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Issue 101 (April 2016)

GRASSROOTS

A publication of The Grassroots' Club
MCI(P)020/06/2015

with passion

Weathering the Economic Storm

It's all about remaining positive and staying employable in the current economic uncertainty

"TGIF. Thank God It's Family time!"

TGC Member gives his take on cherishing family time

A Will to Leave

Concluding part on that all-important question, To Will or not to Will?

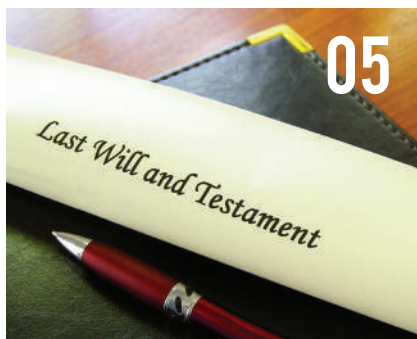
HAVE YOUR SAY!

In an economic crisis, what will pain you most to give up?



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CHAIRMAN'S MESSAGE

SOCIAL COMMITTEE



Ms P. Anakeley
Chairman of Social Committee

Dear Readers,

➤ Warmest Greetings from the Social Committee.

As Chairman of the Social Committee, it was indeed a pleasure to have organised the recent Chinese New Year Celebrations. Those of us who have been visiting the Club would have seen the transformation of the Club after the completion of the upgrading works. Our recent Chinese New Year celebration saw a very vibrant evening with guests posing for photographs with different groups. They went away with memorable photos of the event. Everyone seems to know every other person making one realise how closely knit we are as Grassroots leaders.

We plan to organise more events like BBQ Nites, Wine Tasting, Members' Themed Nites, Short Getaways, Yoga & Zumba classes and programmes to cater to specific interest groups.

The key challenge for any successful event is members' participation. We have been keeping participation fees low for our events for quite a while. Going forth members will see their events heavily subsidised whereas guests will pay a premium. Membership must have its privileges!

I would like to take this opportunity to thank all Members who have been supportive of our various events in the past.

Last but not least, I would also like to express my sincere appreciation to the Social Committee Members.

Vice-Chairman

Mr Toh Sze Wei, PBM

Members

Ms Ang Chye Suan Doreen, PBM

Ms Lee Way Fong Joyce

Ms Lim Soo Cheng Marie

Mr See Chak Fei Edward, PBM

Mr Quek Chiang Thye Arthur, PBM

Ms Dan Peck Hee Peggy

Ms Wee Swee Fung Daisy

Mr Philip Yuen M.L.

Mr N Balasingam

Mr Ho Hong Sing

Mr Lee Song Choo George

Mr Chow Chee Wah James, PBM

And not forgetting support staff, Ethan Seet and Iris Teh.

Wishing one and all the best of health and success. ➤



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EDITOR'S NOTEBOOK

Dear TGC Members,

> The year of the Monkey in the Chinese zodiac was ushered in and in some of the analysis, the Year of the Monkey touches on financial happenings. In preparation for the year ahead, we too should take a look at how we are spending our time, talent and money to benefit our family members and those around us.

Even for the Club, we had already embarked on making it a better place after the renovation, and now we will also look into how we can make our programmes delightful and exciting for our members.

We would encourage you, the members, to give us your suggestions as to what you would like to experience moving forward, and to make your presence in the club far more unforgettable and memorable.

Edward See Chak Fei, PBM
Editor



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Level 4 Seventh Heaven KTV Tel: 6458 5026

20% discount

SPOTLIGHT

A WILL TO LEAVE

PROVIDING FOR YOUR LOVED ONES THROUGH A WILL (CONCLUDING PART)

BY LIM YEN LAN, PBM



> In the first part of this article (published in Issue 99, August 2015 edition), we learn that a Will allows us to determine how our assets will be handled upon our death. It does so in several ways:

To Dispose of Your Property As You Wish

With a Will, you can distribute your property upon your death as you wish to people and in proportions different from those specified under the "Rules for Distribution", Law of Intestate Succession. For example: You may wish to give your estate to your spouse and your children in equal shares; or have a portion for

your grandparents who brought you up, and another portion to a favourite charity. Or you may wish to leave everything to your children and for your spouse, to create a life interest instead.

