



# ntuc this week

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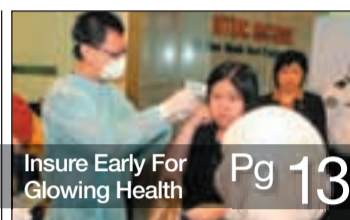
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**Upturn**  
the downturn

## Want To Work At Marina Bay IR?

# Come To e2i

**D**on't worry if you do not have the relevant experience to take on one of the 10,000 jobs available at the Marina Bay Sands Integrated Resort. As long as you are willing to take on a new challenge, e2i (Employment and Employability Institute) will provide you with training.

e2i, together with the Singapore Workforce Development Agency, is supporting Marina Bay Sands Private Limited in its recruitment efforts.

This recruitment drive for the Marina Bay Sands IR is going ahead full steam, despite the current economic situation. The next phase of the recruitment drive is the Job Preparation Exercise. This process includes a career briefing, screening, Computer Adaptive Test and pre-employment training arrangement for the applicants.

The exercise assesses applicants' suitability for the job vacancies. Those with relevant experience in the various job positions such as security officers and chambermaids will be directly referred to Marina Bay Sands for interviews. e2i will provide pre-employment training for the others.

This exercise is conducted by e2i and the National Trades Union Congress' Employability Enhancement Department. There will be eight career briefings organised for this first round of recruitment. As of 30 October 2008, over 4,000 people have registered for these; about 75 per cent of the registrants are aged 40 years and above.

The first career briefing, held at the NTUC Centre on 31 October 2008, saw 323 applicants turning up.



By  
**Jansen Yeo**



e2i will open its doors for those seeking jobs at the Marina Bay Sands IR by providing the necessary skills training.

Picture Courtesy Of Marina Bay Sands Private Limited

"The partnership between the NTUC and Marina Bay Sands, the first of its kind in Singapore, is going to be a win-win-win for the Singapore community, the NTUC and the businesses. This partnership has become more significant for the community given the economic challenges that we are facing," said Mr Daniel Shim, Senior Vice-President of Human Resource, Asia, Las Vegas Sands Corporation.

**“ e2i is partnering Marina Bay Sands in this project because we want to help as many Singaporeans as possible to get good jobs in the IRs. Without e2i's intervention, older workers, back-to-work women, low-wage workers and the unemployed will find it hard to get into the IRs. e2i is the only organisation in Singapore that can reach out to thousands of such workers and skill them up so that they become attractive candidates for the IRs.”**

Zee Yoong Kang, Chief Executive Officer, e2i

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# Resilience: Key To Turnaround



By  
**Ong Chin Ang**

Union-Centric Director

**T**he credit crunch in America has now spread to become a financial tsunami and every country is impacted. As we read the newspapers, the situation seems to be worsening and for many of us, the impact is beginning to be felt.

We are now in a technical recession. We have gone through a few recessions in the past and each time the economy recovered quickly over two to three years. But this round, the signs are clear that there is unlikely to be any speedy recovery. In fact, at a dialogue held during the Singapore Human Capital Summit a week or so ago, Minister Mentor Lee Kuan Yew said that the global economy will be restored in three to five years if the banking system does not malfunction. That roughly sums up the magnitude of the problem and how long the global downturn will last.

Our workers will be as much affected, regardless of whether we work in the financial sector or invest in the stock market.

More specifically, for the manufacturing sector, we have companies already reporting a drop in orders from their customers especially in America and Europe. Customers elsewhere are also cautious of the global crisis and many are either cancelling orders or delaying deliveries.

The mood is a cautious one as confidence is shaken.

**“We hope to see more companies take a proactive approach and leverage on the downturn to innovate, review business strategies, beef up their new organisational development strategies so as to remain competitive rather than take short cuts to simply reduce costs by retrenchment or wage cuts.”**



Get Our Act Together... Besides spending less and managing our finances, we can use the downturn to upgrade and reskill.

The PSA has already registered a decline in traffic and Twenty-Foot Equivalent Units (TEUs) handled. As a result, many companies are scaling down on overtime and implementing several cost reduction exercises. Some are taking advantage of the year-end festivities to go on plant shutdowns while others freeze recruitment.

For the service and retail sector, though the impact is not as visible yet, we have also seen consumers' buying patterns trending towards a more cautious one.

Domestic demand is expected to soften. The number of tourists and business travellers to Singapore is likely to take a dip as companies and people overseas tighten their belts. This would again impact our tourist-related industry domestically.

How will this impact our workers? The most immediate impact will likely be in the form of overall pay package. And there is a higher risk of temporary layoffs or even retrenchment. We need to prepare and brace ourselves for the difficult times ahead.

In the midst of the gloom and doom, however, we should not despair.

Compared to the previous downturns, we are better prepared and had gained more experience today to tackle the challenges. We have got our act together to get the fundamentals right.

Today, there is no lack of assistance - be it employment or employability assistance.

The sense of reality is very much felt among our workers today than in the past.

**Many companies have also put in place a flexible wage system over the past decade, and this would put them in a better position to cope with the difficult times ahead.**

We hope to see more companies take a proactive approach and leverage on the downturn to innovate, review business strategies, beef up their new organisational development strategies so as to remain competitive rather than take short cuts to simply reduce costs by retrenchment or wage cuts.

For workers, the downturn means we need to spend wisely and be prudent in managing our finance. But the downturn also provides a good opportunity to upgrade and reskill.

Those who embrace skills upgrading during the lull will enhance their own employability and enjoy more gains when economy turns around.

As in the past, **I am sure our affiliated unions will adopt the same member-centric approach by refocusing and prioritising resources in dealing with the bad times ahead.** The bread and butter issues will take a forefront again as we focus on how to assist members.

As long as we stand united, be resilient and leverage on our relationships, there is no doubt that we will be able to emerge from the crisis stronger.



## Unions Support Obama's Win

**A**fter eight years of an administration hostile to unions, workers and a working-family friendly economy, America's union members helped bring about much-needed change by electing Barack Obama into the White House. The critical support of the union members was unprecedented in its get-out-the-vote mobilisation.

American Federation of Labor and Congress of Industrial Organizations (AFL-CIO) President John Sweeney <<http://www.aflcio.org/mediacenter/prspmt/pr11042008.cfm>> says Obama is a leader who

reached out to workers and spoke of their economic concerns.

"We salute labor leaders and volunteers all across our country for a record turnout of voters from union households - they made the difference in critical states like Pennsylvania, Michigan, Ohio and so many others," says Mr Sweeney.

