

A sense of belonging

Sense



SINGAPORE GOVERNMENT STAFF CREDIT
CO-OPERATIVE SOCIETY LIMITED

JANUARY/FEBRUARY 2022

MCI (P) 050/01/2022



5 How to be a
Good Borrower

6 Tigers at
Chinatown

8 Zodiac Predictions for
the Year of the Tiger



SGS CO-OP
A sense of belonging

UEN Number: S25CS0001L

CHAIRMAN

John Raghavan, PBS, PB

VICE CHAIRMAN

Lim Huan Chiang, JP, BBM (L), PB

HON SECRETARY

Noorul Hassan Bin Shareef

ASST HON SECRETARY

Lim Yuxiang

HON TREASURER

S. Sundram, PBS

ASST HON TREASURER

Abdul Alim Karim, PBS

COMMITTEE MEMBERS

Lim Hee Joo, PBS

S Mohan

John Michael, PBS

Ab Majid Sahid, PBS

Bashirah M Salleh

GENERAL MANAGER

Martin Nathan, PB, PBS, PK

EDITORIAL COMMITTEE

Lim Huan Chiang, JP, BBM (L), PB (Chairman)

S Mohan

Lim Hee Joo, PBS

Lim Yuxiang

Martin Nathan, PB, PBS, PK

SECRETARIAT

Prabha Chandran Seth, PBM

EDITORIAL & DESIGN

INKGOT! Pte Ltd

Sense is the bi-monthly publication of The Singapore Government Staff Credit Co-operative Society Limited. It is not for sale. The views expressed are those of the authors and do not necessarily reflect those of the Society. No part of this publication is to be reproduced, stored, transmitted, digitally or otherwise, without the prior consent of the publisher. The information contained herein is accurate at time of printing.

1 Sophia Road #05-20/21 Peace Centre
Singapore 228149

Tel: 63374936 (Main)

69336776

69336778

69336782

Fax: 63396772

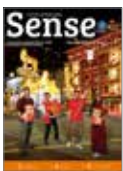
IVRS 24/7 Hotline Tel No: 69336777

Email: admin@sgscoop.sg

Quality Service Manager: nhs@sgscoop.sg

Website: www.sgscoop.sg

Operating Hours: 9.00am to 7.00pm (Mon-Fri),
9.00am to 1.30pm (Sat)



Printed by Xpress Print Pte Ltd

FROM THE CHAIRMAN

Off to a ROARING START

Dear Members,

A Happy New Year to everyone! This is the third year of managing COVID-19 in our lives and it looks like we are all getting the hang of it.

We have learnt good hygiene and how to plan our activities ahead to ensure safe management measures for the safety of all. We are all more familiar with using technology to help us in our work and in our social activities including everyday chores such as buying groceries online.

I am hopeful that we are moving into a new normal, adjusting and planning our lives around the disease. This is possible because our leaders have been prudent and made careful plans in managing the community spread of the disease. Therefore, let us all continue to do our part and practice social responsibility.

GET IN TOUCH

As we look ahead, I am keen on engaging with members more closely this year.

Each year, we spend considerable time and effort in putting together events and activities for members to strengthen

our society cohesiveness. We want to make sure that such activities are catered to you and that we will see an increased participation from members.

Therefore, I invite you to write in with your feedback and suggestion on how our society can better serve your needs. I believe this matters for our society to remain relevant to our members and for us to grow together.

HEALTH IS WEALTH

The last two years has also put a spotlight on health matters. More than ever, the adage 'health is wealth' rings true.

The world is still struggling with the Omicron variant and

we cannot be sure how things in the future will turn out. Nonetheless, let us keep our spirits up and remain positive by showing care and love to our loved ones.

The news has highlighted the mental health issues that some of us may struggle with, especially in such a tough period. Let us be kind, extend our neighbourliness and look out for one another. Getting through difficult times together will make it easier for each one of us.

Lastly, as the world welcomes the year of the Tiger, I wish everyone a roaring good start to the New Year. May you enjoy good health, wealth and happiness!



Regards,



**John Raghavan PB, PBS
Chairman**

*Happy
Chinese
New Year!*

YEAR OF THE TIGER



Thank You

Mr Tan Hung Cheng

Retirement from SGS Co-Op Committee of Management as Honorary Secretary

Mr Tan Hung Cheng retired from his service from the Committee of Management of SGS Co-Op on 8 Dec 2021. He has served 22 years as the Honorary Secretary from 1 Feb 1999, contributing to the society by ensuring the smooth running of the committee as well as advocating for the society amongst civil servants.

