HOME

A GUIDE FOR SINGAPORE CITIZENS

Welcome!

HOME is a guide for Singapore citizens. Learn about our country's history, as well as the events and personalities that have shaped our Singapore story. Understand our key institutions and national values, and how they play a part in our everyday lives. Find out how you can be an active citizen in developing our nation today and shaping the Singapore of tomorrow.

THE SINGAPORE STORY

For over 700 years, Singapore has been a thriving port of the region, welcoming immigrants to work and live.

1299–1818: FROM TEMASEK TO SINGAPURA

According to the mythical tales of the *Sejarah Melayu* (The Malay Annals), the island of Temasek was renamed "Singapura" ("Lion City" in Sanskrit) by a Palembang prince after he spotted a lion upon landing. Archaeologists have unearthed porcelain wares and natural products from the 14th century that were traded in this thriving port, which was ruled at different times by the Srivijayan Empire, and then, the Malacca and Johor Sultanates.

1819–1942: A BRITISH COLONY

Modern Singapore was founded when Sir Stamford Raffles landed and signed a treaty with Sultan Hussein of Johor and Temenggong Abdul Rahman to establish a British trading post. This transformed the island—which was inhabited primarily by the indigenous Orang Laut ("sea people" in Malay) —into a flourishing free port, attracting traders and workers from around the region and further afield.

Early Immigrants
Singapore grew and prospered because of the hard work and generosity of our early pioneers who came from different lands:

- **Syed Sharif Omar Bin Ali Aljunied** was a merchant, landowner and philanthropist who came to Singapore shortly after the British set up a trading post. He commissioned the building of several mosques, including the Masjid Omar Kampong Melaka, which still stands today on Keng Cheow Street.
- **Tan Tock Seng** was a Malacca-born entrepreneur, philanthropist and leader of the Chinese community. He built a hospital for the poor, that is today named after him, and founded the Thian Hock Keng Temple, Singapore's oldest Hokkien temple.

- **P Govindasamy Pillai**, affectionately known as PGP, rose from a humble background to successfully build a string of shops selling goods for the Indian community. He was also a noted philanthropist and the biggest donor to the Perumal Temple, a Hindu temple along Serangoon Road.
- **Edwin Tessensohn** helped establish the Eurasian Association and served as president of the Singapore Recreation Club. These community contributions were recognised when he was appointed the first Eurasian legislative councillor in the Straits Settlement in 1923.
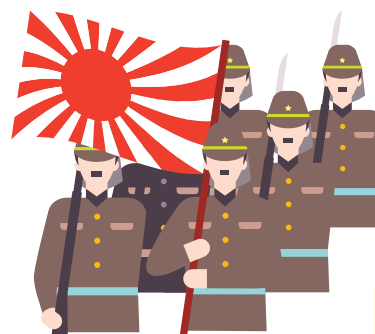
1942–1945: JAPANESE OCCUPATION

On 15 February 1942, Singapore fell to the Japanese during World War II and was renamed "Syonan-to" ("Light of the South" in Japanese). The occupation lasted for over three years before the Japanese surrendered to the returning British troops on 12 September 1945.

War Heroes
Many people showed courage and commitment to Singapore during the Japanese Occupation:

- **Lieutenant Adnan Saidi** led the Malay Regiment's 1st Battalion to defend Bukit Chandu (Opium Hill) in one of Singapore's fiercest battles. Despite being outnumbered by the Japanese troops, he never gave up. When he was captured, the Japanese tortured Adnan before killing him and burning his body.
- **Elizabeth Choy** was a canteen operator who secretly brought food and necessities to British prisoners and was eventually captured and tortured by the Japanese. After the war, she became the first woman in Singapore's Legislative Council in 1951.
- **Lim Bo Seng** was a prominent businessman who became a member of Force 136, a special operations unit that was part of British efforts to gather intelligence and conduct operations behind enemy lines in Southeast Asia. He died in Perak on 29 June 1944 after he was caught by the Japanese.
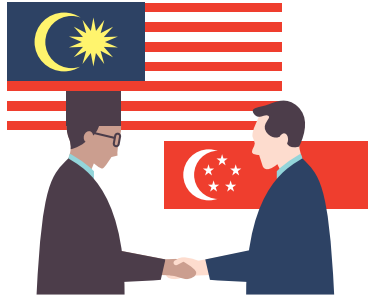
1945–1965: TOWARDS THE FORMATION OF MALAYSIA