To Appoint Executors and Trustees to Take Care of Your Estate

Without a Will, however, your immediate family will have to apply for a Probate – which can be a tedious process to anyone who is unfamiliar and uninitiated in estate matters.

To Provide For Your Children

In your Will, you can appoint guardians for children who have

yet to come of age (21 and above) and create Trusts for them, hence deferring the distribution of assets.

To Expedite Court Applications

Where a Will exists, court applications are simpler and hence faster.

Who Can Make A Will?

Everyone can! Married women in Singapore have full testamentary capacity. Blind and illiterate persons can too, if they understand the nature of their act.

Who Does Not Have Capacity?

Minors (persons under 21 years) with the exception of Privileged Wills, and

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SPOTLIGHT

persons who have no understanding or are mentally ill. Competency to make a Will is determined at the time of the execution of the Will. A mentally ill person may have lucid intervals during which a valid Will can be made, while an "OK" person, who is in a drunken stupor, can lose his capacity to make a valid Will even if temporarily.

Who May Be a Beneficiary?

Any person including minors and mental patients, with the exception that a person cannot benefit from his own crime.

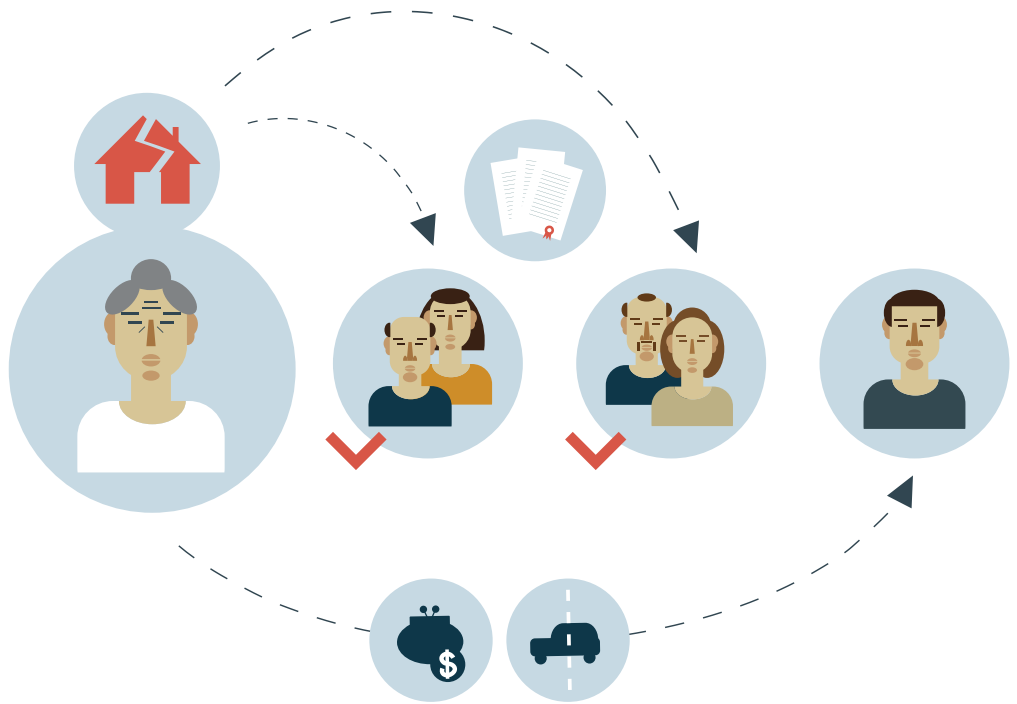
When appointing an Executor, choose someone younger than yourself, is a resident in Singapore, is close to you and your family, is trustworthy and is on good terms with you. The functions of an Executor are to find and value your properties, obtain details of your debts, file probate, pay estate duty (where liable), settle debts and expenses, sell property (if necessary).

What Property May Be Disposed Of By a Will?

Everything that belongs to you. However, please note that a Will is revoked by subsequent marriage. So if you have made a Will and then got married, do make a new Will, if necessary.