During his long service in the society, he is fondly remembered by members and colleagues for his gracious support in helping to resolve various loan issues. A regular friendly face at members' events and activities, Mr Tan would be seen engaging old, young and new members alike, playing an active role in building relationships with members.

"He has a clear strong support within the hospitals, helping the society reach out to staff working in the health sector," said Chairman Mr John Raghavan. *"We will definitely miss working with him and thank Mr Tan for his invaluable service and contributions over the years."*

"A great thing about the society is the financial safety net it provides to members," said Mr Tan who has been a member since the 1960s.



"I am hopeful that the society will progress and think that it is great to have such a co-op which is welcoming to all levels of civil servants."

SGS Co-Op Annual Bursary Awards Application Now Open

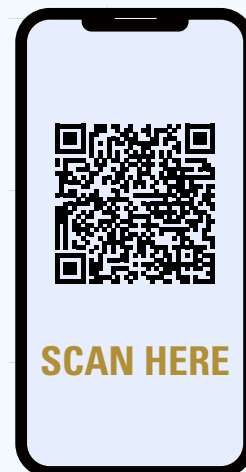
Children of SGS Co-Op members who are currently enrolled in local education institutions or universities are eligible to apply for the award.

Closing Date: 30 Apr 2022

To apply, complete and submit the application form before the closing date. Application forms are available at:

- SGS Co-Op Office at #05-21, Peace Centre, or
- Download online www.sgscoop.sg/application-forms/download-a-bursary-form (scan the QR code)

For more information on the criteria or eligibility of the award, please visit SGS Co-Op website (www.sgscoop.sg/member-privileges/educational-award).



How to be a Good Borrower

Credit is an integral part of our life. It can make cash management easier by consolidating bills into one payment, creates a record of purchases and makes it convenient for us not to carry around huge amounts of cash. Credit loans also allow us to make significant payments without having us to fork out a huge sum which can be difficult especially for many people who have not yet accumulated their wealth. However, credit are loans that eventually need to be repaid. Therefore, managing credit loans is essential to ensure that these credit loans do not snowball into debts.

HOW TO BE A GOOD BORROWER



Borrow only what you can repay



Read and understand the credit contract



Pay debts promptly



Notify creditor early if you cannot meet payments



Always check your monthly statement



NEED A LOAN?

SGS Co-Op offers loans to members only such as unforeseen medical expenses, house renovations, wedding, and children educational needs. These loans are offered at competitive rates with flexible repayment options. Speak to our customer service officers to find out more.



Tigers at Chinatown



Chinese New Year will start on 1 Feb 2022, ushering in the year of the Tiger. After living with COVID-19 for two years, everyone is ready for a celebration. However, with the threat of a likely Omicron surge, there are no plans to relax COVID-19 rules.

Group sizes for gathering and dining at restaurants currently remain capped at five. Additional measures will be introduced to reduce crowding and ensure safe management measures in Chinatown. Still, Singaporeans are finding their own ways to celebrate and soak up the festive spirit.

While there will be no Chinese New Year bazaar at Chinatown this year, Chinatown will still be decorated with tiger sculptures and light installations. Street stalls will also be open until wee hours of 1 Feb.

Here are some pictures for your preview. Members who intend to visit Chinatown are advised to plan their visit in advance and visit during off-peak hours. Online activities for the public have been planned and will be available via Chinatown Festivals Facebook page @ chinatown.festivals.

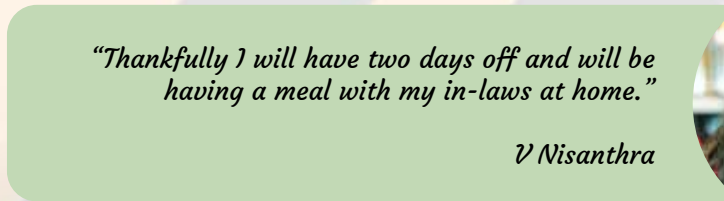
We urge all members to be socially responsible and stay safe – wishing all members a prosperous and abundant tiger year ahead!





