Basmati Rice

**MARCH 2013**

### Highlights

- Prawn Masala served with Long Bean, Stir Fried Potato and Fragrant White Rice
- Roast Spring Chicken served with Wedges and Coleslaw
- Wanton Noodles served with Prawn and Chinese Mushroom

Prawn Masala with Rice



Roast Spring Chicken



Wonton Noodles





# The Dunearn

Bukit Timah Guild House

For reservations, call 6586 3260. Visit [www.nuss.org.sg](http://www.nuss.org.sg) for more information.

## EXECUTIVE SET MENU

**3-Course Set Lunch - \$35:** Choice of Cold or Warm Appetiser or Soup, Main Course and Dessert  
**4-Course Set Lunch/Dinner - \$40:** Choice of Cold or Warm Appetiser, Soup, Main Course and Dessert  
**5-Course Set Lunch/Dinner - \$45**

Each Executive Set includes two glasses of juice (exclude freshly squeezed)  
**or** a glass of housepour of your choice (excludes champagne, sparkling wine and cocktail)  
**or** a mug of Tiger Beer

### JANUARY 2013

#### Highlights

- Dungeness Crab Croquette with Salsa and Petite Salad
- Seafood and Spinach Lasagne with Dill Cream and Cured Mushroom
- Lemongrass Sticky Rice Pudding with Coconut Sorbet



**Dungeness Crab Croquette**



**Seafood and Spinach Lasagne**



**Lemongrass Sticky Rice Pudding with Coconut Sorbet**

### FEBRUARY 2013

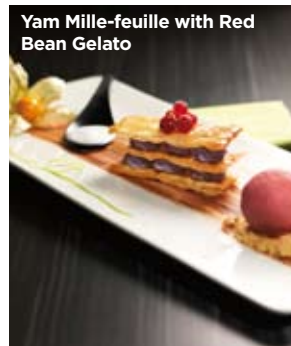
#### Hokkaido Scallop Ceviche



#### Baked Clams with Shanghai Noodles



#### Yam Mille-feuille with Red Bean Gelato



#### Highlights

- Hokkaido Scallop Ceviche with Sesame Dressing
- Baked Clams with Shanghai Noodles infused with Sake and Mirin
- Yam Mille-feuille with Red Bean Gelato

### MARCH 2013

#### Highlights

- Chilled Prawn with Asian Lime Dressing
- Poached Beef with Port Wine Sauce and Sze Chuan Peppery Sauce
- Mango Parfait with Passionfruit Sorbet



**Chilled Prawn**



**Poached Beef**



**Mango Parfait with Passionfruit Sorbet**



## Maestro of Sublime Artistry and Pleasures

7Adam is pleased to present Executive Chef Reynaldo. He is set to enthrall diners with his modern and subliminal take on contemporary European cuisine. He has worked alongside 2-star Michelin Chef Thierry Marx, and held positions in highly acclaimed restaurants in Evian and Bordeaux, where he honed his palette in European cuisine.

7Adam invites you to discover and savour its new Bistro Lunch Menu created by Chef Reynaldo, which includes dishes such as Beet Root Salad, Baba Pork Ribs, Lamb Shank, 7Adam Arriola's Wagyu Burger, Trio of Mushroom Soba Pasta and many more.

An art gallery with a gastronomical twist, view stunning works of art from local and regional artists, while teasing your palate with some of the most delectable offerings available. Spend a romantic evening or a leisurely afternoon at 7Adam, where culture and cuisine combine for a feast of the senses.































For reservations, call 64670777 or email [enquiries@7adam.com](mailto:enquiries@7adam.com)  
For gallery viewing, call 64630777  
Visit [www.7adam.com](http://www.7adam.com) for more information.



