Greetings fellow NTU students,

After our absence last semester, NTU Students' Union is proud to present to you our new production — The Union Herald, in replacement of our previous publications the Tribune. With a whole new editorial team to bring you a fresh layout, we hope U-herald will improve your reading experience and be your umbrella of information. Besides giving it a major revamp and bringing it online, the U-herald aims to provide you with the happenings and updates in NTU. In this first issue, you will be able to find highlight events in February and March such as the Ministerial Forum, Valentine’s Day and Celebrate NTU!

Throughout the first semester, the 24th Executive Committee has been serving the students here in NTU faithfully. We believe that NTUSU not only represents the voice of students, but it also acts as the bridge between the University management and students. We will continue to gather feedback from the ground to work towards a more vibrant NTU. Do write in to us at su-publications@e.ntu.edu.sg if you would like to share with us your comments.

With this, we look forward to have your support to our Publications Team and suggestions for our U-herald.

All the best for the upcoming examinations this semester. Remember to finish strong!

Till then, see you in our next edition!

Wu Guoyi
NTUSU President
Beyond the first 50 years: Building our future together

Ministerial Forum with Deputy Prime Minister Teo Chee Hean

On Feb 3, around 500 students gathered at the School of Art, Design and Media’s auditorium for a Ministerial Forum with Deputy Prime Minister Teo Chee Hean. There was a two-hour Q&A session as well as the end of the forum where students could share their queries with Mr Teo.

Before the forum began, videos introducing the Pioneer Generation package were played — and Mr Teo explained he had specifically chosen the videos because they tied in with the forum’s theme. Reminiscent that the dialects used in the videos were “the kind of sounds you heard in Singapore 50 years ago”, Mr Teo emphasised that the package was not just about medical coverage, but also the need to recognise and show appreciation to the country’s pioneers.

The Deputy Prime Minister shared how the pioneers had visions and hopes of Singapore, and as the nation celebrates its 50th birthday this year, the theme of the forum, “Beyond the first 50 years: Building our future together”, would allow Singaporeans to draw on the past and look beyond the present. Through the forum, he hoped to listen to students’ ideas, their concerns and hopes for themselves and their families, to “see how we as Singaporeans can move forward together”.

One unique factor of this year’s forum was that, for the first time, the audience could use clickers to participate in snap polls, encouraging greater interaction between the audience and Mr Teo. When asked what they wished to see for Singapore as the nation looks ahead to the next 50 years, a majority of the audience answered “assurance for basic needs” (28%), followed by “stronger kamping spirit” (16%) and “society with purpose” (17%).

Mr Teo noted that the pioneers laid down a strong foundation in the first 50 years. He said, “We could easily have gone the wrong way and swept over the world and affect us. We can’t control over the big currents and big trends that affect us.”

He said, “As a small, open country, we are also very much affected by external circumstances and influences, which we cannot control.”

However, as the basic needs and level of assurance that the people need have been evolving over time, Singapore faces challenges ahead. In particular, Mr Teo noted the significant domestic challenges Singapore faces as it enters a new phase of development. He said, “As a small, open country, we are also very much affected by external circumstances and influences, which we have very little control over. And this is the fate, the karma of small countries… We don’t have control over the big currents and big trends that sweep over the world and affect us. We can’t isolate ourselves from them, we can’t wish them away, so we have to understand them and be ready to face them.”

Despite this, there were a few things that Mr Teo felt were important, which could give us indications for the future. He pointed out three important “ingredients” that draw together the aspirations of Singaporeans: self-reliance, investing in the future and readiness to work for the community.

Mr Teo said Singaporeans must have resilience and confidence in themselves. The pioneers were a good example of self-reliance. “They knew that nobody owed them a living… they had to make Singapore work, otherwise they would have no future.”

As for investing in the future, which the Deputy Prime Minister likened to “delayed gratification”, he noted people must be prepared to give up enjoying something today, so that they can save up for something better in the future. This is not necessarily for ourselves, but for the next generation. He said, “Our pioneers did not have much and they did not earn much, but they were prepared to work hard and invest in the future.”

Using the example of “Nantah”, he described how the former university was built on the donations of ordinary people who did not have much. “But they were prepared to put something aside... to help build an institution so that the children of future generations can have a good education, education which they did not have the opportunity to have.”

“If we are prepared to set aside something, invest in the future, then we can leave something for the next future. If we leave nothing for the next generation, then they would have to start all over again.”

As the forum came to an end, Mr Teo urged, “If we work hard, if we work for the future, and if we work together, I am optimistic that we, as Singaporeans, can look forward to a better future, beyond the first 50 years.”
NTU may possess one of the largest student diversities in Singapore’s educational landscape.

To celebrate this, NTU Students’ Union organised the annual Global Expo where NTU students of various backgrounds could showcase the uniqueness of their home countries. NTU Provost Prof. Freddy Boey was present as the guest-of-honour.