Post-war Singapore saw the immigrant population press the British for independence. Internal self-rule was granted in 1959 and the newly self-governing state held a general election to form its first fully-elected legislative assembly. Lee Kuan Yew became Singapore's first prime minister, and Yusof bin Ishak was appointed the first local Yang di-Pertuan Negara (head of state). On 16 September 1963, over a century of British rule ended when Singapore merged with the Federation of Malaya, Sabah and Sarawak to form Malaysia.
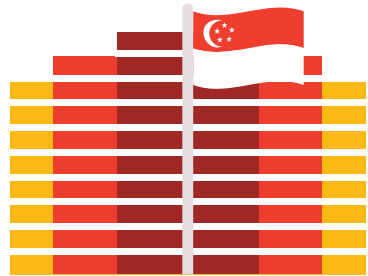
1965–1970s: BUILDING INDEPENDENCE

Singapore separated from Malaysia on 9 August 1965 to become a sovereign state. An intense period of nation-building and urbanisation followed as the rural population was re-housed in high-rise public flats and foreign investors were wooed to power industrialisation and create jobs. National Service was also introduced to build up a credible defence force. To integrate the multi-ethnic immigration population, English became Singapore's official working and learning language.

Independence Pioneers

Many individuals distinguished themselves in the fight for Singapore's independence and modernisation:

- **Yusof bin Ishak** was Singapore's first President when it became independent in 1965. The former journalist, who served until his death in 1970 helped build trust amongst Singaporeans of different races during a challenging period of political, social and economic development.
- **Goh Keng Swee** is regarded as the "economic architect" of Singapore for his contributions during his terms as finance and defence minister. He helped introduce an industrialisation programme led by the Economic Development Board and implemented compulsory National Service.
- **Edmund William Barker** served as the Minister for Law from 1964 to 1988 and drew up the separation

documents and participated in talks with the Malaysian leaders. The avid sportsman also spearheaded the construction of the National Stadium in the 1970s.

- **Sinnathamby Rajaratnam**, better known as S. Rajaratnam, was a former journalist who became the first Minister for Foreign Affairs after Singapore's independence in 1965 and the Second Deputy Prime Minister between 1980 and 1985. Together with then education minister Ong Pang Boon, he helped compose the national pledge to emphasise a multicultural society.

### 1980s–1990s: AN ASIAN ECONOMIC MIRACLE

Our young nation progressed from Third to First World by shifting from a labour-intensive economy towards a high-skilled, technology-driven one. This was also in response to Singapore experiencing its first post-independence recession in 1985. To seek new directions of growth, the government expanded the economy beyond manufacturing as Singapore became a hub for services such as finance and information technology. It also began growing a "second wing" as a regional exporter of services and talent.

2000s–TODAY: GLOBAL CITY OF THE FUTURE

Singapore is rated highly for its stable business environment, admired as a City in a Garden and increasingly recognised for its vibrant creative scene. The forward-looking metropolis continues to invest in the future, with major commitments in building a knowledge and innovation economy, and harnessing technology to develop itself into a Smart Nation.