# CALENDAR

## JANUARY 2013

 Public holidays  
 School holidays

SUN	MON	TUE	WED	THU	FRI	SAT
<b>SECTION NIGHT</b> Tennis, Badminton, Running	<b>SECTION NIGHT</b> Billiards, Darts, Squash	<b>SECTION NIGHT</b> Badminton, Table-tennis, DanceSport	<b>SECTION NIGHT</b> Bridge, Running, Tennis, Badminton	<b>SECTION NIGHT</b> Choir, Darts, Squash, Billiards, Table-tennis	<b>SECTION NIGHT</b> Tennis	<b>SECTION NIGHT</b> Badminton, Table-tennis
		<b>1</b> Happy New Year	<b>2</b> Step & Sculpt Exerfit Moves (Ladies) Zumba Fitness	<b>3</b>	<b>4</b> Pilates Soccer and Swimming for Juniors	<b>5</b> Badminton for Adults and Junior Soccer, Karate, Swimming and Tennis for Juniors Taiji Yoga Therapeutic Inline Skating for Juniors and Adults
<b>6</b> Ballet for Juniors Family Taekwondo For Adults & Kids Swimming for Juniors Inline Skating for Juniors and Adults	<b>7</b> Pilates Yoga Flow-Gentle Yoga Flow-Energy Aqua Aerobics	 <b>8</b> S-Connect Pickle-Ball S-Connect on Tuesdays Body Sculpting	 <b>9</b> Step & Sculpt Exerfit Moves (Ladies) Zumba Fitness	 <b>10</b>	 <b>11</b> Pilates Soccer and Swimming for Juniors	 <b>12</b> Project Workshop Unlock the Power of Facebook Marketing Badminton for Adults and Junior Soccer, Karate, Swimming and Tennis for Juniors Taiji Yoga Therapeutic Inline Skating for Juniors and Adults
 <b>13</b> Ballet for Juniors Family Taekwondo For Adults & Kids Swimming for Juniors Inline Skating for Juniors and Adults	 <b>14</b> Pilates Yoga Flow-Gentle Yoga Flow-Energy Aqua Aerobics	 <b>15</b> S-Connect Pickle-Ball S-Connect on Tuesdays Body Sculpting	 <b>16</b> Predictions 2013 by Master Lynn Yap Step & Sculpt Exerfit Moves (Ladies) Zumba Fitness	 <b>17</b> Swimming for Ladies	 <b>18</b> Pilates Soccer and Swimming for Juniors NUSS President's Trophy	 <b>19</b> Designer Cupcake Workshop Badminton for Adults and Junior Soccer, Karate, Swimming and Tennis for Juniors Taiji Yoga Therapeutic Inline Skating for Juniors and Adults
 <b>20</b> Ballet for Juniors Family Taekwondo For Adults & Kids Swimming for Juniors Inline Skating for Juniors and Adults	 <b>21</b> Pilates Yoga Flow-Gentle Yoga Flow-Energy Aqua Aerobics	 <b>22</b> Book Club S-Connect Pickle-Ball S-Connect on Tuesdays Body Sculpting	 <b>23</b> Step & Sculpt Exerfit Moves (Ladies) Zumba Fitness	 <b>24</b> Swimming for Ladies Toastmasters Club Chapter Meeting	 <b>25</b> Pilates Soccer and Swimming for Juniors Zumba Fitness	 <b>26</b> Stop Your Pain Naturally Healthy Living - NutriRaw™ Workshop One-Day Johor Bahru Chinese New Year Shopping Trip Badminton for Adults and Junior Soccer, Karate, Swimming and Tennis for Juniors Taiji Yoga Therapeutic Inline Skating for Juniors and Adults
 <b>27</b> Ballet for Juniors Family Taekwondo For Adults & Kids Swimming for Juniors Inline Skating for Juniors and Adults	 <b>28</b> Effective Public Speaking Workshop Pilates Yoga Flow-Gentle Yoga Flow-Energy Aqua Aerobics	 <b>29</b> S-Connect Pickle-Ball S-Connect on Tuesdays Body Sculpting	 <b>30</b> Step & Sculpt Exerfit Moves (Ladies) Zumba Fitness Balut Section Night	 <b>31</b> Swimming for Ladies		
						


Information is correct at time of print.  
 For details and updates, please visit [www.nuss.org.sg](http://www.nuss.org.sg)