This year, Global Expo 2015 assembled the participation of students from 11 countries: Singapore, Spain, Thailand, Cambodia, Vietnam, Indonesia, Laos, Malaysia, India, China and France. For 2 days (9 — 10 Feb 2015), LKC Terrace bloomed with cultural richness and vibrancy of the NTU student body. Visitors could indulge in the hospitality of the participating students who were happy to take them through a virtual tour of their countries.

Every country booth had a distinctive theme for the visitors to explore. The Chinese representatives were eager to teach visitors traditional calligraphy, while the Vietnamese were happy to take them through a virtual tour of the culture’s musical landscape and its people’s lifestyle.

According to Wilfred, the NTUSU Event Executive, the emphasis of Global Expo 2015 was on fostering understanding between different cultures and promoting culture travel. There were travel agencies participating in this project as well as languages classes and cultural talks leading up to the event.

Paced in between booth activities were cultural performances. With their unique melodies and dance steps, each performance brought an insight of the culture’s musical landscape and its people’s lifestyle.

February is the season of love and hope. In this joyous month, members from NTU Welfare Services Club and NTU student population spread their love to low-income families by volunteering their time to participate in a food donation drive, aptly titled “Food for Hope”.

Currently in its second year, Food for Hope is an example of the WSC Community Service Day (CSD). As an initiative from WSC Internal Relations (IR) committee, the event seeks to gather the huge member base in WSC and channel their effort in large-scale meaningful community service projects. Following last year’s tremendous success, the committee expanded the scope of the event, not only helping out more beneficiaries but also reaching out for more volunteers. This year, the committee invited the NTU student population to join this purposeful initiative. This call out was met with overwhelming and spirited response from enthusiastic students in NTU.

Help from volunteers was channeled mainly into two stages, the canned food collection and food pack distribution. The week before collection, flyers were distributed to residents in the Boon Lay area and the volunteers were able to collect more than 3,500 canned food donated generously by the residents. The canned food was used to complement the basic necessity packs, which were purchased by the committee with the fund it has raised during the WSC Week Carnival held earlier in the first week of the semester.

After the canned food was sorted and packed, volunteers were assigned to various HDB (Housing and Development Board) blocks around Boon Lay area to give out food packs consisting of rice, canned foods, milk and toiletries to beneficiaries identified with the help from Thye Hua Kuan Family Service Centre. Overall, this event was a success. And 221 families benefitting from the food donation drive. 100% of the 58403.4 raised during the WSC Week was used to purchase the necessity packs. In addition, more than 150 volunteers helped out during the collection, and as many as 129 volunteers helped with the packing and distributing to the families.

With the heartwarming response and expanding scope, the committee hope to make Food for Hope an annual event, which would benefit even more people for years to come. “Volunteerism is to do good without expecting anything in return,” said Xue Shi, Chairperson of WSC Internal Relations. The committee would like to thank Boon Lay Community Centre and Thye Hua Kuan Family Service Centre for providing their support and resources. Of course, this event would not have taken flight if not for the kindness, generosity and enthusiasm from all donors and volunteers. Hence, the committee would also like to give their heartfelt appreciation to all who has made a difference for the beneficiaries.
Planning for life after University days
Brought to you by AIA Singapore

Life in school may be a bed of roses for many as you do not need to worry about supporting your parents, paying the monthly household bills or raising a family – simply because you are not earning an income. However, as your graduation day draws near, the thought of taking on the responsibility seems daunting, isn’t it? You start to think about whether you can get a good-paying job, how much you need to set aside every month for the necessities, saving for rainy days, and perhaps a few indulgences here and there, such as going on holidays, buying the latest gadgets, or saving up for a car or a house when wedding bells ring. Before the responsibilities start to weigh you down, here are a few tips that you can consider to ensure that you are well prepared for life after University days.

**During University**

Good financial planning should start before you graduate. In fact, start as early as you can for a good headstart.

**Set financial goals**
- Determine the financial goals that you would like to achieve by the end of your university days. For example, you can aim to have $X in your bank account to tide you over for a period of three to six months while job hunting.
- Decide how much you need to put aside every month to achieve your goals. Rule of thumb: do not spend every single cent of your monthly allowances.
- Take note to include inflation rate into your calculation.
- Review every six months to ensure you are on track.

**Start a disciplined savings and/or investment plan**
- After you have set your financial goals, start a disciplined savings plan.
- Set up a separate dedicated bank account to save up for future use. You can set a standing instruction in your current bank account to auto transfer a fixed sum to your dedicated savings account every month.
- Another way to achieve your goal is via an investment-linked plan, where you ride on the potential upside of your investment-linked funds to accumulate returns – a long term investment horizon is required.

**Consider getting basic protection plans**
- Accidents and illnesses strike without warning. Take care of your protection needs so that you are not financially strapped should the unfortunate happen. Generally, you can purchase a personal accident plan at an affordable premium.
- If you have a CPF account, consider purchasing a hospitalisation and surgical plan payable via Medisave.