OUR NATIONAL SYMBOLS

Since 1959, Singapore has developed a distinct national identity as expressed in its symbols.
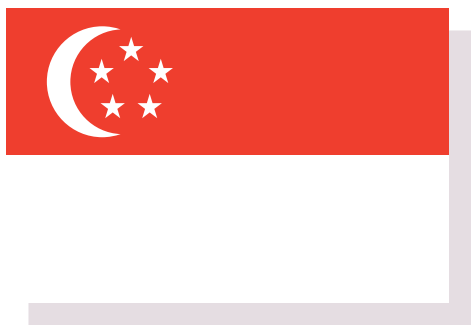
NATIONAL FLAG

The National Flag is the most visible symbol of statehood reflecting the nation's ideals, beliefs and values. It consists of two equal horizontal sections—red above and white below. A white crescent moon sits left in the red section, with five stars arranged in a circle beside it. Each colour and symbol has a meaning:

- Red: Universal brotherhood and equality of man.
- White: Pervading and everlasting purity and virtue.
- Crescent moon: A young nation on the rise.
- Five stars: Singapore's ideals of democracy, peace, progress, justice and equality.

Origin

This Flag was unveiled on 3 December 1959, together with the State Crest and National Anthem, to mark Singapore's full internal self-governance under British rule. The design was by a committee led by then Deputy Prime Minister, Dr. Toh Chin Chye, to replace the British Union Jack which had flown over Singapore since 1819. When Singapore became an independent nation on 9 August 1965, this was adopted as the National Flag.

FLY THE FLAG!
Singaporeans are encouraged to fly the National Flag during the National Day celebrations period (1 July - 30 September), and it may be displayed on private cars or outside homes. Find out more from the National Heritage Board (NHB): www.nhb.gov.sg

NATIONAL COAT OF ARMS

Also known as the State Crest, the coat of arms is a symbol of Singapore's status as a self-governing and independent state. The design consists of a red shield emblazoned with a white crescent moon and five white stars. The colours and the stars bear the same meanings as those of the National Flag. This shield is supported by a lion on the left and a tiger on the right. The lion embodies Singapore itself while the tiger represents Singapore's historical ties with Malaysia. A banner below the shield is inscribed with Singapore's motto, 'Majulah Singapura' (Malay for 'Onward Singapore'), which is also the title of the National Anthem.

Origin

Like the National Flag, the State Crest was conceived by then Deputy Prime Minister Dr. Toh Chin Chye's committee and also unveiled together at the steps of City Hall during the inauguration of the first local Yang di-Pertuan Negara (head of state), Yusof bin Ishak. Today, the crest is found on many government buildings and documents.

NATIONAL ANTHEM

"Majulah Singapura", written and sung in Malay, has a stirring melody and lyrics that echo the enduring hope and spirit of Singaporeans for progress.

*Mari kita rakyat Singapura
Sama-sama menuju bahagia
Cita-cita kita yang mulia
Berjaya Singapura
Marilah kita bersatu
Dengan semangat yang baru
Semua kita berseru
Majulah Singapura
Majulah Singapura*

The lyrics, translated into English, are as follows:

Come, fellow Singaporeans
Let us progress towards happiness together
May our noble aspiration bring
Singapore success
Come, let us unite
In a new spirit
Let our voices soar as one
Onward Singapore
Onward Singapore

Origin

It was originally composed by the late Mr Zubir Said for the City Council of Singapore to commemorate the newly renovated Victoria Theatre in 1958 and the anthem was first played by the Singapore Chamber Ensemble. On 3 December 1959, this was unveiled as the country's National Anthem, alongside the introduction of the National Flag and the State Crest. The anthem is often sung on occasions of national celebration or significance.

NATIONAL PLEDGE

The Pledge was written based on the belief that the new citizens of a multicultural Singapore could overcome the divisions caused by differences of race, language and religion:

*We, the citizens of Singapore,
pledge ourselves as one united people,
regardless of race, language or religion,
to build a democratic society,
based on justice and equality,
so as to achieve happiness, prosperity
and progress for our nation.*

Origin

These words were largely drafted by then Minister for Foreign Affairs S. Rajaratnam in 1966 as a way to forge a sense of nationhood following a series of racial riots in the 1950s and 1960s as well as Singapore's separation from Malaysia in 1965. From 1966 onwards, students began reciting the National Pledge before the start of each school day. This has also become a common practice on important occasions, such as National Day ceremonies, and Singaporeans recite the pledge with their right fist clenched over the heart to symbolise loyalty to the nation.

