

# Sense

*A sense of belonging*



**SGS CO-OP**  
*A sense of belonging*



**SINGAPORE GOVERNMENT STAFF CREDIT  
CO-OPERATIVE SOCIETY LIMITED**

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**FROM THE CHAIRMAN**

# THIS TOO SHALL PASS

Dear members,

**W**e had an eventful start to the year followed by many changes to our lives – in how we work, live and play. Spurred by the global pandemic, every one of us has been forced to revisit our daily routines and made to change or do things differently this year.

Required to isolate at work, we had to pick up new skills such as learning how to navigate new software platforms and use mobile apps, on top of adjusting to a new work environment. Instead of walking across the office for a quick chat to get a quick response, we now have to arrange and sync schedules with colleagues and communicate remotely.

Similarly in the home, many adjustments were required. Going to the market or for an evening stroll after meals have been different. We experience longer queues as we wait in line to be screened and registered at every entrance or exit. On the public transport, we refrain from talking and when outside of our homes, we have to wear a mask – this too, proved to be a challenge for many of us.

## DRAW STRENGTH FROM HISTORY

In these challenging times, we learn more about ourselves as individuals and as a society. Hope is restored when we hear stories about others reaching out with generosity and kindness, reminding us that we are not alone. Looking back on our history, our society was established in such trying times and in the spirit of helping a fellow brother in need.

In the 1920s, the average worker earned a paltry salary with no financial institution to turn to for financial support. It was a constant struggle to pay for living expenses and worry about the future. Hence, the founders of our society came



together to pool their resources in the hopes of giving members a leg up in supporting their families and being able to pay for their children's needs through prudent savings and affordable loans.

As a society, we overcame many hardships and flourished together, growing our assets over the years. It is not sheer luck that we reached our 95<sup>th</sup> year together. Perhaps we can attribute this to our resilience in tough times and our community spirit to help one another in need.

Having weathered through many storms such as the SARS outbreak, 2007 financial crisis, and even war, we can draw strength from our history – if we could emerge from dark times back then, then this pandemic too, shall pass.

### TAKE THE LONG-TERM VIEW

Learning from history, we have always taken a prudent approach to protect our members' assets. We operate on a no-frills approach to ensure we do not waste any of our members' hard-earned savings. We focus on sustainable growth and invest every cent in secured and reliable investments that will weather through the storms. We take a long-term view and strive to build a sustainable society that will still be around in the next decade, to benefit our children and later generations.

Overtime, our assets have grown and multiplied. We have been able to generate positive returns and have sufficient funds which we can draw upon during challenging times. This is why we were able to announce the 0.2% top-up on members' subscription savings in the previous issue of SENSE. This will be paid out with the dividends after our e-AGM this year.

In addition, we continue to provide low-cost loans to our members to give them a boost when they need it, ensuring we can all live in dignity and provide for our families. This was the fundamental need we fulfilled during the founding of our society, and one we continue today.

### SACRIFICES MADE WORTHWHILE

The coronavirus pandemic has changed our lives. Unfortunately, we do not know how long this crisis will last. Each of us has had to make sacrifices and adjustments to our lives.

While we wait for scientists to come up with a vaccine, let us take better care of ourselves and, of each other. Take better care of our health by eating well and exercising regularly. Protect our lives by following safety precautions such as being hygienic, especially in public areas and putting on our masks properly.

If anything, history has taught us resilience and that, humankind can persevere to emerge stronger and better. Let us make our sacrifices worthwhile. Mask Up and Stay Safe.



**John Raghavan PB, PBS**  
*Chairman*

# SGS Co-Op 91<sup>st</sup> **AGM Live Stream** On Google Meet

In line with government regulations and safety guidelines due to the COVID-19 pandemic, we will be organising our 91<sup>st</sup> Annual General Meeting through live streaming on the internet. Only Ordinary (excluding family and associate) Members with voting rights will receive a proxy form to exercise their vote and participate in our first ever electronic AGM (e-AGM).

While we will miss the opportunity to mingle and meet with members in person, we hope you will join us to connect and be updated on our progress online. The strength and sustainability of SGS Co-Op over the years is attributed to the support and contribution from all our members. Thank you and we hope to meet you in person soon.



