



TEACHERS' NEWS

FOR MEMBERS ONLY

Always there for you



The Singapore Teachers'
Co-operative Society Ltd

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MICA (P) 064/02/2009 Oct - Dec 2009

Our New Patron



Ms Grace Fu Hai Yien
Senior Minister of State,
Ministry of National
Development &
Ministry of Education

The Singapore Teachers' Co-operative Society Limited would like to extend a warm welcome to our new patron Ms Grace Fu Hai Yien, Senior Minister of State for the Ministry of National Development & Ministry of Education.

Ms Grace Fu graduated with a Bachelor of Accountancy (Honours) in 1985 and obtained a Masters of Business Administration from the National University of Singapore in 1991. She is a Non-Practising member of the Institute of Certified Public Accountants, Singapore since 1992.

Ms Fu began her career with the Overseas Union Bank as an Auditor. Between 1991 and 1995, she worked in corporate planning, financial control and business development positions in several entities of the Haw Par Group.

In October 1995, Ms Fu joined PSA Corporation as an Assistant Director (Finance). She took on additional responsibilities as Vice-President (Marketing) in the Container Terminals Division of PSA Corporation in April 1997 and assumed the position of Financial Controller of PSA Corporation in October 1998. She was promoted to the position of Executive Vice-President (Finance) in January 1999.

In May 2002, Ms Fu became the Deputy Group President (Corporate Services) and held the position of Chief Financial Officer of the PSA Group. A year later, in April 2003, she was appointed the Chief Executive Officer, Singapore Terminals. Before she left the PSA Group, Ms Fu was holding the appointment of Chief Executive Officer, PSA South East Asia and Japan, where she was responsible for the business performance of PSA's flagship terminals in Singapore, Thailand, Brunei and Japan.

Ms Fu was elected as a Member of Parliament in June 2006 for the Group Representation Constituency of Jurong. On 1 August 2006, Ms Fu was appointed Minister of State for National Development. In addition, Ms Fu also sits on the Board of Directors of the Chinese Development Assistance Council (CDAC) and the People's Association.

On 1 April 2008, Ms Fu was promoted to Senior Minister of State, and was appointed to the Ministry of Education, concurrently with her appointment in the Ministry of National Development.



The Society wishes to congratulate RAde (NS) Lui Tuck Yew on his appointment as the Acting Minister for Information, Communications & the Arts. With his new appointment, RAde

RAde (NS) Lui Tuck Yew
Acting Minister
For Information, Communications & the Arts

(NS) Lui relinquished his position as patron of the Society. The Committee of Management wish to extend their gratitude to RAde (NS) Lui for his guidance and support.

On a Strike!

The Inter-School Bowling Championship 2009 jointly organised by the Society and the Ministry of Education Sports and Recreation Club received resounding response from teachers. 32 teams totalling 128 participants from 26 schools joined in the 'strike' against the ten-pins on the morning of 5 September 2009 at the Orchid Bowl at the Orchid Country Club.

We were honoured to have Mr Goh Ek Piang, Deputy Director of Co-Curricular Activities return as our Guest-of-Honour this year and the competition started after a roll-off by Mr Goh.

The winning team, DLSS A from De La Salle School was a first-timer in the championship, the runner-up was Gun & Roses from Evergreen Primary School, with Hildan 1 from St. Hilda's Primary School walking away as the second runner-up. The winning teams walked away with \$1,000, \$800 and \$500 respectively.

The Best Male Bowler was Jake Wang from Bowen Secondary School and the Best Female Bowler title went to Tina Leong the defending champion from Evergreen Primary School. Each walked away with \$100.



Orchid Bowl at the Orchid Country Club



Roll off by Mr Goh Ek Piang

Best Male Bowler



Winning Team

The Society also made use of this opportunity to raise the awareness of the Co-op and its activities. Participants were encouraged to consider membership in order to reap the benefits of the thrift and loan schemes provided to members. Folders along with the door gifts were distributed to the participants and those who signed up as members were given a waiver of the entrance fees.



Best Female Bowler



Runner-up



2nd Runner-up



Mr Richard Zacchues

Speech by the Chairman of the Committee of Management

A very good morning to everyone. I am happy to welcome all of you to the Iner-School Bowling Championship 2009 jointly organised by The Singapore Teachers' Cooperative Society and the Ministry of Education Sports and Recreation Club. It is heartwarming to see so many participants from the teaching fraternity attending this event on an early Saturday morning.