"I will have to wait for my shift schedule to be out; but I hope to take the time to spring clean and head to the beach, just to spend time with my wife."

Shah Redza



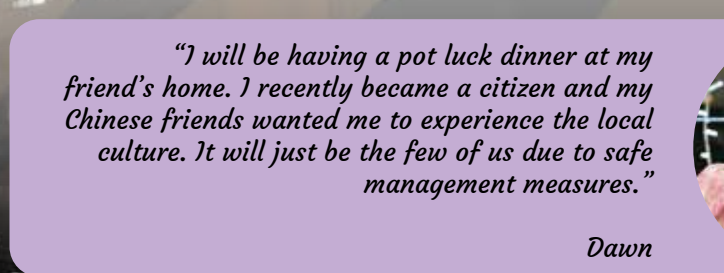
"Thankfully I will have two days off and will be having a meal with my in-laws at home."

V Nisanthra



"I will be taking the time to visit my parents and have the usual reunion dinner."

ChengXi



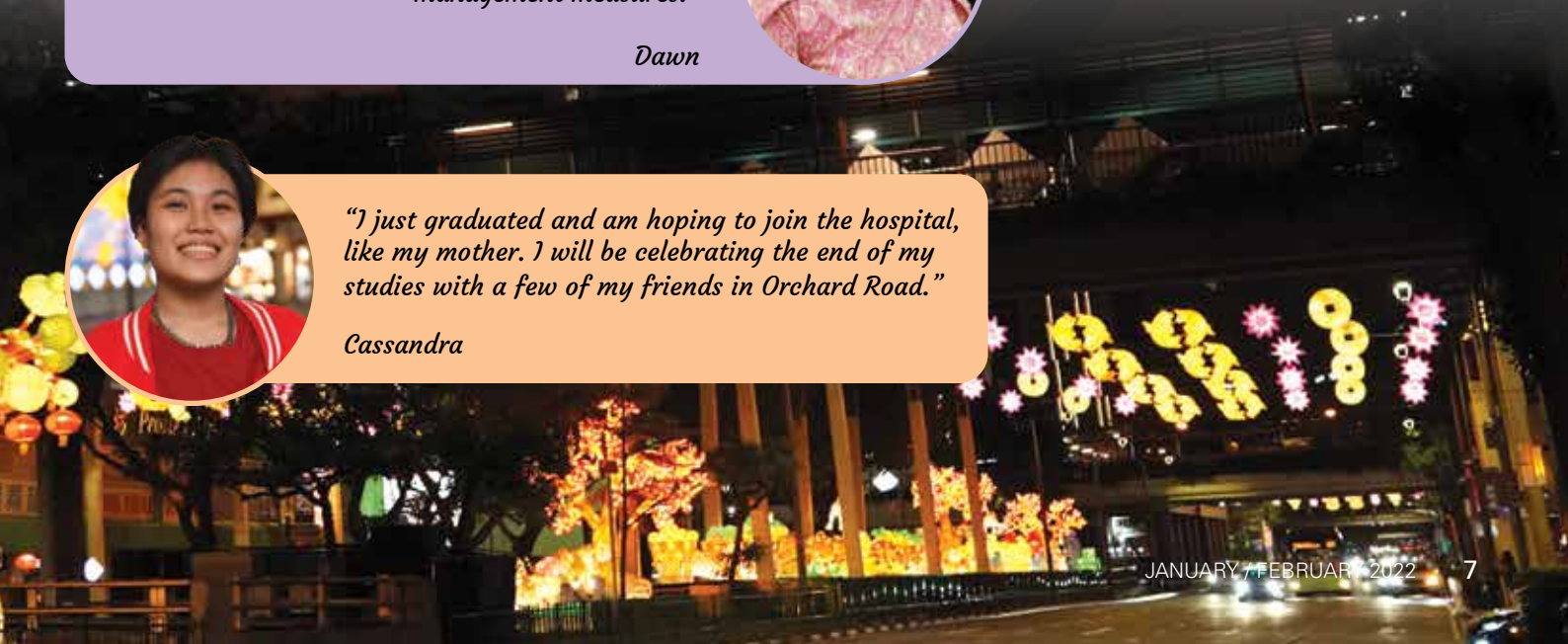
"I will be having a pot luck dinner at my friend's home. I recently became a citizen and my Chinese friends wanted me to experience the local culture. It will just be the few of us due to safe management measures."