## **91<sup>st</sup> Annual General Meeting** (to be conducted via live web stream)

Date: **Sat, 26 Sep 2020**

Time: **4pm**

Venue: **Google Meet**

## Property Update: **Centrium Square**

We have recently received the keys to our ninth property purchased in the newly built Centrium Square, located along the bustling Serangoon Road.

Centrium Square is a 19-storey commercial development comprising of an office tower built above a two-storey retail podium. Located in the buzzing ethnic district of Little India, the office tower offers sweeping views of the vibrant colourful shop houses which boasts some of the best ethnic Indian cuisine and shopping in Singapore.

This modern business hub is well connected to the major expressways and is set to transform the precinct that features an international private hospital and a 5-star hotel. The property's freehold status further makes it a good investment in land scarce Singapore.

SGS Co-op is now a proud owner of two units on the 14<sup>th</sup> floor with a total floor space of 1,626 square feet. Look forward to future reports of rental yields and capital appreciation from this investment!

# Happy 55<sup>th</sup> Birthday Singapore!

The year of the coronavirus pandemic meant we had to celebrate our National Day in 2020 differently. Nonetheless, Singaporeans celebrated it in style with a splash of red and white!



Celebrate National Day with NDP e-discounts from partners.  
Visit <https://discounts.life.gov.sg/> to view promotions.



# The New Normal

The “New Normal” is the latest buzzword tossed around like ragdoll. The coronavirus pandemic has touched practically every city, sparing no one to sudden changes in their lives over the past few months. Industry leaders and government heads continue to mull over what changes should be temporary and what changes should be considered permanent in the long-run.

Is wearing a T-shirt for video conference at home acceptable? Should we continue work-from-home practices? SGS Co-op members weigh in on what the new normal feels like and share tips on how to cope in this new normal...



**TINESH SIV, 33 YEARS**

## Tips for those who may need to work from home in the long-run?

Have a work space where you can concentrate without being distracted. Best to have a separate room or create a space with the right amount of light and a comfortable chair will work.

## Tips on having to participate in video conferences from home?

Shower or at least freshen up before the conference call to avoid baggy eyes and messy hair. The background does not really matter as you are working at home – that said, it's still better not to conference call in the kitchen or the toilet!

## Tips on adjusting to the new normal?

Avoid crowded places. Always wear your mask and bring your phone along when going out. Remember to register visits via SafeEntry

## Tips for those who may need to work from home in the long-run?

Make your work area comfortable – with ergonomic table layout and chair with good backrest. Set breaks for oneself as it is easy to lose track of time in front of the computer.

## Tips on having to participate in video conferences from home?

Invest in a good pair of headphones and microphone since poor quality of voice transmission can be frustrating during online meetings.

## Tips on adjusting to the new normal?

Engage in hobbies and maintain your mental health by connecting with family, friends and colleagues virtually.



**VINCENT LIM, 36 YEARS**

### Tips for those who may need to work from home in the long-run?

Be gentle with ourselves while learning to adjust. Even for something seemingly simple such as e-signing a document can be frustrating for those who are not IT savvy. Thankfully, we can watch and follow many demonstration videos on YouTube.

### Tips on having to participate in video conferences from home?

Test video and sound quality before you start the meeting to troubleshoot any issues. Inform your family of your schedule so they can avoid "walking into" your meeting.

### Tips on adjusting to the new normal?

Being prepared mentally helps. Keep a spare mask (in a ziplock bag) in your bag for yourself or someone in need. Learn digital alternatives to daily tasks such as shopping and banking to free up more time for family. Be prudent about online privacy such as safeguarding your personal information. Familiarise yourself with online platforms to connect with friends.



**S. MAGISWARI,**  
50 YEARS



**MARGARET BELLA XAVIER,** 59 YEARS

### Tips for those who may need to work from home in the long-run?

Maintain Regular Hours. Set a schedule and stick to it. Create a Morning Routine. Set Ground Rules With the People in Your Space.

### Tips on having to participate in video conferences from home?

Suggest to use video conferences only if required. Allow people to just be on audio/calls and turn on video options only for group discussions.

### Tips on adjusting to the new normal?

Have regular exercise and entertainment. No gadgets for few hours or even one day including mobile, laptop and TV to spend quality time with family. Try exploring by having different cuisines ordered through online delivery. Try to avoid crowded or peak hours if you need to do shopping outside.