This is the 2nd year that we are organising the championship and the response has been strong, all 32 team vacancies were taken within 2 weeks of registration! We are glad to see that teachers are making the conscious efforts to balance their desire for a healthy lifestyle with ever-pressing work and professional commitments.

The Singapore Teachers' Cooperative Society has currently about 4200 members. We have embarked on numerous membership drives in schools and institutions organising events to cater to the changing needs of membership, and today's event is just one of the many activities organised. With the continued growth of the teaching force, I am confident that the Society will remain relevant. We have helped many young teachers

meet their financial commitments like setting up a new family or renovating a new home. Some teachers have also made good use of the Society's loan schemes for professional development. All our members have also enjoyed dividends and steady returns on their savings with the Society all these years.

"Concern for the Community" is one of the principles by which a cooperative is identified. We have not forgotten those who are less fortunate and have been channeling part of our surplus for good causes. For example, the Student's Welfare Grant was used to support the needy students in schools, and a number of charitable organisations have also received the Society's support.

I am certain that the Society will continue to expand and thrive with



more teachers joining us. If you are not a member yet, I would encourage you to sign up today to enjoy the full benefits of our membership.

Before I end my speech, I would like to express my appreciation to our Guest-of-Honour, Mr Goh Ek Piang, for taking time off from his busy schedule, to join us in today's event. Mr Goh has always been a very good friend of the Society and is always very supportive of us. I would also like to thank the Society's Youth Committee for organising today's event. The Youth Committee certainly welcomes more young teachers to come onboard. If you would like to be a part of the family and are keen to help organise more activities for our teachers, don't hesitate to give your name to any of the committee members.

On this note, I wish you all a pleasant morning and a wonderful September school holidays ahead.

Thank you.

Richard Zacchues
Chairman

2009 Asian Credit Union Forum



Our officials

4 officials from the Society attended the Asian Credit Union Forum 2009 held in Bangkok from September 24 – 26. The theme for this year's forum was "Outsmarting Impacts of Global Financial Crisis"; this was a very timely topic to reflect on the direct or indirect impacts of the global financial crisis.

The forum aimed to provide a full understanding of the global financial crisis to help intensify strategies to demonstrate the credit union's value in the community it serves.

During the forum, our officials visited credit unions and interacted with their staff and officials to stimulate ideas for the benefit of the co-op.

ACCU and its member organisations reported the progress of the implementation of the 2008 Asian Credit Union Forum held in Dhaka, Bangladesh. An analysis of the impact of the world financial crisis and recommendations on actions that should be adopted to mitigate it were shared.

Various workshops filled the programme for the three-day forum like exploring and enhancing entrepreneurial opportunities for members, how to maintain safe and sound credit unions during the financial crisis and lessons on the value of thrift – the way out to personal financial trouble.

With renewed knowledge, our officials look forward to spearheading the Society towards greater heights amidst the gloomy economic view.



Opening ceremony

Nominee Updates

Please update the details of your nominees if you wish to make any changes. The Society will send you a new form upon your request.



Membership Drive

August

19 Aug 09 - First Toa Payoh Primary School



The Society visited First Toa Payoh Primary School on 19 Aug 2009 and was warmly received by Mrs Anandarajan Vadhana.

invited to join as members to enjoy the benefits that it brings about.

Teachers were given an introduction and overview of the Society and were

The Asst Honorary Secretary, Mr G Anthony Samy was also present to address queries raised by the teachers.

September

22 Sep 09 - MacPherson Secondary School



On 22 Sep 09, through the invitation of Mr. Rajeswaren Boopalan, the Society also visited MacPherson Secondary

School to talk to the school's new teachers about our thrift and loan activities.

The General Manager gave the presentation on the Society's activities.

Schools are welcome to request for a presentation on our Society. Please email us at cs@teachersco-op.org.sg to make an appointment.



bon appetit...