American Federation of State, County and Municipal Employees (AFSCME) President Gerald McEntee, the AFL-CIO Political Committee chairman, adds that the Obama campaign has united the union movement around principles that will make life better for working people.

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# A Silver Lining for Workers Through Retraining



By **Naseema Banu Maideen**

There were dark clouds in the sky but for employees of Saginomiya Hi-Techs Private Limited, there was a silver lining. In March this year, 45 employees in Saginomiya Hi-Techs, a thermostat manufacturer, were informed of the company's shutdown plans. Following its parent company's restructuring in Japan, their only manufacturing plant in Singapore will terminate its operations at the end of the year. All its employees will be laid off.

But the company is not out to leave its workers in the lurch. Together with the employability engines of the Labour Movement, it worked on plans for a training package to handhold these workers towards better employability.

"It is helpful when companies inform us in advance of plans to reduce their workforce. We can then start early in assisting the workers through retraining so that they will be better prepared to take on other jobs," said

A New Found Hope... Workers of Saginomiya Hi-Techs support one another as they attend classes every evening after work to pick up new skills.



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**Question 1:** How many Social Enterprises are there in the Labour Movement?

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**Question 2:** Who is the cartoonist for "Life With U"?

**Answer 2:** \_\_\_\_\_

**Question 3:** Name one of the articles featured in "NEWS Break"?

**Answer 3:** \_\_\_\_\_

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\*Union: \_\_\_\_\_ Occupation: \_\_\_\_\_

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NTUC Deputy Secretary-General and UWEEI Executive Secretary Halimah Yacob.

They built on the framework created by the United Workers of Electrical and Electronic Industries, NTUC Employability Enhancement Department, e2i (Employment and Employability Institute) and NTUC LearningHub Private Limited, and will help workers take their first steps moving into industries other than manufacturing.

Most of the workers are production operators and have been employees with Saginomiya Hi-Techs for over 10 years. It is small wonder that their level of skills is specifically related to the single product that the company produces.

More than 90 per cent of these workers are above the age of 40. Some have completed secondary school education; a handful has National Institute of Technical Education Certificate qualifications. These employees were first assessed on their training needs and employability gaps.

The lower-skilled were first put through

bridging courses before they took on a training programme that offered a series of certifiable generic employability and portable skills training. The training package includes lessons on the English language, information technology, precision engineering, generic manufacturing and communication skills that will come in handy in securing jobs in other sectors for these workers.

The sessions that kicked off in June this year allayed some of the workers' worries. It helped that they were prepared to tune their mindsets to equip themselves with more skills.

**"If not for the union and its efforts, we would be so lost. I feel sad that I am losing a job that I have kept for 16 years. Otherwise, finding a job with only manufacturing skills at my age will be very tough,"** said Madam Ng Siew Hong.

Madam Ng, 50, is a Quality Analysis Inspector. She is willing to try her hand in the service sector although it will be a new challenge for her.

**“This project would not have been possible without the close cooperation between Saginomiya Hi-Techs and the Labour Movement family - namely UWEEI, e2i, NTUC EED and NTUC LearningHub. It is only by coming together that we best leverage on our respective strengths to help our workers.”**

Zee Yoong Kang,  
Chief Executive Officer, e2i

Most of the employees on training share the same sentiments as Madam Ng and are open to crossing over to other industries. "We learn both hard and soft skills in the training sessions. Apart from courses in precision engineering and manufacturing, we also go through communications classes. I hope this training will give us more opportunities. Call centre and teaching assistant positions are some options most of us are considering," said Madam Irene Lee, 42, an Assistant Supervisor.



Back To The Classroom... Madam Ng Siew Hong (left) attends training classes at e2i in hope of finding a new job.



Keeping Options Open... Madam Carol Liew (left) and Madam Irene Lee believe training will open more doors of employment for them.

# LIFE WITH U

BY ISKANDER



# Scoring Well

## At Home And In School



By  
**Naseema Banu Maideen**

**A**n hour before the afternoon bell rings in Telok Kurau Primary School, Madam Julie Chan will already be at the school library. This is where she reads aloud to lower primary pupils to help them with their reading skills.

This is one of the many tasks that Madam Chan, 39, takes on as a Teacher Assistant. Her help frees up time for teachers like Madam Linda Kwek.

Madam Chan also prepares teaching aids such as flash cards for Madam Kwek's English lessons. "It is a great help when Madam Chan prepares these materials for me. She takes care of most of the administrative work like photocopying worksheets, and also helps to facilitate the reading programme for weaker pupils. On days when I am busy with marking, she takes charge. With her around, I have more time to attend to other work," said Madam Kwek.

Madam Chan is one of the employees assigned to work at the school by Seacare Manpower Services Private Limited.

The recruitment company helps educational institutions with staffing needs for positions such as administrative assistants, laboratory assistants, teacher assistants and librarians.

Mr Lee Van Chong, the company's Managing Director, said that housewives willing to make a comeback to the workforce are just the right fit for these positions.

"Many schools require part-time staff. During school holidays, or lull periods as we call it, the employees get some time to spend with their school-going children. Many women who approach us like this arrangement," he said.

Seacare Manpower Services has 1,051



A Homemaker Who Turned Teacher Assistant... Madam Julie Chan reads along with a Primary One pupil each day in the school library.

employees. There are 737 women, and of these, 137 work part time.

Madam Chan is one of them - she works four hours each day.

"It is this kind of flexibility that most mothers with young children, like me, look for when we want to return to work. Short working hours at a school near my home was an ideal start for me," she said.

Mr Lee said: "There is a big pool of women out there who can help to meet manpower needs in companies. Today, we face many issues that concern foreign workers. So, why not tap on our own people first? That way, we can help women to contribute some income to their families, and at the same time, value-add

to our businesses. The Government, from time to time, encourages employers to explore these options. We will continue to heed this call," said Mr Lee.

Seacare Manpower Services decided to tap more proactively on this pool when it was approached by the National Trades Union Congress Women's Development Secretariat to access the Flexi-Works! funding early this year.

This initiative by the Singapore Workforce Development Agency and the NTUC supports companies in hiring new workers on part-time or flexible work arrangements.

With the funding, Seacare Manpower Services plans to conduct more regular recruitment drives.

"Partnering the WDS and the Community Development Councils, we have already hit heartlands in May, June, August and September this year. With an overwhelming response, we have further lined up nine road shows every month," said the company's manager, Madam Sulena Tan nee Supa'at.