LION HEAD SYMBOL

An easily recognisable symbol to promote a sense of national identity, the Lion Head takes its inspiration from the National Flag. It comes in a solid red against a white background and has five partings that represent the same ideals embodied in the Flag's five stars. The lion's tenacious appearance symbolises the nation's resolve to overcome any challenges.

Origin

This was introduced in 1986 as an alternative national symbol that individuals, organisations and corporations could freely use to express their loyalty to the nation. Local art schools and advertising agencies were invited to produce a new national symbol, and this creation by a young designer, Mr Michael Lee, was eventually chosen as it best captured Singapore's reputation as the Lion City and represented the national values of courage, excellence and strength. The symbol is found on every stamp issued by Singapore since 1987 and guidelines on its use can be found on NHB's website.

NATIONAL FLOWER

The Vanda Miss Joaquim is a hybrid orchid that reflects Singapore's multicultural heritage and a representative of the harmony among the nation's different ethnic communities.

Origin

In 1981, the then Ministry of Culture formed a committee to select a representative flower to foster national pride and identity. In the end, the Vanda Miss Joaquim was chosen for its vibrant colours, resilience and year-round blooming quality. A cross between the *Vanda hookeriana* and the *Vanda teres*, the orchid is named in memory of Miss Agnes Joaquim, a Singapore-born Armenian who bred the flower in her Tanjong Pagar garden in 1893. This was recorded as Singapore's first orchid hybrid and the flower can be found at various gardens around the country as well as on its currency and postal stamp series.

OUR KEY INSTITUTIONS

How the different organs of state work together at national and local levels.

Singapore is a republic with a parliamentary system of government. The Constitution provides for three main organs of state—the legislature, executive and judiciary.

THE LEGISLATURE

The President of Singapore and the unicameral Parliament of Singapore are together known as the Legislature. While the President is the ceremonial Head of State, the Parliament makes laws, approves the nation's Budget and holds the Government accountable for its policies and programmes.

The President is directly elected by the people for a fixed term of six years. To ensure multi-racial representation, an election will be reserved for a certain community if no person belonging to that community has held the office for any of the five most recent terms of office.

As a symbolic figure, the President repre-sents Singapore at ceremonies and interna-tionally, and is also a supporter of charitable and social causes. The President possesses certain veto powers over the Government on matters such as Singapore's financial reserves, appointment of key office holders as well as detentions and investigations related to internal security, corruption and religious harmony. Outside of those areas where the Constitution permits him or her discretionary power, the President must act according to the advice of the Cabinet. Find out more: www.istana.gov.sg

Parliament (www.parliament.gov.sg) consists of the Speaker and Members of Parliament:

The Speaker of Parliament presides over the sittings of Parliament and ensures its orderly conduct. He or she may or may not be a Member of Parliament, but must possess the qualifications to stand for election as an MP.

Members of Parliament (MPs) are voted in at regular General Elections, typically every five years from when Parliament first sits after the election. They act as a bridge between the

community and the Government by ensuring that the concerns of their constituents are heard in Parliament. Most of the MPs are elected into Parliament based on who wins the majority of the votes. These MPs stand alone for election in Single Member Constituencies (SMCs), or run as a team in Group Representation Constituencies (GRCs), where at least one member must be a minority racial community candidate.

Non-Constituency Members of Parliament (NCMPs) are MPs from the opposition political parties who are not voted in at a General Election. The Constitution provides for the appointment of such MPs—selected from the best-performing losers—to ensure a minimum number of opposition representatives in Parliament and a wider range of views.

Nominated Members of Parliament (NMPs) are not affiliated to any political party and are appointed by the President for a term of two and a half years to ensure a wide representation of community views in Parliament. NMPs cannot vote on Bills pertaining to financial and constitutional matters.