 Art Exhibition: Orchids Garden Exhibition, till 27 February 2013

# CALENDAR

## FEBRUARY 2013

 Public holidays  
 School holidays

SUN	MON	TUE	WED	THU	FRI	SAT
<b>SECTION NIGHT</b> Tennis, Badminton, Running	<b>SECTION NIGHT</b> Billiards, Darts, Squash	<b>SECTION NIGHT</b> Badminton, Table-tennis, DanceSport	<b>SECTION NIGHT</b> Bridge, Running, Tennis, Badminton	<b>SECTION NIGHT</b> Choir, Darts, Squash, Billiards, Table-tennis	<b>SECTION NIGHT</b> Tennis	<b>SECTION NIGHT</b> Badminton, Table-tennis
					<b>1</b> Pilates Soccer and Swimming for Juniors Zumba Fitness	<b>2</b> Rainbow Cake Workshop Diana F+ Lomography Workshop Badminton for Adults and Junior Soccer, Karate, Swimming and Tennis for Juniors Taiji Yoga Therapeutic Inline Skating for Juniors and Adults
<b>3</b> Ballet for Juniors Family Taekwondo For Adults & Kids Swimming for Juniors Inline Skating for Juniors and Adults	<b>4</b> Pilates Yoga Flow-Gentle Yoga Flow-Energy Aqua Aerobics	<b>5</b> S-Connect Pickle-Ball S-Connect on Tuesdays Body Sculpting	<b>6</b> Step & Sculpt Exerfit Zumba Fitness	<b>7</b> Swimming for Ladies	 <b>8</b> Pilates Soccer and Swimming for Juniors Zumba Fitness	 <b>9</b> Eve of Chinese New Year Badminton for Adults and Junior Soccer, Karate, Swimming and Tennis for Juniors Taiji Yoga Therapeutic Inline Skating for Juniors and Adults
 <b>10</b> Chinese New Year	 <b>11</b> Chinese New Year	 <b>12</b> Chinese New Year	 <b>13</b> Step & Sculpt Exerfit Zumba Fitness	 <b>14</b> Valentines' Day Swimming for Ladies	 <b>15</b> NUSS Ang Pow Golf Game Pilates Soccer and Swimming for Juniors Zumba Fitness	 <b>16</b> Badminton for Adults and Junior Soccer, Karate, Swimming and Tennis for Juniors Taiji Yoga Therapeutic Inline Skating for Juniors and Adults
 <b>17</b> Ballet for Juniors Family Taekwondo For Adults & Kids Swimming for Juniors Inline Skating for Juniors and Adults	 <b>18</b> Pilates Yoga Flow-Gentle Yoga Flow-Energy Aqua Aerobics	 <b>19</b> Book Club S-Connect Pickle-Ball S-Connect on Tuesdays Body Sculpting	 <b>20</b> Passion Unleashed: Rediscover Life's Passion Step & Sculpt Exerfit Zumba Fitness	 <b>21</b> Swimming for Ladies	 <b>22</b> Pilates Soccer and Swimming for Juniors Zumba Fitness	 <b>23</b> Cookie & Cake Pop Baking Workshop Badminton for Adults and Junior Soccer, Karate, Swimming and Tennis for Juniors Taiji Yoga Therapeutic Kayaking Orientation Programme Inline Skating for Juniors and Adults
 <b>24</b> Tummy Massage Workshop Ballet for Juniors Family Taekwondo For Adults & Kids Swimming for Juniors Sport Climbing (SNCS Level One Certification) Inline Skating for Juniors and Adults	 <b>25</b> Pilates Yoga Flow-Gentle Yoga Flow-Energy Aqua Aerobics	 <b>26</b> S-Connect Pickle-Ball S-Connect on Tuesdays Body Sculpting	 <b>27</b> Step & Sculpt Exerfit Zumba Fitness Balut Section Night	 <b>28</b> Swimming for Ladies Toastmasters Club Chapter Meeting		



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 Art Exhibition: Orchids Garden Exhibition, till 27 February 2013