**“Companies have found this partnership with us useful as we help them to fulfill some of their manpower requirements through our Back-To-Work Programme. Even in the current economic downturn, companies stand to gain not only from the Flexi-Works! funding which is part of this programme, but more importantly from the greater flexibility in deploying staff according to their business needs.”**

Halimah Jacob, NTUC Deputy Secretary-General and Women's Development Secretariat Alignment Director

If you are interested in getting a job, contact Seacare at: 6379 5632

# More **PREPARE** For **Re-Employment**



Workshops like this help prepare companies to put in place proper HR practices to facilitate re-employment.



by  
**Marcus Lin**

**W**ith the inevitable re-employment legislation that will take effect no later than 2012, 139 companies have already completed the Programme for Re-Employment Practices: **A Roadmap for Employers.**

PREPARE started in April this year and is designed to help companies get a head start on the law that will be enacted by the Government enabling people to work past the current statutory retirement age of 62.

An initiative of the Association of Small and Medium Enterprises and the Enterprise Development Centre@ASME, PREPARE is supported by the National Trades Union Congress and the Singapore Workforce Development Agency. The NTUC has recommended unionised companies to attend the programme.

In collaboration with Alexandra Hospital and Jurong Medical Centre, PREPARE includes a two-day intensive practical workshop followed by two months of mentoring assistance on HR systems and processes by a team of experienced HR practitioners and experts from the medical fraternity.

Targeted at those who are responsible for human resources or management functions, it is open to the public and private sectors. The criteria are that the organisation must have at least five Singaporean or Permanent Resident employees and it has not applied or received any funding for re-employment, specifically under the ADVANTAGE! scheme. If eligible, the WDA will foot 90 per cent of the organisation's course fee.

Senior Consultant of EDC@ASME, Mr Chia Boon Cher, said: "The programme is crafted in such a way to make sure that the right HR practices are in place. So, when it comes to re-employment, employers will be able to implement it quickly and smoothly.

"For example, Strategic Resourcing is about being age-friendly when recruiting and retaining. You should not discriminate or use age as a basis as it should be competency based. With a proper system in place, companies will have a competitive edge."

**“The course is a good starting point for companies before they implement their own procedures regarding re-employment of older workers. The guidance from the trainers and sharing among the course participants helped us develop a more comprehensive re-employment policy. We have put in place the procedures for re-employment based on the suggestions provided by the course.”**

CS Mah, Senior HR and Admin Manager, Travelite Holdings Limited

**“We gained in-depth knowledge on employment and re-employment of older workers who are an important source of manpower for our company. They are fit for work and experienced in human relations. Yes, we are implementing the guidelines.”**

Randy Chua, Managing Director, Legend Security Services Private Limited

**“The course has prepared us for the re-employment of workers as the pool of older workers increases in Singapore. It is very useful and we've implemented the guidelines. As a school, it helps when we hire retired teachers who are able to share their experience with both the students and staff.”**

Chua Sing Zhi, Centre Manager, Beacon School of Technology Private Limited

# Many Pluses For Older Workers Who Keep Working

By Jansen Yeo

**O**lder workers, by staying in their jobs, will hold spending power and earn living. They also keep active and are financially independent.

Pointing these pluses out, Amalgamated Union of Statutory Board Employees President Abdul Rahim Farid encouraged more older workers to stay at work. He said: "This will help our internal economy especially the retail sector."

With this in mind, AUSBE concluded a Memorandum of Understanding with the 12 statutory boards on 29 October 2008. This MOU affirms their support to re-employing older workers.

The 12 statutory boards are: the Agri-Food and Veterinary Authority of Singapore, Building and Construction Authority, Defence Science and Technology Agency, Energy Market Authority, Health Promotion Board, Health Sciences Authority, Infocomm Development Authority of Singapore, Intellectual Property Office of Singapore, Land Transport Authority, Maritime and Port Authority of Singapore, National Library Board and Singapore Land Authority.

In spite of the current economic situation, the momentum for re-employment of older workers should continue as Singapore still faced a tight labour market, an ageing population and the implementation of the re-employment legislation by 2012, he said.

**"The public sector should lead by example to re-employ older workers. Our union has been working with our management partners to be more proactive in this regard. Older workers have the skills and can still contribute to their organisations,"** said Mr Abdul Rahim Farid.



Something To Cheer For Our Older Workers... Signatories of the re-employment MOU: Chief Executives/Chief Executive Officers of the 12 statutory boards, NTUC Deputy Secretary-General Heng Chee How (front row, fourth from left), AUSBE President Abdul Rahim Farid (front row, third from left), AUSBE Executive Secretary Yeo Guat Kwang (front row, fifth from left) and AUSBE General Secretary Nadarajah Thurairajasingam (right).



The Amalgamated Union of Statutory Board Employees was formed in 1996 to represent employees from 12 statutory boards. It has 4,783 members as of September 2008. An estimated 90 per cent are Ordinary Branch members and the remainder, General Branch members.

## A Milestone In AUSBE's Re-Employment Efforts

**ON 29** October 2008, 12 statutory boards pledged their commitment to the re-employment of older workers. This MOU will provide AUSBE members who approaching retirement age with a clearer picture of their options and the criteria for re-employment.

"We will work together with our management partners to ensure the sustainability and scalability of this re-employment policy so that we will be able offer the opportunity of re-employment to as many older workers. We would look at having short courses to prepare our mature workers for re-employment and mindset programs for those who might consider retiring," said Amalgamated Union of Statutory Board Employees President Abdul Rahim Farid.

**"2008 has been another milestone year in HPB's union-management relations, with the signing of the MOU with AUSBE. In partnership with AUSBE, we will continue to place great emphasis on on-going development of our mature workers to ensure that all our staff stay happy and employable even with the changing needs at HPB and the market place."**

Lam Pin Woon,  
Chief Executive Officer, Health Promotion Board

**"As a people organisation, SLA respects and cares for our staff. We recognise the value and contributions that older workers can continue to bring to our organisation, and we are proud to support the post-retirement employment for this group of staff."**

Lam Joon Khoi,  
Chief Executive, Singapore Land Authority

## CIEU Sets Aside \$118,290 For Members' Welfare

By Naseema Banu Maideen

**T**he bursary awards of \$300 from Chemical Industries Employees' Union for Mr Heng Teck Hwa's two children in June this year lifted his spirits. He takes home \$900 each month as a Quality Assurance Inspector with Hock Engineering Private Limited to run a family of five. With the bursary grant, Mr Heng, 49, will save on his children's school transport fares for



Continuing To Do Good...CIEU will continue to support its adopted home, Jamiyah Children's Home, from part of the funds raised from the dinner. These children also put up a dance performance at the event.

about six months.