THE EXECUTIVE
The administration of the Government is vested in the Cabinet, headed by the Prime Minister. The President appoints as Prime Minister an MP who is judged to command the confidence of the majority of the MPs. Ministers of the Cabinet are appointed by the President on the advice of the Prime Minister. The Cabinet is responsible for all government policies and the day-to-day administration of the affairs of the state and is collectively responsible to Parliament.

THE JUDICIARY
Headed by the Chief Justice, the Judiciary upholds the law and serves as administrators of justice to the people of Singapore. The Judiciary is made up of three branches:

The Supreme Court
(www.supremecourt.gov.sg) consists of the High Court and the Court of Appeal. The High Court hears both criminal cases and civil cases where the value of the claim exceed $250,000 in the first instance. It also hears ancillary matters in family proceedings involving assets of $1.5 million or more. The Court of Appeal hears appeals of cases from the High Court.

The State Courts
(www.statecourts.gov.sg) comprise the District Courts and Magistrates' Courts, both of which oversee criminal and civil matters as well as various Tribunals. Criminal cases are managed by various specialised Courts, including the Community Court, the Coroner's Court, the Traffic Court and the Night Courts.

The Family Justice Courts
(www.familyjusticecourts.gov.sg) comprise the Family Division of the High Court, the Family Courts and the Youth Courts. These Courts hear the full suite of family-related cases including all divorce and related matters, family violence cases, adoption and guardianship cases, Youth Court cases, applications for deputyship under the Mental Capacity Act, and probate and succession matters.

The Chief Justice, Judges of Appeal, Judges of the High Court, and Judicial Commissioners are appointed by the President of Singapore from candidates recommended by the Prime Minister.
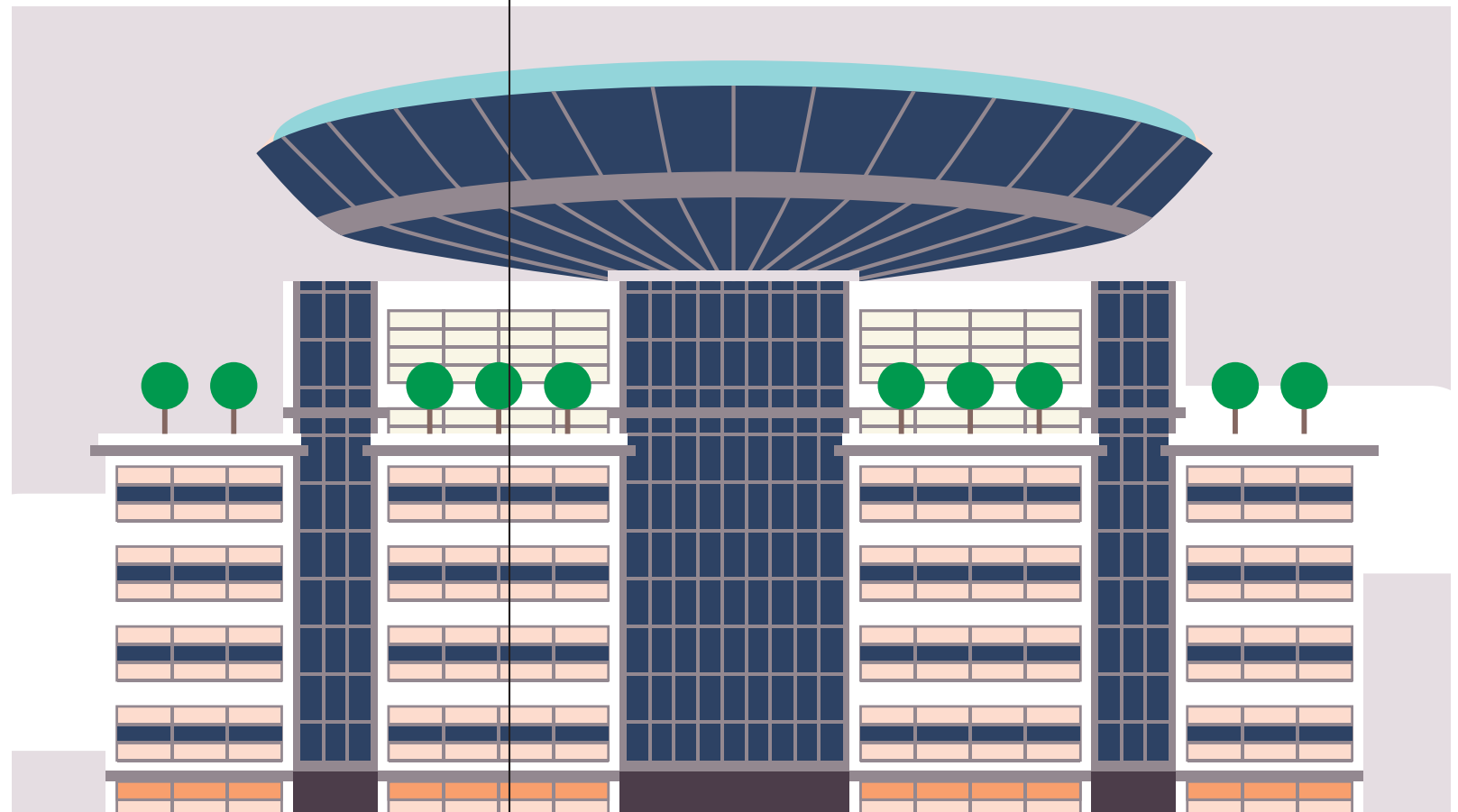
OUR WAY OF LIFE