Properties Not Disposable by Will

- Life interest in property
 - This is because you do not own the property but only have an interest in it for your life.
- Joint interest
 - Where you own the property as a joint tenant with someone else (spouse, sibling or other party), there is a right of survivorship i.e., the survivor gets the property. [However if you are the survivor, you can dispose of the property by Will].
- CPF Monies where nominations have been made under CPF rules.
- Insurance policies where beneficiaries were nominated and assigned



- Trust property
 - You are a Trustee (holding somebody's property in trust).

What Are the Requirements of a Valid Will?

1. The maker must be 21 years of age (with the exception of Privileged Wills).
2. He or she must intend to make a Will and is mentally able to do so (i.e., he or she must want to, must know and must be willing to make the Will).
3. The form of the Will must be in accordance with the requirements of the Wills Act.

Formal Requirements

1. The Will must be in Writing, but it need not be in the Testator's own handwriting. It may be handwritten, printed, typed or a combination of such. It may be in ink, pencil or print and in any language. No special form of words are required and technical language is not necessary.
2. It need not be prepared by lawyers. However it should be clear and unambiguous.
3. The Will Must Be Signed by the Testator. A full signature is not required; a thumb print or mark is acceptable. The Testator's

signature must be witnessed by two witnesses present at the same time.

Who Can Be A Witness?

Generally, anyone.

Who Cannot Be a Witness?

A person of unsound mind, a blind person, a very young person and a person benefitting under the Will including spouse of such person, cannot be a witness.

So when you are making a Will make sure your beneficiary is not your witness nor the spouse of your beneficiary. Looked at from another perspective, if your mother-in-law is making a Will, don't volunteer to be a witness or the gift to your husband will be bad!

After you have made your Will inform your loved ones. And then put it under lock and key i.e., don't leave it lying around for everyone to see!

In summary, we do not have to be extremely rich to make a Will. So long as we have some property, we can make a Will. By making a Will, we have a say as to how we want our property to be distributed in the event of our death. ➤



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FEATURE

DADS DO IT DIFFERENTLY

Isn't it great that Dads don't parent like Moms? Celebrate the unique differences that fathers bring to the family.

➤ Times have changed, we all know that. Mothers no longer simply stay at home and raise children; many have jobs and careers of their own. Fathers are no longer just breadwinners; they are also caregivers to their children. Much of the value mothers and fathers bring to their children is due to the fact that females and males are different – and difference is good.

The father, as the male parent, brings unique contributions to the job of parenting that a mother cannot. *Psychology Today* stated, "Fatherhood turns out to be a complex and unique phenomenon with huge consequences for the emotional and intellectual growth of children." Erik Erikson, a pioneer in the world of child psychology, asserts that a father's love and a mother's love are qualitatively different. The following are some compelling ways that a father's involvement makes a positive difference in a child's life.

Fathers parent differently

Fathering expert Dr Kyle Pruett explains that fathers have a distinct style of communication and interaction with children. By eight weeks of age, infants can tell the difference between their mother and father's interaction with them. This diversity, in itself, provides children with a broader, richer experience of contrasting relational interactions. Whether they realise it or not, children are learning, by sheer experience, that men and women are different and have different ways of dealing with life, other adults and children. This understanding is critical for their development.

Fathers play differently

Fathers tickle more, they wrestle, and they throw their children in the air. Fathers chase their children, sometimes as playful scary "monsters." Fathering expert John Snarey

explains that children who roughhouse with their fathers learn that biting, kicking and other forms of physical violence are not acceptable. They learn self-control by being told when "enough is enough" and when to settle down. Girls and boys both learn a healthy balance between timidity and aggression.

Fathers build confidence

Go to any playground and listen to the parents. Who is encouraging kids to swing or climb just a little higher, ride their bike just a little faster, throw just a little harder? Who is encouraging kids to be careful? Mothers protect and dads encourage kids to push the limits.

Either of these parenting styles by themselves can be unhealthy. One can tend toward encouraging risk without consideration of consequences. The other tends to avoid risk, which can fail to build independence and confidence. Together, they help children remain safe while expanding their experiences and increasing their confidence.