Next year, more members like Mr Heng will be able to benefit from CIEU's welfare schemes, especially with gloomy times ahead.

The union's annual charity dinner that was held on 31 October 2008 has secured \$118,290 for this cause. This is an increase of 13 per cent over that raised last year.

Minister for Environment and Water

Resources Yaacob Ibrahim, who was the Guest-of-Honour at the event, also urged workers to keep learning to be able to run ahead and pick up pace when the economy recovers from the global downturn now.

"We've been through storms before While we watch our spending, we must build up our skills and retrain so that we are even better off when fair weather comes by again."

**"The funds will be used to help our lower-income members. We want to give bursary grants to more of our members' children."**

**"As we foresee tough financial times, more money will also be set aside for hardship assistance schemes. Some of the funds will also continue to support our union's adopted home - Jamiyah Children's Home."**

Rajendran s/o Govindarajoo, President, CIEU

# Class Of 2008 Ready To Meet Challenges Ahead



By **Jansen Yeo**

**T**he class of 2008 from the Ong Teng Cheong Institute of Labour Studies graduated against the backdrop of a tumultuous economy. But they have armed themselves with additional firepower to help their fellow members during this difficult period - valuable knowledge and experience gained in the course of their studies.

Amalgamated Union of Statutory Board Employees Deputy General Secretary Tay Ah Lek said: "The programme has given us a broader perspective of things such as understanding human behaviour and communicating better. These will be our tools to help our members as we go through the tough times ahead.

"Some of our members may feel helpless during this period. I'll encourage them to make use of this opportunity to study and go for skills upgrading. This will help prepare them when the economy turns for the better."



Seah Mui Kok Award winner Tay Ah Lek (right) discusses current economic issues with NTUC Secretary-General Lim Swee Say (left). Together with them were the Nithiah Nandan Award winner Wong Hong Tuck (second from left), OTC Institute of Labour Studies Deputy Director Ivan Tan and NTUC Club Achievement Award winner Gwee Guo Duan.

Mr Tay was awarded the Seah Mui Kok Award for being the top student in the Diploma in Employment Relations programme.

A total of 36 unionists received the Advanced Certificate in Industrial Relations, while 39 others received the Diploma in Employment Relations. The graduation ceremony was held at the Orchid Country Club on 1 November 2008.

At the ceremony, Acting Manpower Minister Gan Kim Yong told the audience that Singapore is better prepared for the current economic

crisis compared to a decade ago.

"Our strong economic fundamentals stand us in good stead to ride out this wave of volatility and uncertainty.

"Over the years, we have also been putting in place various programmes and tripartite initiatives to improve our labour market flexibility, as well as to enhance the employability of our workers," said Mr Gan.

On behalf of the graduating class, Mr Tay said that the class of 2008 is prepared to meet the challenges ahead: "With the uncertainty ahead of us, I am confident that the current generation of union leaders will be able to face up to the challenge. With trust, teamwork and tenacity, we will ride the wave and emerge stronger."

## Don't Lose Sight Of The Big Picture

“While we address the challenges of the short-term crisis, we should not lose sight of the long-term imperatives to prepare ourselves well for the future when the economy recovers.”

Gan Kim Yong, Acting Manpower Minister

## Tripartism

# Singapore Has The Right Ingredients



By **S Thiagarajan**

Alignment Director (STF)

More than 80 formed the tripartite audience for the roundtable discussion.



**O**penness and frank discussions are the hallmarks of a successful tripartite system. This is evident in the Singapore context.

In the dialogue between Professor Harry Katz, Dean of School of Industrial and Labour Relations, Cornell University, and 80 representatives from the various agencies as well as academics including former National

Wages Council Chairman Professor Lim Chong Yah, there was general consensus that the Singapore tripartite system was moving in the right direction. The Singapore Tripartism Forum dialogue organised by the Ong Teng Cheong Institute of Labour Studies was held on 23 October 2008.

Based on his research of several developed economies, Professor Katz shared that the goals of tripartism have broadened

beyond wage determination and moderation to include issues such as promotion of participatory workplace restructuring. Notwithstanding the benefits, he noted, there was weak interest in tripartism due to various reasons, including ideological ones, in these countries.

The discussion was wide-ranging on tripartism and the many challenges in the employment arena.

# Better Governance For Impact And Focus

## Act Amended To Strengthen Cooperatives



By  
**Jennifer Tan**

Assistant Director, Legal Services Department

The Co-operative Societies (Amendment) Act 2008 was passed by Parliament on 16 September 2008 and came into operation on 20 October 2008. It aims to help the cooperative sector raise its level of accountability and governance, as well as to set the framework for a more risk-focused regulatory regime.

### Key Amendments Affecting All Cooperatives

**What are the duties of a cooperative director? Can he be appointed? What are the higher accounting, audit and reporting standards that a cooperative has to abide by? These and other amendments were included in the Co-operative Societies (Amendment) Act 2008.**

#### Election of Board Members

- For greater accountability and transparency, all cooperative board members will be elected at a general meeting.

#### Duties of Board Members

- Cooperative directors will have similar accountability and duties as those required of company directors, i.e., to act in good faith, to use their powers for proper purposes and to declare their interests. They must also disclose their honoraria, allowances and directors' benefits for approval at the Annual General Meeting.

#### Accounting Standards

- Cooperatives are subjected to higher standards of accounting, audit and reporting, similar to those required of companies and societies.
- Their accounts must comply with standards formulated by the Accounting Standards Council. However, deviation from the said standards might be allowed if compliance would not give a true and fair view. The auditor must state reason(s) for such non-compliance.

#### Powers of Registrar When Dealing With Non-compliance

- The Registrar has a wider range of options to impose penalties for non-compliance. This includes the composition of offences.

#### Removing Outdated Prescriptive Requirements

- Cooperatives will have more flexibility to manage their operations. They do not have to obtain the approval of the Registrar for property investments and other investments.
- The quorum requirements for conducting a General Meeting will also be reduced.
- Cooperatives will not have to set aside a portion of their surpluses as reserves.

### Additional Requirements For Credit Cooperatives

**Credit cooperatives will face more stringent registration criteria and higher levels of governance due to their higher regulatory risk.**

#### More Stringent Registration Criteria

- Only "credit societies" can provide financial services. These include receiving deposits, granting loans or other prescribed service of a financial nature but exclude those related to insurance businesses.

#### Higher Standard of Governance

- As stewards of members' deposits, credit cooperatives must have independent boards of directors, audit committees and a clear and equitable remuneration policy.