Dawn



"I just graduated and am hoping to join the hospital, like my mother. I will be celebrating the end of my studies with a few of my friends in Orchard Road."

Cassandra



Zodiac Predictions for the Year of the Tiger

Rat

1924, 1936, 1948, 1960, 1972, 1984, 1996, 2008, 2020

Overall Rating: ★★★★★

Career: ★★★★★

Love: ★★★★★

Health: ★★★★★

Wealth: ★★★★★

Lucky Numbers: 2, 3, 6

Lucky Colours: Blue, Green, Red

You will find good fortune if you are able to travel abroad this year – be it for work, studies, or a vacation. While career is hectic this year, you make progress by maintaining an optimistic and positive attitude. Avoid pushing yourself too far as burnout is likely. Relationships need more effort to be maintained as feelings tend to be stagnant. Your health will also need more monitoring, especially the liver and hormone levels. Rest and exercise regularly. Small investments may be do well however remain cautious due to the unstable year.

Rabbit

1927, 1939, 1951, 1963, 1975, 1987, 1999, 2011

Overall Rating: ★★★★★

Career: ★★★★★

Love: ★★★★★

Health: ★★★★★

Wealth: ★★★★★

Lucky Numbers: 3, 4, 9

Lucky Colours: Pink, Light Green, Blue

This year is all about learning and overcoming challenges that come your way. Be patient and don't give up even when situations are tough. You will have career opportunities for you to grow and expand. Stay humble and create good rapport with people you meet at work. Your success will be linked to how your relationships develop. Couples may settle down and will be a good year for property investments. Take note of food intake and avoid water sports. It is not favourable for any high-risk investments this year.

Ox

1925, 1937, 1949, 1961, 1973, 1985, 1997, 2009, 2021

Overall Rating: ★★★★★

Career: ★★★★★

Love: ★★★★★

Health: ★★★★★

Wealth: ★★★★★

Lucky Numbers: 1, 4, 7

Lucky Colours: Blue, Red, Purple

You will experience good fortune in all areas of your life. Your career is productive if you remain focused and committed to your goals. Maintain good relationships with your colleagues will be key to your success at work. In romance, singles will be blessed. However, those who are married must be more sensitive to their spouses' feelings to avoid any misunderstandings. Health will be average. Financial luck is positive if you focus on your work or business instead of passive income.

Dragon

1928, 1940, 1952, 1964, 1976, 1988, 2000, 2012

Overall Rating: ★★★★★

Career: ★★★★★

Love: ★★★★★

Health: ★★★★★

Wealth: ★★★★★

Lucky Numbers: 2, 6, 7

Lucky Colours: White, Gold, Light Blue

This is an average year for you. Work will bring good prospects and opportunities. Support comes to you from different directions but there may be some people who may try to trick you. Consistent efforts are needed to maintain your relationships. Be understanding and more considerate to your loved ones. You may experience health issues due to burnout, anger, irritation or stress. It is wise to cut down on unnecessary expenditure and consider some investments or passive income.

Tiger

1926, 1938, 1950, 1962, 1974, 1986, 1998, 2010, 2022

Overall Rating: ★★★★★

Career: ★★★★★

Love: ★★★★★

Health: ★★★★★

Wealth: ★★★★★

Lucky Numbers: 1, 3, 8

Lucky Colours: Red, Yellow, Blue

This year will be volatile and unpredictable for you. Stay calm and adaptable and you may gain valuable lessons. Be mindful of your communications, maintain an amicable attitude and avoid conflicts. In your relationship, learn to share your thoughts and feelings with your loved ones and they will help you overcome your challenges. Pay extra attention to your health as accidents are likely to occur. Financial luck seems to be relatively good. However, it is wise to be prudent and avoid taking or lending out loans this year.

Snake

1929, 1941, 1953, 1965, 1977, 1989, 2001, 2013

Overall Rating: ★★★★★

Career: ★★★★★

Love: ★★★★★

Health: ★★★★★

Wealth: ★★★★★

Lucky Numbers: 2, 3, 5

Lucky Colours: Red, Green, Pale Yellow

You shall bask in radiance of a glowing luck cycle that sharpens and enhances your thinking ability and knack for making money. You may encounter sudden changes at work. Maintain your composure and you will get through them. Singles will be more charismatic and will easily captivate others while couples must avoid misunderstandings with their spouses. Old illness may re-emerge. Rest more to avoid health problems.