Living, working and retiring in Singapore.

Over 80% of Singapore's resident population live in public housing flats built by the Housing & Development Board (HDB). The agency was established in 1960 to provide decent housing for citizens, and to give them a stake in nation-building. Over the last fifty years, more than a million flats have been built across the island and about 90% of these flats are owned by residents.

From basic flats built to shelter a population, public housing has evolved to offer Singapore residents a quality home and living environment today. What remains unchanged is HDB's emphasis on building affordable homes and cohesive communities.

Affordable and Quality Homes
Various flat types are available to meet different housing needs, and there are generous government subsidies and grants that make home ownership affordable. Citizens can buy a new build-to-order (BTO) flat direct from HDB or a resale flat from the open market.

Cohesive Communities, Vibrant Estates
HDB develops a vibrant living environment by offering commercial, recreational and social amenities. The estate is also de-signed to ensure social cohesion. All HDB estates adhere to the Ethnic Integration

Policy to ensure a good racial mix among various ethnic communities living in the estates, while the Singapore Permanent Resident quota helps these families integrate with the local community. Besides building new estates, the agency also carries out regular renewal and upgrading programmes to maintain the vibrancy and continued relevance of older estates and towns.

Find out more about the various HDB policies, subsidies and grants available: www.hdb.gov.sg

GRACIOUS LIVING
Singapore is home to people of different religions and cultures, many who live in high-rise residences that are densely populated. A little thoughtfulness goes a long way in creating a friendly living estate for all.

Be Neighbourly
Greet those living around you and make friends.

Talk to neighbours and get to know them.

Lend a helping hand.

Participate in community activities.

Invite neighbours over for gatherings.

Be Considerate
Living with others especially in densely populated areas requires considerate behaviour while at home and around the neighbourhood.

At Home
- Keep your volume low, especially during the quiet hours between 10.30pm and 7am.

- Do not place plants or other objects on window sills and air-con ledges if staying in a high-rise block. These objects may endanger lives and/or injure others should they be knocked over.
- Throwing objects from a window is a serious offence. There is a jail term and fine for offenders. As for rental flats, the HDB may compulsorily acquire the flat or terminate the tenancy.
- Dry laundry using appropriate tools (e.g. bamboo pole holders) and ensure that your wet clothes do not drip onto your neighbours' laundry. Do not dry laundry in common areas such as the stairs, corridors or playgrounds.
- Keep your home dengue-free by preventing mosquitoes from breeding. Dengue may lead to loss of income, expensive medical fees and even death. Find out about the National Environment Agency's (NEA) 5-step Mozzie Wipeout: www.nea.gov.sg
- Reduce waste and recycle by separating your trash. Deposit recyclables into the blue commingled recycling bin or centralised recycling chute in public housing and landed estates. For private apartments and condominiums, check with the managing agent on where to dispose of your recyclables. Find out more from NEA: www.nea.gov.sg/3Rs