#### Membership

- Membership for credit cooperatives will be confined to those who share a pre-existing affiliation to each other. They can only provide financial services to members and accept deposits from members. However, existing credit cooperative members can continue to be members even if they are outside the defined membership.

#### Advertising Restrictions

- Advertising restrictions will be imposed on credit co-operatives as these co-operatives should focus on serving their existing membership base.

#### Core Services

- Credit cooperatives must restrict their services to core thrift and loan businesses. However, existing multi-business credit cooperatives can continue to provide these "additional" services.

#### Powers of Registrar

- The Registrar can issue notices to prescribe guidelines for internal control, capital adequacy, liquidity and other prudential measures.

#### Registration of Existing Societies and By-law Amendments

- An existing credit cooperative shall be deemed to be a credit society for one year. It must amend its by-laws to bring them in line with the amended legislation. It must also apply to be registered as a credit society within the year. This grace period may be extended by the Minister.

# Insure Early For **Glowing Health**

Against the backdrop of a fast-ageing population and rising medical cost inflation which hit 6.3 per cent last year, it is now more important than ever to have adequate health insurance to protect your finances.



By  
**Lee How Teck**

Senior Vice-President and General Manger, Group & Health Insurance Division, NTUC Income Insurance Co-operative Limited

**M**ost of us get a cold several times each year. Some succumb to the flu with a fever accompanied by body aches, chills, headache, and lethargy. And every year, a small number get hospitalised for various illnesses and health complications.

If you are the lucky few where your employer provides portable medical insurance, then you will have health coverage even after you leave the company. For those who are not covered under any portable plan, you should buy the health insurance you can afford to take care of your medical bills.

You should get adequate health insurance coverage when you are young and healthy. As one ages, the chances of one falling sick increases.

If you delay getting health insurance until you are much older, the insurer may not cover you for any pre-existing illness, or may raise your premiums to reflect the higher risk of your falling sick.

On an average, a surgery will set you back from \$6,000 at a restructured hospital to \$10,000 at a private hospital.

Many of us may not have enough savings to foot the bill. Even if we choose to stay in a lower cost ward, i.e., a B2 or C ward, charges may still add up to a sizeable amount. Furthermore, with the introduction of means testing at public hospitals starting January 2009, patients whose monthly income exceeding \$3,200 will no longer receive full subsidy.



It's Never Too Early To Prepare... NTUC Income believes workers must be adequately protected in a nation-wide pandemic flu simulation exercise involving banks, insurance companies and the Monetary Authority of Singapore.

## What To Consider When Buying Health Insurance?

You should choose your health insurance carefully based on your needs, and your ability to afford current and future premiums. For instance, if you prefer to stay in a private hospital, you should get a plan that provides coverage for a private ward, to ensure that the insurance payout covers the bulk of the hospitalisation bill. If you choose a hospital ward that is not matched to the level of your health insurance, you risk getting a pro-rated payout that may cover as little as half of the bill.

This is why it is advisable to buy health insurance when you are younger and healthier.

It is possible to switch to a plan with a lower level of benefit and corresponding lower premiums without underwriting. This helps you to enjoy the flexibility of downgrading your plan upon retirement to save on your premiums.

## Comprehensive And Affordable Health Insurance

**NTUC Income** has a total of six plans under its Incomeshield umbrella.

It is also the only insurer to provide a letter of guarantee for policyholders to waive any partial or full deposit required by the hospital upon admission, provided certain conditions are met.

For Incomeshield, the premium is the lowest for those on Plan B which covers treatment in class B wards and below. If you are 30 years old or younger, you pay \$50 under this plan.

The premium increases to \$131 for those on the Enhanced Incomeshield Preferred Plan, which comes with the "as charged" benefit and covers treatment in a private hospital.

This increases by another \$56 or \$111 under Plan B or Enhanced Preferred Plan, respectively, for those on the optional Assist Rider. This pays 10 per cent of the claimable amount and caps the co-payment for hospital bills, at \$2,000 for Plan B to \$3,000 for the Enhanced Preferred Plan.

## Types Of Health Insurance For Singaporeans

### MediShield

- Low-cost medical insurance plan provided by the CPF Board.
- Premiums payable using Medisave, subject to a limit of \$800 per person per calendar year.
- Covers up to 60 per cent of class B2 and C bills. The coverage increases to 80 per cent from 1 December 2008 with increased premiums.
- Covers up to age 85.

### Medisave-Approved Medical Insurance Plan

- If you prefer to stay in class A, B1 or private wards.
- It is integrated with MediShield.
- Premiums payable using Medisave, subject to a limit of \$800 per person per calendar year.
- Provides enhanced coverage such as unlimited lifetime cover, "as-charged" features that pay for the costs you actually incur, and riders that pay for your deductible and co-payment.

For more information on NTUC Income's Incomeshield plans, go to the nearest NTUC Income branch, call us at 62Income (6246 2663) or email [product@income.com.sg](mailto:product@income.com.sg).

# The Greatest Show II

**C**atch the stellar cast of award-winning circus performers at The Greatest Show II.

It promises to be a visual treat for the entire family with professional clowning, acrobatics, aerial acts and many more thrilling and daredevil exploits.

The renowned talents have made their name on the international touring circuit. See them in the riveting show from 5 to 11 December 2008 at the D' Marquee.

Tickets are at \$35 per person while NTUC Members pay only \$18 per person. Admission is free for children below 2 years old.



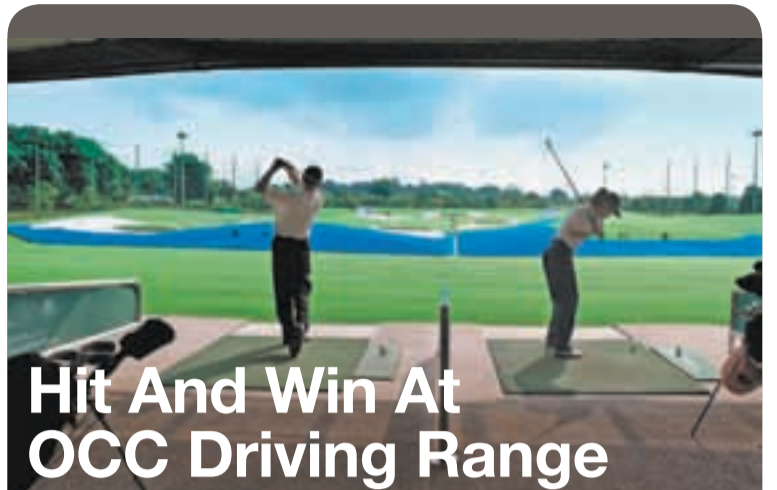
## The Greatest Show II

**Highlights** Aerial Straps Act • The Fire Theatre  
• Acrobatic Duo • Clown Trio • Foot Juggler

**Date** 5 to 11 December 2008 (4 pm and 7.30 pm)

**Venue** D'Marquee, Downtown East

**Price** \$35 (Public)/\$18 (NTUC Members)/Free for children below 2. Book at [www.tdc.sg](http://www.tdc.sg) . Tickets.com hotline 62962929. Booking fee applies.