### Tips for those who may need to work from home in the long-run?

Take precautions such as safe distancing, checking temperature regularly and practice good hygiene such as using hand sanitiser often, especially when travelling on public transport.

### Tips on having to participate in video conferences from home?

Best to schedule meetings during office hours. These virtual meetings are good to maintain continuity and connectivity with colleagues to ensure that work goes on.

### Tips on adjusting to the new normal?

Registering our visits via SafeEntry is important since the authorities can reach us quickly if we came into contact with a coronavirus carrier. Health is wealth so I do regular yoga, and brisk walks with my husband when the weather is good. My husband and I prefer to eat healthy – choosing flexitarian diet with fresh produce.



**KALAICH CHELVI D/O PERIANAN,** 61 YEARS

# A Different Hari Raya Puasa

Our festivals are usually marked with home visits and family get-togethers. This year, Hari Raya Puasa happened during the Circuit Breaker period in Singapore when we were not allowed to visit homes or gather in large groups. How then, did our Malay friends celebrate the occasion?

**Nora, 54 years,** and **Nur' Ashiqin Binte Mohd Rosley, 39 years,** share with us how different this year's Hari Raya Puasa was for them.

## Q1: Please share with us how you celebrated this year's Hari Raya Puasa.

**Nora:** *We were breaking our fast on the eve so we had ordered food for the eve of Hari Raya Puasa as well as the following day's breakfast, lunch and dinner. This year, we put on our new Hari Raya clothing and had a few Zoom Meetings to catch up with our siblings and cousins as well as my in-laws.*

**Nur' Ashiqin:** *Eid amid COVID-19 was a celebration on a whole new level. The normal congregation of Eid prayers at the mosques was performed in congregation as a family at home instead.*



Nora and family



## Q2: Were there any interesting experiences since it was during the Circuit Breaker?

**Nora:** *In the past, we always attended prayers at the mosque, but this year, we had our prayers at home led by my husband.*

**Nur' Ashiqin:** *Festive greetings and pleasantries among family members of different households were exchanged via Zoom and green packets for the kids and elders come in the form of PayNow transactions.*

## Q3: Having to mark such an occasion during the Circuit Breaker, could you share any tips for others who may have to experience similar conditions in the near future?

**Nora:** *Advance planning is important! We missed a Zoom Meeting with a group because we knew about the timing too late! It was unfortunate because that group meeting had 20 families in it including our families in Malaysia.*

**Nur' Ashiqin:** *Apart from not being together physically, it was pretty much like regular Eid visiting – by the end of all the online Zoom sessions we were already knackered and stuffed from the long hours of talking and all that snacking of our own homemade cookies!*



Nur' Ashiqin and family

# Seniors Get Digital Ready



To help seniors plug in and connect to the digital world, a number of initiatives have been rolled out to help seniors learn new tricks!

Want to have fresh seafood delivered to your door? Or set-up a social media account to connect with friends and families? Or pay using a digital wallet?

Help older family members and friends be digital ready through these ways...



## SG DIGITAL OFFICES

Digital Ambassadors will be located at Community Clubs/Centres and Public Libraries, ready to provide 1-to-1 guidance on going digital. Call 6377 3800 to find your nearest SG Digital Office.



## DIGITAL PODS

Digital Pods are a series of free online interactive 30-min classes, specially curated for seniors to pick up digital skills. Learn to buy and sell on Carousell, navigate CPF's website, create and edit photos or simple videos and pick up many other basic digital skills. Check out the list of classes available at [www.imsilver.sg/dp](http://www.imsilver.sg/dp).



## EQUIP WITH A SMARTPHONE

Senior citizens or permanent residents (aged 60 years and above) can sign up with local telcos to enjoy **Seniors Go Digital** mobile plans or get a new mobile phone at promotional rates. Visit the local telcos for more information.

Lower income seniors (citizens only, aged 60 years and above) who have attended IMDA's Seniors Go Digital learning programmes can get subsidised smartphones with a mobile plan through the **Mobile Access for Seniors** initiative. Find out more here: <https://www.imda.gov.sg/programme-listing/Mobile-Access-for-Seniors>.