Horse

1930, 1942, 1954, 1966, 1978, 1990, 2002, 2014

Overall Rating: ★★★★★☆

Career: ★★★★★☆

Love: ★★★★★☆

Health: ★★★★★☆

Wealth: ★★★★★☆

Lucky Numbers: 2, 6, 8

Lucky Colours: Purple, Yellow, Green

There are many lucky stars surrounding those born in the year of the Horse. However, legal issues may arise and you are advised to be more mindful in handling documents. Remember to keep your promises at work and you can achieve your goals and advance in your career. You may become more social for business networking but family members may feel neglected. It is a promising year for investments but avoid putting all your eggs in one basket.

Goat

1931, 1943, 1955, 1967, 1979, 1991, 2003, 2015

Overall Rating: ★★★★★☆

Career: ★★★★★☆

Love: ★★★★★☆

Health: ★★★★★☆

Wealth: ★★★★★☆

Lucky Numbers: 1, 7, 8

Lucky Colours: Purple, Red, Green

You will be blessed with good luck and growth. Workers will receive recognition at work and can benefit from building relationships with colleagues and past clients. You will have good support from many benefactors. Singles have a higher chance to start a relationship this year. Those who are married can plan for a child. Those with high blood sugar or high blood pressure should watch their health. Finances will be smooth and you can attract new income opportunities.

Monkey

1932, 1944, 1956, 1968, 1980, 1992, 2004, 2016

Overall Rating: ★★☆☆☆☆

Career: ★★☆☆☆☆

Love: ★★☆☆☆☆

Health: ★★☆☆☆☆

Wealth: ★★☆☆☆☆

Lucky Numbers: 1, 7, 9

Lucky Colours: Blue, Red, Yellow

Your fortune will decline significantly due to the Disaster Star. You may feel more pressure at work and relationships with superiors may be difficult. Use your social skills to develop a robust network and learn to be amicable. Volunteering and charity works will bring joy, good karma and blessings. Meditation and yoga may help you to relax from stress. Pay attention to personal finances and be careful to avoid serious injuries, especially on roads.

Rooster

1933, 1945, 1957, 1969, 1981, 1993, 2005, 2017

Overall Rating: ★★★★★☆

Career: ★★★★★☆

Love: ★★★★★☆

Health: ★★★★★☆

Wealth: ★★★★★☆

Lucky Numbers: 3, 5, 9

Lucky Colours: Green, White, Yellow

You will be blessed with benefactors and good luck. You will be fruitful in your work or if you are planning to change your job. You will find benefactors and resources to help you easily. Singles will enjoy many attention from many admirers but may find it difficult to find a long-term partner. Be focused and avoid hurting other people's feelings. Couples should avoid temptations. Lack of sleep and unhealthy habits will affect your health. Be prudent, learn how to calculate your own risks and do proper research before investing.

Dog

1934, 1946, 1958, 1970, 1982, 1994, 2006, 2018

Overall Rating: ★★★★★☆

Career: ★★★★★☆

Love: ★★★★★☆

Health: ★★★★★☆

Wealth: ★★★★★☆

Lucky Numbers: 4, 6, 9

Lucky Colours: Blue, Purple, Yellow

You may experience a number of changes in 2022. An increase of work responsibilities and movements such as a transfer to a different department may occur. Be adaptable and willing to explore new opportunities, as well as getting support from your colleagues will help you progress in your career. Couples may consider settling down but may face financial issues. Support one another and you can overcome hurdles. Pay attention to older relatives and be mindful of your health.