## Hit And Win At OCC Driving Range

**O**rchid Country Club has lined up a series of activities for union members and their families. Get a coupon for every \$20 top-up of the range card or for every bucket of beer purchased from the Orchid Tavern (Driving Range, Level 2). The coupon can be redeemed for 10 golf balls for the following promotions:

- **Wednesdays (6-8 pm)** Chip-in to designated basket(s) (Distance to be determined by OCC).
- **Fridays (6-8 pm)** Hit a designated bull's eye target (Distance to be determined by OCC).

Prizes To Be Won For Ball/s Hitting Target/Into Basket

- **1 ball** \$10 top-up of range card or 1 bottle of Tiger beer.
- **2 balls** Set lunch/dinner for 1 at Orchid Tavern (validity of 1 week).
- **3 balls** 1 bucket of beer at Orchid Tavern.
- **4 balls** Complimentary Green Fee voucher for 1 person.
- **5 balls** 1 bottle of Whiskey.
- **6 balls and above** Complimentary Green Fee voucher for 4 persons.

**ntuc**  
National Trades Union Congress

# Change to your new membership card Uplus



**Sign up** at our booth at Foyer, Downtown East between **15 Nov and 8 Dec 2008 (Fri, Sat and Sun only)** to receive a **Free Madagascar premium**.\*



Uplus is the preferred card at Escape Theme Park and Wild Wild Wet.



Receive **1-for-1** admission ticket<sup>^</sup> & Enjoy **Buy-3-Get-1 Free** adult ticket<sup>#</sup> from both theme parks.

For more information, visit [www.ntuc.org.sg/uplus](http://www.ntuc.org.sg/uplus)

\* Only NTUC members are eligible to apply for Uplus. Prevailing monthly membership fees still apply.  
^ Please allow 2 days for the application form to be sent to your email address.  
^ Vouchers will be sent together with your Uplus Card.  
# Terms and conditions apply for all offers. Valid only for VISA signature-based transactions on your Uplus Card.  
- While stocks last. Terms and conditions apply.  
The interest rate for Uplus Credit Card is 24% per annum.  
Uplus Debit/Credit Cards are offered by OCBC Bank (Company Registration No. 193200032W)

Free for Life\*



sms <Uplus> followed by your email address\* to 79777 to get a copy of the Uplus application form.

# 驾驭风暴 勇往直前

撰文：王振安

**美国信贷紧缩危机**现在已经迅速扩散开来，演变成世界金融大海啸，冲击每一个国家。我们每天阅读报章，感觉情况似乎不断在恶化中，而大家也开始感觉受到影响。我们现在处在技术性经济衰退中。过去经历过的几次经济衰退，每一次都在两到三年内迅速复苏。但这一次迹象清楚显示，复苏不会快速到来。事实上，大约在一个星期前举行的《新加坡人力资源》峰会上，内阁资政李光耀说，如果银行制度没有失灵的话，环球经济将会在三到五年的时间内复苏。这大致概括了问题的严重性，以及环球经济衰退将持续多久。

我国工友也将受到影响，不论他们是否在金融界工作或在股票市场投资。

制造业的情况尤其严重，有些公司已经报告说，它们收到顾客的定单，尤其是美国和欧洲顾客的定单减少了。其他地方的顾客也采取谨慎的态度对待环球性经济危机，他们如不是取消定单，就是延迟取货。在信心

动摇的情况下，人们采取小心谨慎的态度。

港务集团的吞吐量及所处理的集装箱数量已呈现下滑趋势。这种情况，使得许多公司减少超时工作和实施一些节省成本的措施。一些公司利用年底节日假期停止工厂运作，而其他公司则冻结征聘员工。

在服务与零售业方面，虽然所受到的影响至今还不明显，但我们已经看到顾客们购物的态度趋向更加小心谨慎。

国内市场需求预计将会趋软。到新加坡的游客和商旅客人的数目也可能下降，这是因为海外的公司和人士开始束紧腰带。这也将影响我们国内与旅游有关的行业。

这种情况将如何影响我国工友？最直接的影响可能是整个薪酬配套；临时解雇甚至裁员的风险也将增大。我们必须做好准备，应付未来困难的日子。

无论如何，在充满悲观情绪的气氛中，我们不应该绝望。与以往各次

“只要我们同心协力，灵活应变，借助我们良好的关系，毫无疑问地，我们将能够再度克服危机，变得更加坚强壮大。”

经济衰退相比，我们今天有了更好的准备，并且获得更多的经验来应付挑战。

自上一次衰退以来，我们已经互相协调起来，巩固我们的经济基础。今天我们不再缺乏援助能力——不论寻找工作或者是提升就业能力方面。而今天我们工友对现实比过去有了更多的认识。

许多公司也在过去十年中实施灵活工资制，而这将使他们处在更好的位置，应付未来困难的日子。

我们希望看到更多公司采取积极主动的处理方式，利用经济下滑的时机进行创新、检讨商业策略、增强公司的新组织发展策略，以便保持竞争力，而不只是采取走捷径的简便方法，通过裁员或减薪来降低成本。

对于工友们来说，经济衰退意味着我们必须明智地开销和节俭。不过经济衰退也提供良好的机会，让我们提升技能和重新学习。

那些能够乘着经济萧条时期参加培训以提升技能的工友，将增强他们的就业能力，并且在经济开始复苏时获得更大的好处。

正如过去一样，我相信我们的附属工会也将采取会员为本的方针，重新调整和设定优先秩序调动资源，以应付未来不景气的日子。面包与牛油的话题将再度受到关注。

只要我们同心协力，灵活应变，借助我们良好的关系，毫无疑问地，我们将能够再度克服危机，变得更加坚强壮大。

## U 动态



### 戏王之王2

不要错过得奖的杂技团表演者在“戏王之王2”的精湛演出。

这场演出将给您一家人视觉上的享受，让您观赏到专业小丑、杂技、高空表演和许多大胆刺激的演出。

表演者在国际舞台上名字响当当。他们将从2008年12月5日到11日在D' Marquee表演。票价为每人35元。职总会员只需付18元。2岁以下的儿童入场免费。

看点：高空演出、火舞台、双人杂技、三人小丑、足玩杂耍

日期：2008年12月5日到11日  
(下午4时到晚上7时30分)