# CALENDAR

## MARCH 2013

 Public holidays  
 School holidays

SUN	MON	TUE	WED	THU	FRI	SAT
SECTION NIGHT Tennis, Badminton, Running	SECTION NIGHT Billiards, Darts, Squash	SECTION NIGHT Badminton, Table-tennis, DanceSport	SECTION NIGHT Bridge, Running, Tennis, Badminton	SECTION NIGHT Choir, Darts, Squash, Billiards, Table-tennis	SECTION NIGHT Tennis	SECTION NIGHT Badminton, Table-tennis
<b>31</b> Ballet for Juniors Family Taekwondo For Adults & Kids Swimming for Juniors Inline Skating for Juniors and Adults					<b>1</b> Pilates Soccer and Swimming for Juniors	<b>2</b> Cake in a Jar Workshop Advanced Darling Diana F+ Workshop Badminton for Adults and Junior Soccer, Karate, Swimming and Tennis for Juniors Taiji Inline Skating for Juniors and Adults
<b>3</b> Ballet for Juniors Family Taekwondo For Adults & Kids Swimming for Juniors Inline Skating for Juniors and Adults	<b>4</b> Pilates Yoga Flow-Gentle Yoga Flow-Energy Aqua Aerobics	<b>5</b> Body Sculpting S-Connect Pickle-Ball S-Connect on Tuesdays	<b>6</b> Step & Sculpt Zumba Fitness Exerfit	<b>7</b> Swimming for Ladies	<b>8</b> Pilates Soccer and Swimming for Juniors Zumba Fitness	<b>9</b> DIY Manicure Badminton for Adults and Junior Soccer, Karate, Swimming and Tennis for Juniors Yoga Therapeutic Taiji Inline Skating for Juniors and Adults
<b>10</b> Ballet for Juniors Family Taekwondo For Adults & Kids Swimming for Juniors Inline Skating for Juniors and Adults	<b>11</b> Pilates Yoga Flow-Gentle Yoga Flow-Energy Aqua Aerobics	<b>12</b> S-Connect Pickle-Ball S-Connect on Tuesdays Body Sculpting	<b>13</b> Step & Sculpt Zumba Fitness Exerfit	<b>14</b> Swimming for Ladies	<b>15</b> Pilates Soccer and Swimming for Juniors Zumba Fitness	<b>16</b> One-Day Legoland® Malaysia Trip e-Store BizWiz in the Making Badminton - Adults & Junior Soccer, Karate, Swimming and Tennis for Juniors Taiji Yoga Therapeutic Sport Climbing (SNCS Level One Certification) Inline Skating for Juniors and Adults
<b>17</b> Ballet for Juniors Family Taekwondo For Adults & Kids Swimming for Juniors Inline Skating for Juniors and Adults	<b>18</b> Drama Workshop for Kids (7-9 years) Pilates Yoga Flow-Gentle Yoga Flow-Energy Aqua Aerobics	<b>19</b> Drama Workshop for Kids (7-9 years) Book Club Body Sculpting S-Connect Pickle-Ball S-Connect on Tuesdays	<b>20</b> Drama Workshop for Kids (10-12 years) Step & Sculpt Zumba Fitness Exerfit	<b>21</b> Drama Workshop for Kids (10-12 years) Swimming for Ladies	<b>22</b> Foam Sword Fencing Workshop (5-12 years) Zumba Fitness Pilates Soccer and Swimming for Juniors	<b>23</b> Eye Care at Home Badminton for Adults and Junior Soccer, Karate, Swimming and Tennis for Juniors Taiji Yoga Therapeutic Kayaking Orientation Programme Inline Skating for Juniors and Adults
<b>24</b> Ballet for Juniors Family Taekwondo For Adults & Kids Swimming for Juniors Inline Skating for Juniors and Adults	<b>25</b> Pilates Yoga Flow-Gentle Yoga Flow-Energy Aqua Aerobics	<b>26</b> S-Connect Pickle-Ball S-Connect on Tuesdays Body Sculpting	<b>27</b> Step & Sculpt Zumba Fitness Exerfit Balut Section Night	<b>28</b> Toastmasters Club Chapter Meeting Swimming for Ladies	<b>29</b> Pilates Soccer and Swimming for Juniors Zumba Fitness	<b>30</b> Bunnies' Scavenger Hunt Badminton for Adults and Junior Soccer, Karate, Swimming and Tennis for Juniors Yoga Therapeutic Taiji Inline Skating for Juniors and Adults

Information is correct at time of print.  
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# Directory

## Kent Ridge Guild House

Tel: 6779 1811

<b>Operating hours</b>	Sun – Thurs (including PH) – 8am to 12am Fri, Sat, & eve of PH – 8am to 2am
<b>The Scholar</b>	Tel: 6586 3710 Lunch: Mon to Fri & eve of PH – 12pm to 3pm Sat, Sun & PH – 11.30am to 4pm Dinner: Sun to Thurs & PH – 6pm to 10pm Fri, Sat & eve of PH – 6pm to 10.30pm
<b>Café on the Ridge</b>	Tel: 6586 3722 Sun to Thurs & PH – 12pm to 10pm Fri, Sat & eve of PH – 12pm to 10.30pm Mon-Fri – Closed from 3pm to 6pm
<b>The Ridge Bar</b>	Sun to Thurs & PH – 11am to 12am Fri, Sat & eve of PH – 11am to 2am
<b>Sports Bar</b>	Daily – 11am to 10pm
<b>The Right Note Karaoke Lounge</b>	Sun to Thurs & PH – 11am to 12am Fri, Sat & eve of PH – 11am to 2am
<b>Jackpot</b>	Sun to Thurs & PH – 11am to 12am Fri, Sat & eve of PH – 11am to 2am
<b>Swimming Pool</b>	Daily – 7am to 10pm, except Wednesdays 9am to 12 noon
<b>Fitness Centre/ Aerobics Room</b>	Daily – 7am to 10pm
<b>Ridge Reading Room</b>	Daily – 9am to 9pm
<b>Children's Playroom</b>	Daily – 9am to 10pm