Pig

1935, 1947, 1959, 1971, 1983, 1995, 2007, 2019

Overall Rating: ★★★★★☆

Career: ★★★★★☆

Love: ★★★★★☆

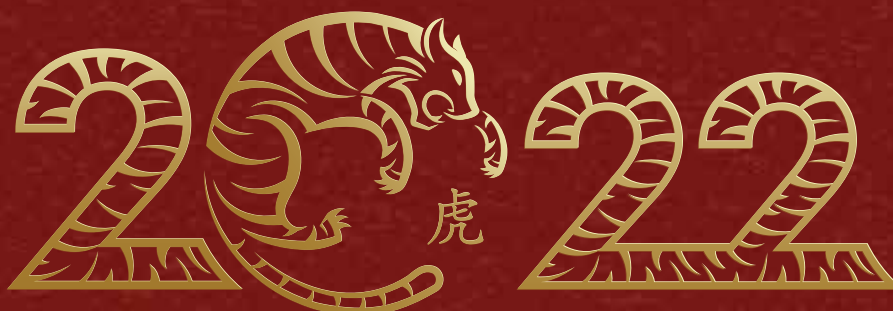
Health: ★★★★★☆

Wealth: ★★★★★☆

Lucky Numbers: 2, 4, 8

Lucky Colours: Green, Yellow, Brown

You will experience a boost in fortune and luck this year. You need to fight for what you want, have faith, and a positive attitude to succeed at work. Communication is vital to manage a cordial relationships this year. Add humour and avoid harsh words. Sudden changes in health may occur so be vigilant and exercise regularly to maintain good health. Passive income may fluctuate. It will be wise to wait for opportunities to invest.



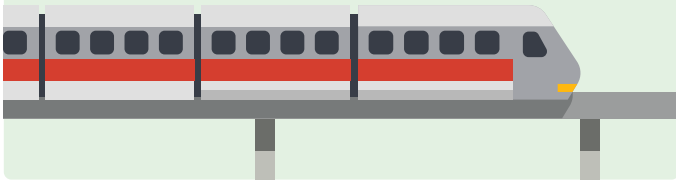
新年快樂

HAPPY CHINESE NEW YEAR

PUBLIC TRANSPORT FARES INCREASE

Public transport fares for buses and trains have increased from 26 Dec 2021. Prices for monthly concession and travel passes will remain unchanged. Households with monthly household income of not more than \$1,600 can apply for Public Transport Vouchers (PTVs) valued at \$30 each, at Community Centres/Clubs. PTVs can be used to top up fare cards or buy monthly concession passes and must be redeemed by 31 Mar 2023.

Source: Public Transport Council



\$100 CDC VOUCHERS FOR EACH HOUSEHOLD

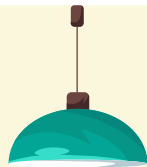
Each Singaporean household can now claim \$100 CDC vouchers which can be used at any participating hawkers and heartland merchants identified by the CDC voucher decal.

Only one member of each household will need to visit the website go.gov.sg/cdcv to claim the voucher with their Singpass which can then be shared digitally with other household members. Assistance will be available at community centres and clubs to guide residents on how to claim the vouchers, provide help to set up or reset Singpass, and print hardcopy vouchers, if needed.

Source: Channel NewsAsia



CLIMATE FRIENDLY HOUSEHOLDS PROGRAMME



All 1-, 2- and 3-room HDB households are eligible to receive eVouchers to switch to climate-friendly refrigerator, shower fittings or lights. Each household can receive:

- One \$150 e-voucher to offset the cost of a refrigerator,
- One \$50 e-voucher to purchase shower fittings, including installation costs if required,
- One \$25 e-voucher to purchase LED lights



Refrigerators and shower fittings must have 3-ticks and above to show that they are energy efficient and climate friendly. The vouchers can be used to purchase eligible products at major retailers island-wide and expire 31 Dec 2023. Visit climate-friendly-households.gov.sg for more details.

Source: 2021 Climate Friendly Households Programme

MORE DENGUE CASES EXPECTED

National Environment Agency (NEA) expects the number of dengue cases to surpass that of last year's "relatively low" tally of 5,238. Low population immunity to a particular serotype, increasing mosquito population and continued work-from-home arrangements are factors NEA attributes the increase to.

24 active clusters have been reported including four large clusters at Cleantech Loop, Jalan Bangau, Denham Close/Dunearn Road/Hua Guan Avenue, and Dunearn Road. More inspections have been carried out by NEA which have resulted in actions taken including Stop Work Orders and contractors charged in court for repeat offences. NEA urged the public to take steps to prevent mosquito breeding such as removing stagnant water and overturning pails.



Source: NEA

COVID-19 VACCINATION FOR CHILDREN AGED 5 TO 11

The paediatric dose of the PfizerBioNTech/Comirnaty vaccine is now available for children aged 5 to 11. The full vaccination will require two doses taken at least 21 days apart.