Fathers provide a look at the world of men

Men and women are different. They eat differently. They dress differently. They cope with life differently. Girls and boys who grow up with a father are more familiar and secure with the curious world of men.

Girls with involved, married fathers are more likely to have healthier relationships with the opposite sex because they learn from their fathers how proper men act toward women. They know which behaviours are inappropriate. They also have a healthy familiarity with the world of men – they don't wonder how a man's facial stubble feels or what it's like to be hugged by strong arms. This knowledge builds emotional security and safety from the exploitation of predatory males.

Boys who grow up with dads are less likely to be violent. They have their masculinity affirmed and learn from their fathers how to channel their masculinity and strength in positive ways. Fathers help sons understand proper male sexuality, hygiene and behaviour in age-appropriate ways.

A father brings unique contributions to the job of parenting a child that no one else can replicate.



As noted sociologist David Popenoe explains, "Fathers are far more than just 'second adults' in the home. Involved fathers – especially biological fathers – bring positive benefits to their children that no other person is as likely to bring." ➤

Adapted from The Involved Father by Glenn Stanton © 2004. All rights reserved. Used by permission from Focus on the Family. For more resources on marriage and parenting, visit www.family.org.sg.



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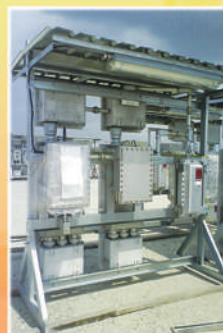
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IN FOCUS



A business consultant sheds light on how to remain positive and stay employable, in the wake of the economic downturn that could – or might already have – hit Singapore.

> Despite being a prosperous nation, Singapore is not immune to the prevailing ups and downs of the economic cycle.

An economic downturn is in sight, and economists themselves are unable to put an exact figure on the extent of the financial damage that the downturn would cause.

“I do not have a good read on how the economy will develop this year. I suspect nobody does. The world has not seen this level of uncertainty since the world financial crisis of 2007-08,” said Chan Kok Hoe, lecturer at the National University of Singapore’s Department of Economics.

Even though this is hardly the first time that Singapore has experienced such a situation, the ability to handle this crisis varies among businesses and people.

Struggling companies might resort to pay cuts or worse, retrenchments, to stay afloat. The majority of the workforce, be it employers or employees, find themselves bracing for a period of uncertainty and are unsure of what to do should things turn sour.

Although the government has cut its growth forecast, it strongly advocates the SkillsFuture initiative in a bid to encourage citizens to stay employable and at the top of their game.

But is there more than can be done to tide through the tough times? Noel Capel (Chartered FCIPD), Executive Director of Tiptop Consultants, weighs in on the situation and offers tips on how to weather this storm, whether you are a business owner or a worker.

As a veteran business consultant, what are some of the common mistakes that businesses make during a weak economy?

The most common error is to offer – especially if indiscriminately – steep discounts followed by copying

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competitors. The better solution is to find ways to sell, add value, and package the whole experience that differentiates you and draws the right crowd in.

Finding the differentiator requires an understanding of your customers needs, working on your loyal customer base, to discover what excites them to feel better about themselves. Tools like focus groups, customer surveys, and data analytics are opportunities to drill down to the differentiators.

Another is retrenchment. It is inevitable that when push comes to shove, it may be necessary to retrench. However, is this the first reaction or have other considerations been made to manage costs? Losing good people can cost the company in the long run. If this is an opportunity to cut "dead wood", than the question is, how did it get to this stage? Have we failed to nurture our people to be productive?

Step into a business outlet and gauge for yourself, are staff "order takers" or are they "order makers"? Are you impressed with their skills? The knee jerk response is to cut down on training, but what are the skillsets and competencies that will make staff resilient to ride the downturn? It is important to invest in people, as they are the face of the brand.

How can business owners better prepare themselves for economic downturns?

"Make hay while the sun shines"! It is important that businesses have their radars tuned into the trends and indicators of business and market cycles, so that they are more agile in realigning and re-steering their business plans to be more productive and controlling costs.

Carl Becker said, "The past is a kind of screen upon which we project our vision of the future." This reflects that the history and trust that we have built with our customers may become a litmus test in our darkest hour. Hence the importance to connect and value your customers through all your listening posts.