地点：D' Marquee, Downtown East

收费：公众35元、职总会员18元。  
2岁以下的儿童免费。

请上网www.tdc.sg订票  
或拨电62962929询问。订票须另外收费。

# 做好准备 落实重新雇佣计划

实施重新雇佣计划涉及许多细节，“准备出发”计划为公司做好必要的准备，以免到时措手不及。



“准备出发”（PREPAR）应用课程协助公司顺利执行重新雇佣计划。

**在重新雇佣法令**于2012年生效之前，已有139家公司加入“准备出发”计划（Programme for Re-Employment Practices: A Roadmap for Employers, 简称PREPARE），以便熟悉相关的执行准则，顺利地重新聘请到达62岁法定退休年龄的年老员工。

“准备出发”计划是由新加坡中小企业协会及其企业发展中心（EDC@ASME）联合发起，并获得全国职工总会及劳发局的鼎力支持。职总欢迎所有在公司内部组建工会的公司加入这项计划。与此同时，“准备出发”计划也得到新加坡亚历山大医院和裕廊医疗中心的支持。

“准备出发”计划的培训课程内容包括两天的密集培训，以及为期两个月的人事制度辅导。负责指导的是一组经验丰富的专业人士，以及来自医疗团体的专家。

这项课程是针对那些负责人事工作或具有管理职能的人士而设，公众及私人企业都可以参加。条件是，该机构组织必须雇用至少五名新加坡公民或永久居民，并且从没申请或接受过任何重新雇佣基金，特别是“优势计划”基金的资助。凡是符合条件的公司或机构，劳动力发展局将给予他们90%的课程费用资助。

EDC@ASME资深顾问谢文书表示：“设计这项课程的目的是确保雇主落实正确的人事政策。一旦掌握有关知识，雇主重新雇用员工的时候就有所依据，可以很快地实施准则，并且推行起来也比较顺利。”

“举个例子，课程中教导的资源运用策略便适合应用于聘请和挽留各个年龄层的工友。公司用人不能有年龄歧视，应该根据能力和才干选才。如果公司有一套完善的用人政策，那么公司将更具有竞争力。”

公司用人不能有年龄歧视，应该根据能力和才干选才。如果公司有一套完善的用人政策，那么公司将更具有竞争力。

“参加这项课程是实施重新雇用年长工友的起点。讲师的指点和同业的意见，可作为我们拟定重新聘用人事政策的参考。现在我们已经根据课程的建议制定出一套重新雇佣的程序。

— Travelite控股有限公司高级人事和行政经理马狮石

“上课加深了我们对雇佣和重新雇用年长员工的认识。年长员工是公司的可贵资产。他们身体健康，都适合继续工作，并且人生经验丰富。可以肯定，我们将实施课程所教导的雇佣准则。

— Legend Security Services私人有限公司董事经理蔡瑞兴

“我国人口老化，这项课程帮忙我们做好准备，聘请年纪较大的员工。我觉得课程对我们的帮助很大，我们已经实施课程教导的准则。作为一间学校，实施相关的准则有助于我们聘请退休老师，让他们跟学生和同事分享自己的经验。

— Beacon School of Technology私人有限公司中心主任蔡欣芝

# 照顾海员的健康



**出海工作的海员** 身体健康，岸上的家人才不会担忧。新加坡海员联合会领袖都同意这一点。

当新加坡海员联合会在2005年推出海员医药计划之后，该会的本地会员便可到Seacare Maritime医药中心

接受免费的健康检查。自2008年4月1日起，该会进一步推出免费视力检验服务，连会员的家属，包括配偶或父母也能享有相同的利益。

该会秘书长廖清泉说：“这项计划为期三年，我们将密切观察会员的参

加率。一般来说，我会会员觉得这项计划非常有用，因此决定扩大服务范围，让他们的家属参加。我们把这项计划视为支持职总4D的方针，即做得好、做好事、一起做和做得更多。”

按市场价格，新加坡海员联合会

提供的同类健康检查服务，费用最高可达400元，但该会只需支付200元的费用。这是因为Seacare Maritime医药中心是新加坡海员联合会属下海佳合作社的附属团体。他们的收费标准是检查每只眼睛60元。

按计划，在2011年11月16日本届执行委员会届满之前，新加坡海员联合会的本地会员和他们的家属可以享受两次免费的健康检查和两次免费的视力检查。但他们必须在今年4月1日到2009年12月31日之间使用其中一项免费服务，而剩下的另一项免费服务则必须在2010年1月1日到2011年11月16日这段期间使用。整个免费服务期共达四年。

那些参加海员医药计划的本地船务公司所推荐的管理层员工，也可以参加健康检查和视力检查服务。这是该会那么多年来答谢公司支持工会活动的方法。

此外，该会的菲律宾和印尼会员及他们推荐的家属也能够他们的所在国参加Seacare Maritime医药中心附属诊所的海员医药计划。截至目前，新加坡、菲律宾和印尼已经有十一间指定的诊所。

## 王鼎昌劳工研究学院

# 毕业生准备应对未来的挑战



**本届王鼎昌劳工研究学院**毕业生恰好遇到经济衰退。虽然如此，他们已经做好准备要在这个困难的时期把自己从课堂上所学到的宝贵知识用来协助工会会员。

法定机构公共雇员联合会副秘书长Tay Ah Lek说：“这项课程教会我们以广阔的观点看待人类的行为和沟通。将来我们应付困难的时候，将可以派上用场。”

“现在经济衰退，一些会员也许会感到无助。我将鼓励他们借这个机会进修和提升技能，以便为经济复苏做好准备。”

本届毕业礼于2008年11月1日在胡姬乡村俱乐部举行。总共有36名工会领袖考获工业关系高级证书，39人获得雇佣关系大专文凭，而Tay Ah Lek则是以优异成绩考获雇佣关系大专

文凭，获颁余美国奖。

他在代表毕业班发言时指出：“虽然未来局势不明朗，但我有信心，我们这一代工会领袖将能够面对挑战。只要大家互信协力，不屈不挠，必定可以急流勇进，并且锻炼得更加坚强。”

人力部代部长颜金勇是本届毕业典礼的嘉宾，他在发言时指出，若跟十年前比较，我国这一次应付经济衰退的准备功夫做得更好。

“我国的经济基础稳固，完全有能力渡过这次难关。这些年来，我们推出不同的活动和劳资政计划，使劳动市场变得更富有弹性，同时也提高工友的受雇能力。在我们应付短期危机所构成的挑战时，不应该忽略为经济复苏之后作长远的准备。”