KHUSBU – THE FRAGRANCE OF INDIA

36 Boat Quay, T: 6375 3384
 - **20% off** the total bill (ala-carte-dine-in only)

SAKUNTHALA FOOD PALACE

19 Race Course Lane S218737, T: 6293 6649
www.sakunthala.com.sg

- **10% off** the total bill, with a minimum amount of \$50.00
- Not valid on weekends and public holidays

North Indian Cuisine & Live Hindi Band HALDHI TASTE OF INDIA

61 Boat Quay, S249449
www.haldfx.com

- **20% off** the total food bill

BIG 'O' CAFE & RESTAURANT

101 Orchard Rd Wheelock Place #02-04/05,
 T: 6737 9472
www.myk.com.sg/big-ogocafe.htm

- With a minimum order of 2 Set Dinners, members will receive a complimentary Set Dinner, with presentation of Red Card prior to ordering
- Set Dinner includes a "Soup of the Day", a main course from "Spit-Roast" or "Out of the Pan", a glass/cup of coffee/tea/Coke/Sprite. Price of a Set Dinner is \$7 + the price of the main course ordered
- Valid from Sunday - Thursday, for dine-in only, from 6pm - 10pm (last order)
- All price are subject to 10% service charge and prevailing government taxes
- Complimentary sat will be of the equal or lowest value of the sets ordered
- Not valid with other on-going promotions, discounts or vouchers, on eve and on PH, and on special occasions.

beauty & care...

SVENSON HAIR CENTRE

Orchard Road International Building, #09-06,
 T: 1800 737 8575
 Parkway Parade, #02-268, T: 1800 346 6646

- **1 FREE** hair & scalp treatment session (limited to 1 session per person)
- **25% off** upon any enrolment
- * Terms & conditions apply

FAVE NAILS

1 Scotts Rd #05-10, T: 6235 5015
 1 Raffles Pl #04-14, T: 6336-6623

- **10% off** all Nail Services
- **20% off** all Facials by Dermatologica
- **20% off** all Eyelash Extensions and Eyelash Perms
- **20% off** all Brazilian Wax

MARIE FRANCE BODYLINE

#01-200 Marina Square, T: 6222 9188
 #02-01-02 Orchard International Building, T: 6235-8630
 #02-17 Aurore Point Shopping Centre, T: 6790-7727
 #01-04, #07 East Coast Rd, Springvale, T: 6448-7922
 #01-002, 86-113 Bham Canal, T: 6258-2010
 #01-23 Telegak, Tampines Central 6, T: 6782 1611

- Free treatment session worth \$2 150 (limited to 1 session per person)
- **35% discount** upon full-enrolment
- * Terms & conditions apply

LALA SALON...

160 Telok Ayer St, #01-166,
 T: 6222 2807

- **15% off** all hair services including Wash & Blow
- **10% off** purchase of hair products
- **30% off** all hair services as Birthday Treats

COMBAT ACADEMY

43 Beach Rd Everstone & Century Complex S189681
 T: 9475 9612
www.combatacademy.com.sg

- **15% off** all the martial arts
- **15% off** all merchandise sold at Combat Academy
- **15% off** all seminars that are conducted

BELLY DANCE DISCOVERY

81A Fax Street, T: 9879 9960
www.bellydance.com.sg

- **Free Trial** Workshop for members & any 1 friend
- **\$10 discount** for signing up a full bellydance course or purchase/rental of full bellydance costume

health & fitness...

BELLA SKIN CARE

360 Orchard Rd #06-06 International Building, T: 1800-734-8807
 Marina Square Shopping Mall #02-153, T: 1800-733-2662
 Aurore Point Shopping Centre, T: 1800-376-7767
 OCBC Tampines Centre One #01-02, T: 1800-783-6068

- Introductory offer \$5 68.00 for Purifying facial (for first session only, limited to 1 session per person)
- Special price of \$5 88.00 for 6 Purifying session plus 6 FREE eye treatments
- * Terms & conditions apply

REDS SALON / JERIC SALON

REDS SALON Bugis Junction, #02-01, T: 6337 7636
 REDS SALON Suntec City, #02-018, T: 6337 7811
 REDS SALON Plaza Singapura, #01-14, T: 6337 7838
 JERIC SALON Central, #02-19 to 21 T: 6337 1367
www.reds.com.sg

- **15% off** hair services (including purchase of hair care products and wash & blow-dry services)

Exclusively for women

HAREM HAIR & BODY SALON

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 T: 6444-8804 www.harem.com.sg

- **10% off** any regular priced ala-carte services

CLOVER HAIR SALON

14 Scotts Road
 Far East Plaza, #02-12
 Singapore S21108

T: 65962748 E-mail: cloverhairsalon@gmail.com

- **20% discount** off all hair services (ala-carte only, excluding products)
- **Minimum** spending of \$80 onwards will get a gift pack of products worth \$48 on the day of their birthday.

LA VIE HAIRDRESSING

402 Orchard Road
 #05-20 Delfi Orchard Singapore 238676
 T: 652 6836/995

- **20% discount** off all hair services (including Wash & Blow), excluding products.