The other aspect is to examine if their current business processes are robust eg., technology, CRM, analytics, human resources etc to withstand the forces of an economic downturn and to thrive in ordinary times.

Employees often bear the brunt of a poor economy. What are some ways that they can best protect their job and livelihood?

Self-development is important to stay relevant in any business. This is ongoing, to see life as a learning journey, to be proactive versus reactive. Be on the lookout for niche



Muslim Delights

MUSLIM Delights needs little introduction. Voted Singapore's Top 5 "Nasi Padang Restaurants" by a local radio station, the halal restaurant is made famous by its fabulous offerings of *nasi padang* Indonesian style such as *ayam masak merah*, *sotong hitam*, *sambal goreng* and much more.

Also known for its Halal catering services, MUSLIM Delights was the choice of Singapore Idol Taufik Batisah whose recent wedding party in February 2015 hosted 3,000 guests, as well as Radio DJ Syah Ibrahim who hosted 6,000 guests at his wedding on November 2014.

MUSLIM Delights at TGC will provide theme parties such as Penang Fair, BBQ Fiesta, Arabian Night and much more. So if you are planning a function or seminar at TGC, choose from our corporate packages for seminars, company retreats, annual dinner & dance, even kids' birthday parties.

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IN FOCUS



or specialised jobs, and build on the competencies and skillsets that could give you the competitive edge.

Government initiatives like the SkillsFuture initiative and even grassroots activities are good platforms to expand your toolkit. Bottom line is “forewarned is forearmed”.

In the unfortunate event of a retrenchment, how should the individual cope and what steps should he taken next?

If you are caught off guard, explore agencies; government or otherwise, where you can decide where you may be best placed. Recognise and play to your strengths as you explore other job opportunities. As you look out for other jobs, this may be a good time to upgrade your skills or even take on a new skill.

We are all unique, and will cope differently with stress. It is important to be aware of the triggers and draw on your talents and support groups to become more resilient. Alexander Graham Bell said, “When one door closes, another opens; but we often look so long and so regretfully upon the closed door that we do not see the one which has opened for us.”

Be willing to go out your comfort zone. You may consider a job to tide you over, or a stepping-stone to new opportunities.

Is there a silver lining to the economic downturn?

We live in an ever changing world and we have seen good and bad days. The economic cycle is no different. There will be jobs, but the question is our preparedness to ride the wave and what are we willing to do to stay relevant now and in the future. ▶

Congratulations TO OUR CLUB MEMBERS WHO RECEIVED **NATIONAL DAY AWARDS 2015**

**The Public Service Star/
Bintang Bakti Masyarakat**



Mr Tan Song Teck,
Jason, PBM

**The Public Service Medal/
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Mr Oh Teck Lee,
Stanley

VOICES

"IN AN ECONOMIC CRISIS, WHAT WILL PAIN YOU MOST TO GIVE UP?"

I live a simple life free of extravagance and there isn't anything that I would pain to give up. I believe in living simply and in contentment, without lavishness. Simple is best.

~ Ms C. Chan

If you ask me what would pain me the most to give up, it will be my smartphone. Without my phone, I can't call or sms my family/friends. Oh yes, 4G/internet too. No internet means I can't read the news, use social media sites/mobile apps and chat with my friends. I don't know how I could spend a day without my phone.

~ Ms Rose

It would pain me the most to give up my job. Without a job, there will be no income.

~ Ms Tan

In the wake of an economic crisis, what will pain me the most to give up is HOPE. In times of crisis, we need COMPASSION. It will be very sad to see the sick, needy, poor and weak feeling lonely and helpless.

Needless to say, my heart will always go out to the little children of these unfortunate families. I really hope there will still be sufficient care from the charitable bodies and organisations reaching out beyond their own networks to offer their helping hands and welfare to these vulnerable families so that their livelihood are not challenged.

~ Mr Joey Koh

Given that I am already 72 years old, there isn't anything that would pain me to let go. I would choose to continue exercising and encourage others, such as my friends and neighbours to exercise too, as I believe in staying healthy.

~ Ms Lo Tang K.Y.