Parents and guardians of eligible children can register on child.vaccine.gov.sg to receive a unique SMS link to book a vaccination appointment. Consent from a parent or a guardian is required to book a vaccination appointment and all children must be accompanied by one parent or guardian at approved paediatric vaccination centres for the appointment. Siblings aged 5 to 11 are also allowed to take the jab together with another sibling with an appointment from Mondays to Thursdays before 7pm.



Source: Ministry of Health (MOH)

CHILDREN AGED 12 TO 17 TO GET BOOSTER SHOT

From 14 Mar, children aged 12 to 17 will need to get a booster shot within 270 days of receiving their second dose of the COVID-19 vaccine, in order to maintain their fully vaccinated status. Parents or guardians of these children will receive an SMS with a personalised booking link to the mobile number that they had registered to provide consent and book their child's booster vaccination appointment.

Currently, those 18 years and above are required to take a booster shot within 270 days of completing their primary vaccination series in order to maintain a fully vaccinated status against COVID-19 from 14 Feb. Those who have recovered from COVID-19 and have completed their primary series vaccination will not be required to take the booster dose at this point in time.



Source: MOH

BE MONEY SMART! | Tips from SGS Co-op

TIPS ON GROWING YOUR SAVINGS



Automate Your Savings

Save automatically by choosing to set aside a fixed amount every time you receive your pay check. Keep this account separate where you can't access it easily so you don't have to think about it or see the money, reducing the temptation to spend it.

Most banks allow for this function. SGS Co-Op Specific Deposit also allows for monthly contribution through salary check-off and pays interest on your savings.



Budget Your Expenses

Set a fixed monthly budget for daily expenses such as groceries, meals and transport. Review your past year expenses and decide how much this budget needs to be. If you foresee higher expenses in the month ahead, choose to save more in the months before rather than dip into savings. Practicing this habit of prudence will allow your savings to accumulate and grow.



Pay Down Debt

If you can, use any extra money to pay down some debt such as home or car loans. This reduces the total amount of interest you have to pay and allows you to clear the debt sooner. In the long run, it can save you hundreds or thousands of dollars.

QUIZ TIME

1. According to the zodiac, 2022 is the year of the Rat.
True / False
2. What is the value of CDC vouchers each household will receive?
A) \$50 B) \$1,600 C) \$25 D) \$100
3. Babies can take the Covid-19 vaccination. *True / False*
4. Who is the current Honorary Secretary of SGS Co-Op?
A) Noorul Hassan Bin Shareef B) Mr John Raghavan
C) Mr Martin Nathan D) Mr Tan Hung Cheng
5. Banks and financial institutions offer different rates for taking out loans. You should compare rates and check if SGS Co-Op can offer members a better rate.
True / False

Name (as in NRIC): _____

NRIC (Last 3 digits and letter only): S XXXX ____ _

Contact No.: (M) _____

(H) _____

(O) _____

Address: _____

Email Address: _____

Submit your answers by
28 Feb 2022 through:

Fax: 6339 6772

Email: admin@sgscoop.sg

Post: 1 Sophia Road, #05-20/21 Singapore 228149

Multiple entries will not be accepted.

Winners will be announced in the next issue. Good luck!

10 lucky winners will be picked and announced in our next issue.



Congratulations!

Here are our winners from our
Nov/Dec 2021 issue.

1. Vijayakumar S/O Sivadasan – SXXXX875D
2. Koh Kian Boon – SXXXX309F
3. Azizah Binte Mohamed Said – SXXXX106J
4. Ng Peck Hong – SXXXX527E
5. Ong Wei Lian Hayley – SXXXX707H
6. Durganjali Thangarasa – SXXXX708G
7. Elina Lubis – SXXXX533F
8. Low Hwee Koon – SXXXX048B
9. Chia Chee Bong – SXXXX317D
10. Muzina Binte Rabon – SXXXX376D

Please collect your prize by 7 Mar 2022.

Congratulations to winners of our Annual Special Year-End Quiz published in *Nov/Dec 2021 issue.*

1. Chua Lee Kiang – SXXXX939C
2. Shakila Binte Madi – SXXXX376Z
3. Pravena Mohan – SXXXX475F
4. Ee Heng Geok, Janet – SXXXX938H
5. Marilyn Christopher – SXXXX723C

Hampers will be delivered to winners.