AMORE FITNESS

Jarong Point, #04-01, T: 6337 7333,
 Paro-Bugis Junction, #03-01, T: 6336-6822
 Woodlands Civic Centre, #06-11, T: 6992 1822,
 Park Mall, #04-02 T: 6733 7333
 Heartland Mall, #05-11, T: 6285 1822
 East Point Mall, #03-17, T: 6781 1822

- **FITNESS:** Fitness Fee 1 day fitness pass to try out 1 free workout and use of facilities within 30 name day. 50% OFF joining fee + a starter kit worth over \$100
- **SPA:** Stress less Body Massage (now known as Botanome Swedish Massage) or Purify Facial at \$18 - Strictly first time customer only, one treatment per customer only

ISLAND TAEKWON-DO CENTRE

286A Lavender St, S 338803 T: 6799 8209
<http://islandtaekwondo.com.sg>

- **15% off** Training Fees (Group & Private Training)

great escapes . . .

HOLIDAY INN MELAKA

Room Category	Room Only	Single Occupancy (1 Breakfast)	Double Occupancy (2 Breakfast)
Deluxe Melaka View	RM240.00++	RM260.00++	RM280.00++
Deluxe Straits View	RM290.00++	RM310.00++	RM330.00++

* Unlimited High-Speed Internet Access @ RM24.00 nett / 24hrs in guest room

Guestroom Benefits:

- Complimentary Usage of Fitness Centre on Level 3
- In-room coffee/tea making facilities
- Personal in-room safe deposit box
- Complimentary local English newspaper
- Car parking for In-house guests
- High speed internet access available at nominal cost
- Smoking and Non-Smoking Floor

Reservations are to be directed to Holiday Inn-Resort Melaka
 Reservation Hotline: 1800 801 881 / Fax: +6 06 283 9111
 Email: reservations@holidayinmelaka.com
 Website: www.melaka.holidayinn.com
 Central Reservation Office:
 1800 248 4487 (toll-free Singapore)

BERJAYA HOTELS & RESORTS

Berjaya Tioman Beach, Golf And Spa Resort

10/21 Air-Include Package – Rooms, Breakfast & Dinner

Room type	Single-Occupancy (per room)	Twin/Double Occupancy (per person)
Standard Chalet	SGD 518.00	SGD 398.00
Superior Chalet	SGD 538.00	SGD 408.00
Deluxe Chalet	SGD 608.00	SGD 438.00

Inclusive of:

- 2 nights accommodation with breakfast
- Berjaya Air return ticket (Seletar – Tioman – Seletar) excluding airport tax, security tax, insurance and fuel surcharge
- Return transfer from Tioman Airport to resort
- 2 dinner (choice of buffet OR barbecue OR steamboat)
- 1 snorkeling trip to Renggis Island (including gear)
- Kids' pack (per pack per child)
- Welcome drink (non-alcoholic)

Enjoy 10% off from the above package for member of The Singapore Teachers' Co-operative Society Ltd. Please mention your membership upon reservation. Other terms and conditions apply.

Enjoy 10% off all-in-house Package (Travel/Marvel)

For reservation, please contact Berjaya Hotels & Resorts, Singapore Sales Office
 Contact Person: Reservation Department
 Tel: 6227 3668 Fax: 6225 6166 / 4966 Email: reservations@berjaya.com.sg

HOLIDAY INN RESORT BATAM

For reservation, please contact reservations@holidayinn-batam.com OR +62 778 381 333.

www.holidayinn.com/batamind

* Package valid till 31 December 2009.

** Black out dates: 24,25 and 31 December 2009

Suite Type	Twin w/ breakfasts	Quad w/ breakfasts
1-Bedroom Suite	\$5165 nett per night	-
2-Bedroom Suite	-	\$5150 nett per night

• The above rates are subject to surcharge of \$120 nett per suite per night on live of Private Pw

Value-Added Services:

- 60-mins Body Massage available at \$15.70 nett
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LUXURY TOURS & TRAVEL

100 Orchard Rd #03-44/45 Mandarin Shopping Centre S238840; T: 6225 1911/6733 2009

- 5% off on bookings of coach/taxi transfers to KL
- 3% off on bookings of 4/5 Star Tour Packages
- 3% off on bookings of 4/5 Malaysian Hotel Accommodation

HOLIDAY AND TOURS

10% Package Deal #03-08, Singapore Centre S138312; T: 637 0811 www.holidayinn.com

\$ 30 off per person for all regional package tours (incl. Asia, Australasia, New Zealand)

\$ 50 off per person for all other packages (Europe, USA)

shop-till-you-drop . . .