With any financial planning, it is advisable to start small to cultivate the habit and thereafter build on it to create a more robust plan. This is especially so if you have not had any financial plan. Do speak to an insurance advisor if you need help to get started as he/she will be able to review your financial needs, and thereafter advise and recommend plans to help you meet your financial goals.

**Entering Workforce**

**Review financial goals**
- Review the financial goals that you set earlier to include your new priorities.
- Consider having long-term, medium-term and short-term goals to meet your needs such as saving up for property, a car or for emergency use.

**Increase protection coverage**
- With your income, you can consider increasing your protection coverage to ensure that you and your loved ones are not in financial distress should an accident or illness strike. This is especially important if you are planning to get married and start a family too.
- Consider getting insurance plans that provide coverage for death, total and permanent disability and critical illnesses.
- If you already have a hospitalisation and surgical plan paid via Medisave, you can consider upgrading the plan for more comprehensive coverage.
- Disability Income plan is also important which can protect your income should you suffer a disability and unable to work.

**Increase monthly amount that you put into the savings and/or investment plan that you started during your university days**
- As a rule of thumb, you should save at least 10% of your monthly income and as usual set a standing instruction to auto transfer it to your dedicated savings account.
- When you receive bonus, you can park more to your savings or channel it to your investment-linked plan to potentially boost the returns. Investment-linked plans, while giving you a potential return, may also provide you with valuable insurance protection.
CELEBRATE VALENTINE’S DAY WITH NTUSU

Spreading out the love around campus with roses and chocolates

Soft scents of roses filled the Student Activity Centre on Feb 12, as the NTU Students’ Union (NTUSU) organised a Valentine’s Day event to celebrate a season of love.

Held with support from dating app Paktor, roses were given to couples or friends who took part in a simple game. There was a questionnaire with five questions – asking the participants personal details such as their favourite food, favourite colour and date of birth – and each party had 30 seconds to answer correctly. As easy as it sounds, the game tested the level of compatibility, degree of friendship and chemistry between the two participants. Based on the number of questions answered correctly, each pair were awarded roses. For example, a stalk of rose was given if they answered up to three questions correctly, and if all answers were correct, eight roses were awarded.

And, on the eve of Valentine’s Day, on Feb 13, the NTUSU distributed 1,000 sets of chocolates and vouchers sponsored by Zalora. Students who came down to the event could have their photographs taken and uploaded onto Facebook for a “like-and-share” contest. Winners could walk away with a pair of tickets to Universal Studios Singapore, and movie vouchers courtesy of Golden Village.

Both events received a positive turnout, and not only helped the NTUSU to raise awareness on its various portfolios, but also enabled the union to spread the love around campus.

ARE YOU GAME FOR THE HOTTEST UNIVERSITY EVENT OF THE YEAR?

We bring Celebrate NTU! back just for you.

Written by Timothy Hartanto
Images courtesy of FUSE 2015 Facebook Page

Ever wanted to celebrate your experience as an NTU student? Here’s a university-wide event just for that! In its third-year running, this year’s Celebrate NTU will also commemorate SG50, which marks Singapore’s 50th birthday.

The event will be held on March 12 and will begin at 2.30pm, bringing together students, staff, and faculty to experience games from the past, and enjoy the authentic flavours of Singapore cuisine.

Some event highlights include:

1) State of the University Address
   • Where? Nanyang Auditorium
   • Who? NTU President Professor Bertil Andersson, who will share the university’s progress and plans for the year ahead.

2) Nanyang Awards Ceremony
   • Where? Nanyang Auditorium
   • Who? Staff and students will be awarded for their outstanding contributions in various areas, such as excellence in research, teamwork and humanitarian work. Whereas for faculty, NTU will launch the Nanyang Education Award for the first time. It is the university’s pinnacle award for excellence in teaching.

3) Party at The Quad
   • Where? The Quad, of course!
   • Who? NTU’s District 12, the NTU Korean Society, CAC’s Jazz and Blues, and headline acts ORANGECOVE and The JFK Trio will present their lively performances.
   • What else is there? There will be mouth-watering buffet spread and lucky draw with attractive prizes to be won!

4) FUSE 2015
   • Where? The Quad
   • Who? Proudly presented by the Joint Hall Events Committee, jam bands from the various halls will have a platform to showcase their talents.
   • What else is there? There will be free refreshments and a mini bazaar. There will also be a lucky draw with attractive prizes such as an iPad mini, LCD TV, mini fridge, and many more!
   • Ticketing details? TICKETS ARE FREE! Get your tickets from the Hall JRC or Jam Band members. Ticketing booths were set up at the SAC and South Spine on March 9.
   • More details? Follow “FUSE 2015” on Facebook.

Pleasant faces with Zalora Vouchers and chocolates.