For full listing of facilities and operating hours, please visit [www.nuss.org.sg](http://www.nuss.org.sg)

## Bukit Timah Guild House

Tel: 6779 1811

<b>Operating hours</b>	Sun to Thurs & PH – 11am to 12am Fri, Sat & eve of PH – 11am to 2am
<b>The Dunearn Terrace</b>	Lunch: 11.30am to 3pm Dinner: 6.30pm to 10pm
<b>The Dunearn Terrace &amp; The Upper Quad</b>	Sun to Thurs & PH – 11.30am to 12am Fri, Sat & eve of PH – 11.30am to 2am
<b>Jackpot</b>	Sun to Thurs & PH – 11am to 12am Fri, Sat & eve of PH – 11am to 2am

## Adam Park Guild House

Tel: 6467 0777 (7Adam), 6463 0777 (Gallery)

<b>Operating hours</b>	Restaurant (7Adam) Daily: 11am to 11pm Gallery Daily: 11am to 8pm
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## The Secretariat Management Team

<b>Secretariat</b>	<a href="mailto:secretariat@nuss.org.sg">secretariat@nuss.org.sg</a>
<b>The Graduate Magazine</b>	<a href="mailto:thegraduate@nuss.org.sg">thegraduate@nuss.org.sg</a>
<b>Corporate Communications</b>	<a href="mailto:comms@nuss.org.sg">comms@nuss.org.sg</a>
<b>Finance</b>	<a href="mailto:finance@nuss.org.sg">finance@nuss.org.sg</a>
<b>Information Systems</b>	<a href="mailto:is@nuss.org.sg">is@nuss.org.sg</a>
<b>Membership</b>	<a href="mailto:mship@nuss.org.sg">mship@nuss.org.sg</a>
<b>Sports</b>	<a href="mailto:sports@nuss.org.sg">sports@nuss.org.sg</a>
<b>Events</b>	<a href="mailto:events@nuss.org.sg">events@nuss.org.sg</a>
<b>Banquet Services</b>	<a href="mailto:agnesphua@nuss.org.sg">agnesphua@nuss.org.sg</a>