OPTICAL 88

88, 709 Ang Mo Kio Ave 8 #01-2345, T: 6353 4852

88, 208 Bedok Central #01-467, T: 6444 8376

8881 Building #01-04/05, T: 6569 9850

- 50% off all house brand frames, incl. sunglasses (Solvit & Titus, Delvina, SMASHI & Poco-Hippo)

LES PARFUM

401-05, Harbourfront Centre, 1 Maritime Square, S099253; T: 6276 4940

- Further 5% discount off the discounted price, with the exception of selected items

THE LENS MEN / THE EYE SITE PTE LTD

THE LENS MEN PTE LTD:

1, Serangoon Square #02-14, Compass Point S2545070

176, Orchard Road, #02-01, Corner Point S2388430

80 Marine Parade Rd, #01-76A/77 Parkway Parade, S1449200

THE EYE SITE PTE LTD:

80 Marine Parade Rd, #01-90/900, Parkway Parade S1449240

- 25% off a frame plus free Plastic Hi-index lenses (HMMV). The free lenses are only limited to those with power ranges from 0.00 to -10.00 and for astigmatism from 0.00 to -8.00 with astigmatism up to -2.00.

- 25% off all other lenses including progressive lenses

- Free spectacle cleaning using ultrasonic machine.
- Free adjustment and alignment of spectacle frame.
- Free replacement of silicon nose pad.
- Free screw replacement and fixing up lenses

floral & gifts . . .

BY=CHANCE FLORAL & GIFTS

88-908 Kitchener Complex #03-103

French Rd S2008080; T: 6295 3664

- 5% off any purchase of flowers, bouquets & fruits, floral/health/food or hand bouquet above \$60.00
- A hand bouquet of 24 stalks of roses (including Valentine's Day season) to an address of member's choice with a year's spending of \$1080 & above

BLOSSOMS CELLAR

#03-401 Suntec City Mall 3 Temasek Boulevard S099881; T: 6256 7196

www.blossomsellar.com

- 10% off all flowers and gift items
- Free delivery for purchases above \$60 nett

YOUNG GENERATION

NEW ASIA Hub Unit No: #02-41

- 15% off regular items for purchases above \$30.00

FLOWERVILLE

No. 9 Serangoon Road #02-070, T: 6838 2000

www.flowerville.com.sg

- 10% off all regular priced purchases excluding flower stands but complimentary and funeral



Season's Greetings

De-Teachers Pte Ltd

Singapore Teachers' International Holdings (STIH), a subsidiary of Singapore Teachers' Co-operative Society Ltd (STCS), had together with LinkNet Asia Pte Ltd formed the De-Teachers Pte Ltd to provide greater activities for STCS members. All STCS members will be given automatic free membership. De-Teachers Pte Ltd will be writing to members individually to enrol themselves with the company. Kindly refer to the insert brochure for its activities and other details.

Dear Members,

Please be informed that the Society will be closed for financial transactions from 14 Dec 09 to 31 Dec 09. All savings withdrawals and loan applications are to be submitted to the Society by 09 Dec 09.

Are you retiring soon?

Please inform the Society 2 months before your retirement so that a GIRO arrangement can be processed for your savings and dues.

Kindly also provide your retirement letter to the Society upon resignation from membership.

Are you paying your dues by GIRO?

!!!

If your monthly deduction is made through GIRO, please be reminded to ensure that there are sufficient funds in your account for successful deduction.

Should your GIRO transaction be unsuccessful and you have a Bonus Savings (BS) account, please settle your dues directly with the Society within the same month, so that the interest on your BS will not be affected.

SOCIETY'S MANAGEMENT

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Senior Minister of State
Ministry of National Development &
Ministry of Education
- PRESIDENT**
MRS TAN CHING YEE
Permanent Secretary
Ministry of Education
- VICE-PRESIDENTS**
MR T P NADU
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- BRO. PAUL ROGERS, FSC**
Principal, Catholic Junior College

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- DEPUTY CHAIRMAN**
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A Publication of
The Singapore Teachers'
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Singapore 419073
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DESIGN & PRODUCTION BY Oculus Design Pte Ltd

Have you made any cash or cheque deposit into the Society's bank account? Please notify the Society duly at 6440 4393 so that your account can be credited promptly.