I am now 70 years old and there isn't anything I would see as a pain to give up. If I have to give something up, they would be my cable TV subscription, internet connection (if I am not working) and newspapers.

~ Ms T.S.H.

I live very fortunate life – my children are grown, accomplished and are making significant contributions to society. I also have savings for a rainy day. There isn't anything that would pain me to give up, as I feel very contented with what I have.

~ Mr V. Thirupathy, PBM

In such bad economy, many companies are laying off/ implementing salary cuts for staff. I would not want to give up my job.

~ Mr Foo

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TGC SUNDAY

"TGIF. THANK GOD IT'S FAMILY TIME"



TGIF – “Thank God It’s Family time”, every Friday evening after work is what both my wife and I look forward as weekend parents. As both my wife and I are working, our son, Dennis, is taken care of by nanny during weekday. That said, we never miss visiting and playing with him everyday after work no matter how late or tired as I am a strong believer in family bonding.

> Weekend is when we do everything together as a family even though at times I have to sacrifice some time for grassroots activities. I hope one day we can join some of the community events as a family. When deciding what to do on weekends, I always take into following considerations:-

Social interaction: I create opportunities to let Dennis talk, play and have fun with people instead of gadgets. That way, he can learn the healthy ways to communicate and deal with all types of people. For instance, we bring him to music classes at Kindermusik and gym classes at Little Gym. These are some very good activities that will help kids build up their listening, cognitive and social skills.

Family bonding: We never fail to meet up with Dennis’ grandparents for meal every weekend. Typically, we love to go to shopping malls for dining and grocery shopping. The two malls that are our frequent haunts are Parkway Parade and Vivo City. Putien is definitely one of our favourite restaurants as it is famous for its “Lor Mee” and “Fried Heng Hwa Been Hoon”. Above all, the most important reason of having such family gatherings is to educate Dennis about filial piety (*xiao*) from young as





“xiao” has been a significant concept in Chinese culture. Of course, once in a while we will grab some toys for Dennis at MotherCare or Kiddy Palace.

Free or cheap: If an activity calls for some spending, we will consider the relevance of it. Especially if it is for the benefit of Dennis, we don't mind forking out the money like sending him to music or gym classes. With that said, cheap activities are not necessarily bad too. For instance, having a walk at Punggol Park near my home offers us as much leisure as a family.

My weekend with Dennis is definitely incomplete without watching my favourite Barclay Premier League matches with him especially when Manchester United plays. I hope Dennis will grow up as a loyal and hardcore Man Utd fan just like his daddy! ➤

Know a TGC member with an interesting pursuit? Please email Ms Iris Teh at iris_teh@grassrootsclub.org.sg

7th HEAVEN KTV

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 The Grassroots' Club
 Singapore 568046
 Tel: 6458 5026
 email: 7thheavenktv@gmail.com

Operating Hours:
 3pm-1am (Sun~Thu & Public Holidays)
 3pm-2am (Fri~Sat & Eve of Public Holidays)

RECAP

CHINESE NEW YEAR YUSHENG DINNER & SHOW 2016

Held on 14 February 2016, the 7th day of the lunar calendar which is also known as “Renri” or “Everyone’s Birthday”, our Chinese New Year Yusheng Dinner and Show 2016 attracted some 300 members, family members and guests.

> Prior to the start of the event, participants had a joyous time taking photographs at the instant print photo booth. Once the event started, Club President Mr Lim Ang Hock, BBM and PA Group Director (People Cluster) Mr Tan Kim Kee addressed the participants and wished all participants a happy, healthy and prosperous year ahead.

The evening’s festivities commenced with the joyous tossing of the “yusheng”, which symbolises abundance, good fortune, prosperity and vigour. The abundance began to flow immediately, starting with the sumptuous eight-course banquet dinner. Performances by artistes and celebrities livened up the occasion with special appearance by Mediacorp Getai Challenge champion Desmond Ng stealing the show and winning the hearts of many.