# NEWS *from Around* Singapore

## Get Some Sun at NParks

With the gradual reopening of public spaces, our gardens, parks and nature reserves are now open to the public and the perfect place to get some fresh air. Social and recreational activities such as having picnics, photography, taichi, kite-flying, or playing ball games, are also permitted as long as you do it alone or do not exceed five people in your group. Have you been to our national parks recently?

Check out what you can look forward to on your next visit:



**Admiralty Park:** This park features an inclusive playground with the most number (26) of slides in any park, fit for adults and children



**Jurong Lake Gardens:** Recently redeveloped Jurong Lake Gardens was designed to be the beautiful green oasis in the West. Explore *Rasau Walk*, a 300-metre meandering boardwalk along the edge of Jurong Lake and view up close the 50 species of plants found in the freshwater swamp habitat. The reddish brown boardwalk makes it perfect for Instagram snaps too!



**Singapore Botanic Gardens:** The first UNESCO Heritage Site in Singapore. The *Learning Forest* located in the new Tyersall-Gallop Core of the gardens is designed to integrate with the existing six hectare rain forest to form an enlarged forest habitat. Take a walk on the new elevated walkways and get close to nature with some of the tallest tree species in Southeast Asia.



Avoid the crowds before heading down to the parks. Visit [SafeDistParks.nparks.gov.sg](https://www.nparks.gov.sg) for the latest updates on visitorship levels. You can also check [www.nparks.gov.sg](https://www.nparks.gov.sg) for the latest advisories for parks, gardens and nature reserves in response to the COVID-19 situation and don't forget to wear your mask!

Source: National Parks

## Free One-Year National Gallery Membership

National Gallery Singapore is offering their annual membership programme, *Gallery Insider*, free for 1 year to all Singapore citizens and permanent residents only. The membership allows you to get unlimited access to all exhibitions as well as privileges and discounts for selected programmes and up to 15% discount on retail and F&B at the National Gallery. Membership fee is usually \$30 each year. This promotion is available until 31 October 2020.

Visit [www.nationalgallery.sg/support/join.membership](https://www.nationalgallery.sg/support/join.membership) to find out more.

Source: National Gallery Singapore



## Keep Moving with ActiveSG

Keep fit by ensuring you're getting enough exercise at home. Challenging to organise fitness class and adhere to the safe distancing measures, Sport Singapore has published and developed classes online including webinars, courses and fitness classes for everyone to keep moving, even at home. There is a whole plethora of classes such as yoga, pilates, piloxing barra, webinars about exercise and diabetes, and twister workout for seniors. While some require a small fee to

Visit [circle.myactivesg.com](https://circle.myactivesg.com) to browse the classes available online.



Source: ActiveSG

## Subsidised Medical Fees when Diagnosed with Respiratory Infection

If you are **diagnosed** by the doctor to have a respiratory infection (e.g. common cold), you could enjoy subsidised consultation and treatment at a participating Public Health Preparedness Clinic (PHPC) as follows:

- Singaporean and Permanent Residents, as well as eligible work permit holders (excluding foreign domestic workers and performing artistes), would pay a flat subsidised rate of **\$10**
- Pioneer Generation (PG) and Merdeka Generation (MG) seniors would pay a lower rate of **\$5**
- Public Assistance (PA) cardholders need not pay *GST will be fully absorbed by the Government.*

The cost of consultation, medication and investigations (including any COVID-19 swab test) provided at each visit to treat your respiratory infection will be covered under this fee. The doctor will prescribe the appropriate treatment for your



respiratory infection, including the medications for the expected duration of your illness.

Refer to the website ([www.phpc.gov.sg](http://www.phpc.gov.sg)) for the list of participating clinics, which will be updated regularly to reflect any new clinics that sign up to the scheme. All participating clinics should also display a PHPC decal at the entrance.

*Source: Ministry of Health*

## BE MONEY SMART! | 8 Things You Need To Know About Wills

Tips from SGS Co-Op

### 1. You can write your own Will and change it anytime you wish.

If you don't have a Will, your estate would be transferred according to the intestacy laws.

### 2. Wills help to distribute your estate quickly.

Legal processes according to intestacy laws tend to be inflexible and usually take a long time.

### 3. CPF savings are not covered under a Will and are not part of an estate.

You can however nominate beneficiaries to receive your CPF balance in cash or opt for the balance to be transferred into their CPF accounts when you pass on. Check with CPF.