# 提升技能 工友摆脱困境



**鹭宫高科技 (Saginomiya Hi-Techs)** 私人有限公司的业务是制造恒温器。该公司的低技能员工目前正在参加培训，力求提升成为中级技能员工，而现任的中级技能员工则努力掌握行业新技能，希望楼高一层。不管是哪一个层级的员工，他们都发现掌握了新技能之后，自信心恢复了。该公司是与职总的职能提升署、就业与职能培训中心和职总恒习培训中心合作，为工友创造培训的机会。

该公司的45名员工之所以信心动摇是因为在今年三月间，日本母公司公布重组消息，并决定在今年年底关闭其设在新加坡的唯一制造厂，换句话说到年底的时候将进行裁员。庆幸的是，该公司并不因此而弃员工于不顾，相反的，它已跟工运团体携手合作，安排参加技能培训，提高他们的受雇能力。在决定哪些员工参加什么样的培训之前，有关人员都接受过测试，以评估适合哪些课程。

“如果公司没有跟工运家庭的不同成员如电子与电器业工友联合会、就业与职能培训中心、职总职能提升署、职总恒习培训中心紧密合作，是不可能推出这样的培训计划的。只有大家同心协力，才能够调动各方面的力量协助员工。”

— 就业与职能培训中心总裁徐永刚

职总副秘书长兼电子与电器业工友联合会执行秘书哈莉玛指出：“如果决定裁员的公司提早通知我们，我们就可以提早协助员工接受再培训，为转业做好准备。”

鹭宫高科技公司的大多数员工是生产操作员，90%的年龄在40岁以上，并在公司工作超过十年。在教育程度方面，一些人完成了中学教育，另一小部分人则拥有国家工艺教育学院的证书。他们的技能跟公司产品的单一性有关，因此为不同程度的员工安排不同的培训配套便显得很重要。

他们参加的培训类别包括一系列通用的受雇能力证书课程和可移动的技能培训，内容则有英语、资讯科技、精密工程、制造业与通用技能和沟通技巧等有助于他们转行的技能。

学员自今年六月开始上课之后，失业的担忧减少了许多。他们已经调整好心态，也掌握了更多技能。

该公司的品质分析检察员Ng Siew Hong (50岁)打算转行到服务业工作，接受新的挑战。她说：“要不是工会努力帮助我们，我们这群工友真的不知道该如何是好。我在公司工作了16年，失业很难过。幸好公司和电子与电器业工友联合会没有忘掉我们，给我们照顾。要不然像我这个年龄的人，只懂得制造业技能，要另外找到工作是非常困难的。”

大多数参加培训的员工也有同感，他们表示愿意到其他的行业工作。

42岁的助理督工 Irene Lee 说：“我们从培训课程学习到操作技能和软技能。我们除了掌握精密工程和制造业的技术之外，也学习沟通技巧。”

“我希望完成培训课程之后，路子走得宽广一点。我们大多数人考虑到呼叫中心工作，或者当教师助理。”

## 职总分发800万元礼券

职总分发了800万元的礼券给符合资格的会员，帮助他们应付目前的经济难关。职总也修改申请礼券的条例让更多人能够受惠。

过去的“开学了”计划，每户家庭最多只能为3名孩子申请。现在职总决定取消这个限制，让更多来自贫困家庭的孩子受益。此外，职总今年也把这个计划的援助金额从去年的250万元提高到500万元，并把每一名学生所获得的援助从100元增加到125元。学生们可以凭这些礼券到教育部属下的362间政府和政府辅助学校（不包括自主学校）、15所初级学院和1所高中的书店和指定的供应商购买课本、鞋子、校服和文具等。会员也可以从12月6日到7日到后港购物坊、裕廊东和大巴窑中路的“开学了”展览会现场购物。礼券的有效期至明年

的1月31日。

除了礼券，每户家庭还可以申请40元的公共交通礼券或水电费礼券以应付交通和水电费的上涨。会员可以凭公共交通礼券到通联的售票处购买或填补易通卡，而水电费礼券则可以用来抵消水电费所带来的冲击。礼券的有效期至明年的3月31日。

职总指出，申请者必须是职总会员。每户家庭的月入不能够超过1800元和家庭人均收入必须在500元以下。普通会员可以到所属的工会提出申请，而一般分会会员则可以上网 [www.ntuc.org.sg](http://www.ntuc.org.sg) 下载申请表或到1 Marina Boulevard #B1-01新加坡邮区018989的职总中心顾客服务处索取申请表。预知详情，请直接拨打职总热线：62138008。申请日期从11月3日到11月16日。



### 捐献旧课本

为配合“开学了”展览会，职总平价合作社也将主办常年的旧课本循环活动，为贫困家庭的子女提供由公众捐献的旧课本。有意捐献旧课本的公众人士可以从2008年11月12日到30日把旧课本送到职总平价超市和霸市的结账柜台处。



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# 职总周报

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U转<sup>逆势</sup>

## 职总帮助国人找工作



王得天报道 / 摄影



滨海湾金沙综合娱乐城提供

**李静恬** (67岁) 和塔巴比拉克斯 (46岁) 等一群工友于2008年10月31日分别到职总中心的滨海湾金沙综合娱乐城 (Marina Bay Sands) 职业展找工作。他们听说我国的综合娱乐城提供很多就业机会，因此希望加入这个行业。

为了协助国人在综合娱乐城工作，职总就业与职能培训中心首次连同滨海湾金沙综合娱乐城合作主办就业展活动，邀请工作人员到现场面试应征者，为他们提供超过1万

份就业机会，工作范围包括前台接待、保安人员和女服务员等。

截至2008年10月30日，总共有4132名求职者报名参加工作介绍会。被直接安排面试的求职者人数有1760个，他们都有相关的经验。在求职者当中，大约有74%的年龄已超过40岁，将近75%的人拥有O水准和更高的文凭；而申请者对于前台接待、保安人员和女服务员等类工作比较感兴趣。



“我对厨房的工作感兴趣，但后来还是决定申请行政工作。因为我过去在政府部门工作过，对这方面比较熟悉。我决定继续工作是因为孩子已经长大，自己还健康，又可以打发时间。”

— 李静恬 (67岁)



“我目前在一所小学担任保安人员。虽然对于目前的工作感到满意，但我希望借这个机会自我提升。负责人考虑到我拥有八年的相关经验，鼓励我接受培训，以便担任更高的职位。”

— 塔巴比拉克斯 (46岁)

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