One of the evening’s highlights came when “Cai Shen Yeh” (the God of Fortune) distributed good luck hongbaos to all the participants. Three participants received additional



Lucky Draw first prize winner, Grace Tan Guek Hua, FM9004039

luck instantly, as they emerged as winners for the Lucky Draw. They were presented with their prizes by Organising Committee Chairman, Ms P. Anakeley and Ms Alice Goh, PBM. The first prize of a 5D4N trip for 2 to Hong Kong went to lucky Ms Grace Tan Guek Hua. Our special thanks goes to Ms Alice Goh, PBM for sponsoring the 2nd prize for the Lucky Draw. Everyone had a memorable and enjoyable time. >

More photos may be viewed at our Facebook page www.facebook.com/grassrootsclub/



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MEMBER ACTIVITIES

CALENDAR OF EVENTS

FINANCIAL EDUCATION 202



Two seminars which can further enrich your financial knowledge!

Growing Your Wealth: The Asset Allocation Strategy – 23 Apr

- How can I GROW what I have earned and saved for tomorrow?
- Will inflation lower the value of my savings?
- Can I diversify my assets for better returns and protection?

Managing Future Health-care Costs the Smart Way – 7 May

- Will the new Medishield Life cover the full cost when one is hospitalised?
- Are private Shield Plans still required?
- What is the difference between the 2 plans?
- If I need to stay in the hospital for some time, which plan is better for me?

If you have burning questions similar to the ones above, Register Now for the seminars! Let us set aside some time to learn how we can do better.

Event Details:

Date: 23 April 2016 & 7 May 2016 (Saturday)
Time: 10.30am to 12.30pm
Venue: TGC
Fees (each seminar): \$2.00 (Members), \$6 (GRLs), \$7 (Guest)

Light refreshments to be served after event.

PARENTING WORKSHOP – UNDERSTANDING YOUR CHILD’S DEVELOPMENTAL STAGES

Date: 23rd April 2016, Saturday
Time: 3.00pm to 5.00pm
Venue: TGC
Fees: \$65 (members), \$80 (guests)

When children feel loved, they are more motivated to cooperate with their parents, and be diligent in their work. Nevertheless, different children have different ways of expressing and wanting to receive love.

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*Brighton Montessori parent’s survey 2015, of 167 respondents.



HONEY HOUSE



HONEY HOUSE

S & N INTERNATIONAL PTE LTD

The fundamentals behind every success story lies the battles one has to inevitably and sometimes single-handedly go through despite even after risking everything they have. But such are the natures of operating one's own business; it comes with both the bad and the good. One such illustration can be seen from Mdm Sophia Lim and her company S&N International Pte Ltd. Mdm Lim started her company with the distribution of organic foods products in the year 1997. But when the market for organic foods dimmed down, Mdm Lim strategized to switch her line of distribution to honey products instead, in the year 2000. With that change, S&N International Pte Ltd began incorporating a variety of honey products from, honey skincare, honey confectionary and even honey wine.

Mdm Lim confidently guarantees that S&N International distributes only the best kinds of honey merchandises from all over the world; Italy, France, Australia, United States, New Zealand and even Brazil. Mdm Lim came up with the idea of opening up a business as a means to earn a decent living for her family and her. When she first began distributing honey products, she was basically running the business single-handedly. She started showcasing her honey products at kiosks at

strategic areas around the island. From there, Mdm Lim eagerly realised that there was a potential market out there for her to infiltrate through.

Before Mdm Lim was able to make S&N International what it is today, she went through a definitive amount of hitches and glitches. First up was having to deal with overseas suppliers. It was unlike getting supplies locally, overseas suppliers were not willing to let Mdm Lim pay by credit terms until they knew each other well. Therefore at the beginning, Mdm Lim was left with no choice but to pay her suppliers upfront otherwise she could not get her supplies over. Next challenge that Mdm Lim had to face was looking for ideal places that could have potential customers she could leverage on. At the same time facing manpower issues when she started home delivery services. Mdm Lim ended up doing everything by herself. She had only one aim in mind that is to do her business well and succeed.

The unpredictability of the market conditions kept Mdm Lim on her toes, making each new day a challenge nonetheless. She keeps track of the monthly sales and profits making sure she is able to breakeven consistently. After

being in business for many years ahead, Mdm Lim still does not take anything for granted. She works just as hard, towards a steadier and more secured future for her business. Now with manpower for sales and logistics to assist her and her business, Mdm Lim makes herself a hands-on entrepreneur. She is involved in every aspect of the business while she makes sure that every product she imports over are certified to be the best of the best. Currently, Guardian Pharmacy has become a loyal supporter for the products supplied by S&N International Pte Ltd.