### 4. Who can write a legally binding Will?

Anyone above 21 years old and of sound mind can write their own Will. Your Will must be in writing and signed in front of at least 2 witnesses, whom cannot be your spouse or a beneficiary in your Will.

### 5. You can change your Will anytime.

A Will can be revoked by a later Will. A Will is also nullified or cancelled when you marry or remarry.

### 6. You don't need a lawyer to draft a Will.

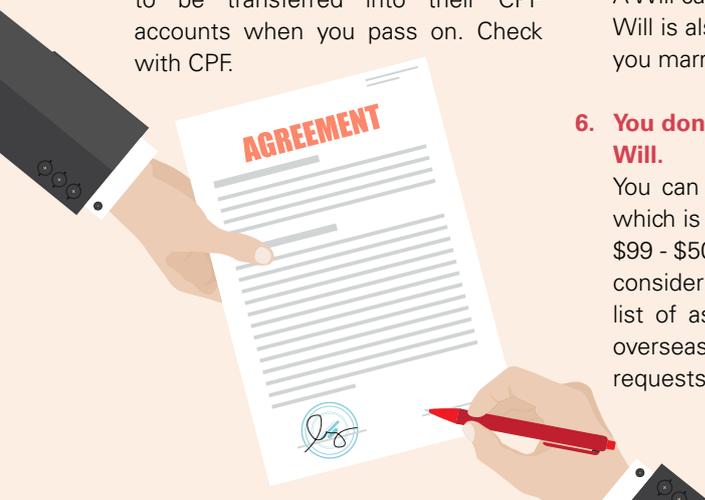
You can draft your own Will for free, which is legal. Lawyers charge around \$99 - \$500 for a simple Will. However, consider a lawyer if you have a long list of assets such as businesses or overseas assets or have complex requests.

### 7. The Wills Registry will keep information about where your Will is kept safe confidential.

Maintained by the Singapore Academy of Law, the location of your Will will be kept confidential until your passing, when your executor can then access the information. It cost \$50 for the information to be stored in the system for 120 years from your date of birth.

### 8. Intestate Succession Act does not apply to Muslims.

Estate of Muslims will be distributed in accordance to Islamic Inheritance Law / Muslim Intestate Succession Law. Muslims can still draw up a Will as long as it is in accordance with the Islamic Inheritance Law.





**PRIZE for Quiz Winners:  
Jumbo 3-tier stainless steel steamer  
with a glass lid and steam release vent  
worth \$100**

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

1. Seniors who want a new mobile phone can get special offers at a local telco. *True / False*
2. How much do older Singaporeans pay when they visit a PHPC Clinic and is diagnosed with the common flu?  
A) \$50                      B) \$20                      C) \$5                      D) \$10
3. CPF is part of your estate and can be included in your Will. *True / False*
4. Can you change your Will anytime? *Yes / No*
5. The N \_\_\_ \_\_\_ N \_\_\_ \_\_\_ \_\_\_ \_\_\_ \_\_\_ refers to the period after easing of the lockdowns, during the initial phase of the coronavirus pandemic.

Name (as in NRIC): \_\_\_\_\_

NRIC (Last 3 digits and letter only): XXXXX \_\_\_\_\_

Contact No.: (M) \_\_\_\_\_

(H) \_\_\_\_\_

(O) \_\_\_\_\_

Address: \_\_\_\_\_

Email Address: \_\_\_\_\_

Submit your answers by  
**14 Sep 2020** through:

Fax: 6339 6772

Email: [admin@sgscoop.sg](mailto:admin@sgscoop.sg)

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

Multiple entries will **not** be accepted.

Winners will be announced in the next issue.

*Congratulations!* Our winners from the May / Jun '20 issue:

1. Saodah Binte Abdullah – SXXXX619I
2. Tang Wai Leng – SXXXX264D
3. Ganesan S/O Kulandai, PBM – SXXXX216Z
4. Kamisah Jailani – SXXXX521E
5. Wong Chew Yong – SXXXX865E
6. Kolaselvey D/O Krishnan – SXXXX671G
7. Cera Rufino Jr. Calicdan – SXXXX752D
8. Wahid Bin Almi – SXXXX872F
9. Van Luis Litan – SXXXX313C
10. Vishnu Prakash SXXXX475E

Please collect your prize by **11 Oct 2020**.