## Regular Happenings @ NUSS

<b>Badminton</b>	Wednesdays @ KRGH: 7pm – 10pm Saturdays @ KRGH: 2pm – 4pm Sundays @ KRGH: 3pm – 6pm Contact Joseph Goh at <a href="mailto:josephgoh@nuss.org.sg">josephgoh@nuss.org.sg</a>
<b>Balut</b>	Every last Wednesday @ KRGH: 7pm – 11pm Contact Joseph Goh at <a href="mailto:josephgoh@nuss.org.sg">josephgoh@nuss.org.sg</a>
<b>Billiards</b>	Mondays @ KRGH: 6pm – 10pm Thursdays @ KRGH: 6pm – 10pm Contact Thipa Mogan at <a href="mailto:thipa@nuss.org.sg">thipa@nuss.org.sg</a>
<b>Bowling</b>	Monthly competitions @ Superbowl SAFRA Mount Faber Contact Joseph Goh at <a href="mailto:josephgoh@nuss.org.sg">josephgoh@nuss.org.sg</a>
<b>Bridge</b>	Wednesdays @ BTGH: 7pm – 11pm Contact Thipa Mogan at <a href="mailto:thipa@nuss.org.sg">thipa@nuss.org.sg</a>
<b>Darts</b>	Mondays & Thursdays @ BTGH: 8pm – 11pm Contact Thipa Mogan at <a href="mailto:thipa@nuss.org.sg">thipa@nuss.org.sg</a>
<b>Golf</b>	Monthly Medals @ various venues Contact Joseph Goh at <a href="mailto:josephgoh@nuss.org.sg">josephgoh@nuss.org.sg</a>
<b>Running</b>	Wednesdays @ KRGH: 7pm – 8.30pm Sundays @ Singapore River: 6.30am Contact Joseph Goh at <a href="mailto:josephgoh@nuss.org.sg">josephgoh@nuss.org.sg</a>
<b>Soccer</b>	Various venues Contact Joseph Goh at <a href="mailto:josephgoh@nuss.org.sg">josephgoh@nuss.org.sg</a>
<b>Squash</b>	Mondays @ KRGH: 6pm – 10pm Thursdays @ KRGH: 6pm – 10pm Contact Thipa Mogan at <a href="mailto:thipa@nuss.org.sg">thipa@nuss.org.sg</a>
<b>Table-Tennis</b>	Tuesdays @ KRGH: 7pm – 10pm Thursdays @ KRGH: 7pm-10pm Saturdays @ KRGH: 2pm – 6pm Contact Thipa Mogan at <a href="mailto:thipa@nuss.org.sg">thipa@nuss.org.sg</a>
<b>Tennis</b>	Wednesdays & Fridays @ KRGH: 5pm – 9pm Sundays @ KRGH: 2pm – 7pm Contact Thipa Mogan at <a href="mailto:thipa@nuss.org.sg">thipa@nuss.org.sg</a>
<b>Choir</b>	Thursdays @ KRGH: 7pm – 11pm Contact Fauchon Eng at <a href="mailto:fauchoneng@nuss.org.sg">fauchoneng@nuss.org.sg</a>
<b>Kids' Club</b>	Regular activities @ various venues Contact Tan Li Shi at <a href="mailto:lishi@nuss.org.sg">lishi@nuss.org.sg</a>
<b>S-Connect on Tues</b>	Tuesdays @ KRGH: 10.30am – 5pm Regular activities at various venues Contact How Wei Quin at <a href="mailto:weiquin@nuss.org.sg">weiquin@nuss.org.sg</a>
<b>DanceSport</b>	Tuesdays @ KRGH: 7.30pm – 11pm Contact Fauchon Eng at <a href="mailto:fauchoneng@nuss.org.sg">fauchoneng@nuss.org.sg</a>
<b>Toastmasters Club</b>	Every 4th Thursday @ KRGH: 7pm – 10pm Contact Tan Li Shi at <a href="mailto:lishi@nuss.org.sg">lishi@nuss.org.sg</a>
<b>Music</b>	Regular activities @ KRGH Contact How Wei Quin at <a href="mailto:weiquin@nuss.org.sg">weiquin@nuss.org.sg</a>
<b>DramaWorks</b>	Regular activities @ KRGH Contact Fauchon Eng at <a href="mailto:fauchoneng@nuss.org.sg">fauchoneng@nuss.org.sg</a>
<b>Arts Circle</b>	Regular activities @ KRGH Contact How Wei Quin at <a href="mailto:weiquin@nuss.org.sg">weiquin@nuss.org.sg</a>

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

## Overseas connections

NUSS members enjoy reciprocity with graduate associations around the world. For more information please contact Azira at 6586 7056 or email [mship@nuss.org.sg](mailto:mship@nuss.org.sg)

<b>University House, Australian National University</b>	Canberra, Australia
<b>The Graduate Union of the University of Melbourne</b>	Melbourne, Australia
<b>The University Club of Western Australia</b>	Perth, Australia
<b>University Club of Montreal</b>	Quebec, Canada
<b>The University Women's Club</b>	London, United Kingdom
<b>University Club of Denver</b>	Colorado, United States of America
<b>The Yale Club of New York City</b>	New York, United States of America



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**Online application for the following programmes will be opening soon.**

Programmes	Application Period
July 2013 Intake	
Master of Community Leadership & Social Development	15 Feb 2013 to 31 Mar 2013
Master of Gerontology	
Master of Human Capital Management	
Master of Science in Urban Transport Management	
Master of Chinese Language and Literature	
January 2014 Intake	
Master of Social Work	15 Feb 2013 to 31 Mar 2013
Master of Counselling	15 Jul 2013 to 31 Aug 2013
Master of Taxation	
PhD in Chinese Language and Literature	

\* The schedule for the courses can be found at [www.unisim.edu.sg](http://www.unisim.edu.sg).



**SIM University**

CPE/UEN: 200504979Z

Registered: 4 June 2010 to 3 June 2016

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Website: [www.unisim.edu.sg](http://www.unisim.edu.sg)

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### Local Calendar of Information Sessions\*

Country	Dates
Singapore	8 & 24 Jan 2013, 7 & 19 Feb 2013, 5 & 19 Mar 2013

\* All dates are subject to changes. Please refer to our website for details of our local and overseas information sessions.

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