Despite doing well in this industry, Mdm Lim admits that this line of business is not an easy one. Yet she spurs on, targeting to open up a honey café in 5 years' time. She creates a platform for herself on an international scale by selling her products in China, Indonesia and Malaysia. Mdm Lim sees a potential growth for her honey business but is cautious to do so within her capabilities and abilities. Through her struggles, Mdm Lim was taught that everything becomes possible with hard work. To Mdm Lim, the further the business grows the more effort she has to put in. She put things into perspective when mentioning that no everlasting success comes through shortcuts.



S & N International Pte Ltd

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MEMBER ACTIVITIES



49TH INTAKE YOGA CLASS

Date: 28 April 2016 to 14 July 2016
(Every Thursday)
– 12 sessions

Time: 6.45pm to 8.30pm

Fee: \$16.00 (Member),
\$22.00 (GRL),
\$24.00 (Guest)

HOKKIEN KARAOKE SINGING CLASS

Date: 26 April 2016 to 14 June 2016
(Every Tuesday) – 8 sessions

Time: 7.00pm to 9.00pm

Venue: TGC

Fees: \$120 (Members),
\$135 (Guests)



Conducted by former Taiwanese media artiste Chen Lin, this singing class will provide a conducive environment to develop your singing techniques such as breathing, intonation and pitching. You can also start building your confidence by singing to your classmates!



Welcome!

TO OUR NEW MEMBERS!

**As of 11 March 2016*

- Ang Eng Chew
- Ang Jing Jing Adeline
- Ashok Kumar
- Chong Zheng Yean
- Chua Kok Khoon
- Derick Tang Ing Koon
- Eganathan Vijayakumar
- Hilarion Goh Seng Heng
- Huang Wei Chun
- Koh Juay Yew Nicholas
- Law Kang Wei
- Leong Foo Leng
- Muhammad Rashidi Bin Saidi
- Ng Kheng Yong
- Niraj Agarwal
- Ong Sock Kim
- Pakianathan S/O Kaliapammal
- Peryakaruppan Meyyappan
- Song Rong Yu
- Sucharitha Lakshmanan
- Tang Jin Huat Gary
- Teo Koon Hwee

3D2N CAMERON HIGHLANDS

Looking for a short getaway with family and friends? Come along with us on a 3D2N trip to Cameron Highlands in Pahang for cooling breeze that is complimented with a strong sensation of calm and tranquillity.

Date: 30 Apr to 2 May 2016
(Saturday to Monday)

Venue: Assemble at The Grassroots' Club

Fee: TGC Member \$245, Guest \$295

Closing Date: 15 Apr 2016

Tour fee includes:

- Guided Tour
- 2-way return air-conditioned coach
- 2 breakfasts, 2 lunches and 3 dinners
- Group Insurance max. S\$500 medical, S\$10,000 accident per person
- Tipping

*Tour fees are subjected to final confirmation

Itinerary (subjected to changes)

Day 1

Depart from TGC and proceed to 2nd link for Cameron Highlands. Brief stops at Yong Peng and Malacca for breaks and lunch. Followed by stopover at Lata Iskandar Waterfall before checking into hotel to rest up for the next day.

Day 2

After buffet breakfast, depart hotel for visits to various tourist attractions such as Market Square, Strawberry Centre, Honey Bee Centre, House of potted plants, Sam Poh Temple, Rose Centre etc. This would be followed by night souvenir shopping at Brinchang Central and Night Market after dinner.

Day 3

After buffet breakfast, check out hotel to begin the trip back to Singapore. Stopover at Mid Valley Megamall at KL for shopping and lunch. Dinner at Yong Peng before arriving back at TGC.



For registration and more information on any of the Members' Activities, please call or email Mr Ethan Seet at 65502119 or ethan_seet@grassrootsclub.org.sg



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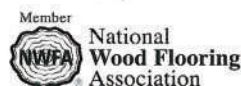
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