Along the Corridor
- Keep lifts and common areas clean.
- Keep corridors and staircases clear of obstruction. Cluttered corridors and staircases are potential fire hazards and impede evacuation in the event of fire.
- Throw garbage into rubbish chutes, but
  - Do not stuff oversized items that block the chute.
  - Do not throw chemicals or other flammable items into the chute.
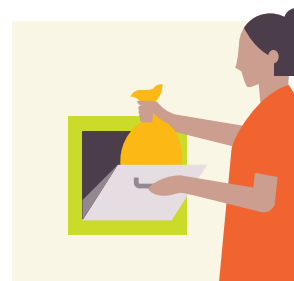
- Dispose of bulky items at the estate's Bulky Items Disposal Bins, or call the Town Council (www.towncouncils.sg) to remove them.

Around the Estate
- Keep dogs on leash and pick up your pet's waste.
- Cats are not allowed as pets in public housing flats.
- Do not feed pigeons.
- Respect religious practices. These include:
  - The placement of crucifixes on main doors and Taoist altars outside homes.
  - The burning of joss paper, particularly during the Hungry Ghost Festival.

- Common spaces, such as void decks, can be booked for a range of activities. These include for wedding ceremonies, funeral rites and religious affairs. Be tolerant of such uses.

Find out more about being a good neighbour from HDB: www.hdb.gov.sg

Get Involved
Make friends with your neighbours through group activities.

Learn a new sport, language or skill at Community Clubs (CCs) or join activities organised by the Residents' Committees (RCs), including trips to places of interest in Singapore. Find out what is available from these organisations led by the People's Association: www.onepa.sg

Support a cause and help others in need. Seek out relevant opportunities at the National Volunteer & Philanthropy Centre's Giving.sg (www.giving.sg).

Join programmes that promote cross-cultural exchanges. OnePeople.sg (www.onepeople.sg) offers resources and opportunities to learn about other cultures.

IN THE NEIGHBOURHOOD
There is a network of organisations that assist Singaporeans at municipal, community and residential levels. These are affiliated with the People's Association (PA), a statutory board founded in 1960 to promote racial harmony and social cohesion through a wide range of programmes that connect Singaporeans to one another and the government. The PA also shares government policies and schemes with residents, and in turn conveys residents' concerns and aspirations to the relevant government agencies.

The PA's network includes close to 2,000 grassroots organisations (GROs), over 100 Community Clubs (CCs), five Community Development Councils (CDCs), National Community Leadership Institute and Water Venture. Find out more: www.pa.gov.sg

Residents' Committees (RCs) and Neighbourhood Committees (NCs) promote neighbourliness and cohesiveness among residents in public and private housing respectively. Run by residents for residents, these committees work closely with government agencies and other grassroots organisations to improve the living

environment and public safety in their respective precincts.

Community Club Management Committees (CCMCs) manage all the Community Clubs in their areas. These clubs offer various programmes, activities and interest groups for the community based on their residents' demographics, interests and lifestyles.

Citizens' Consultative Committees (CCCs) plan and lead major grassroots activities within the constituency, administer local assistance programmes, organise fundraising programmes and support national campaigns.

Community Development Councils (CDCs) work closely with grassroots organisations, government agencies, voluntary welfare organisations, schools and corporate companies to strengthen Singapore's social fabric. Through CDCs' programmes, residents forge stronger community bonds and assist the vulnerable in society. Singapore's five CDCs are organised by region—Central Singapore CDC, North East CDC, North West CDC, South East CDC and South West CDC—and each headed by a mayor. Find out more: www.cdc.org.sg
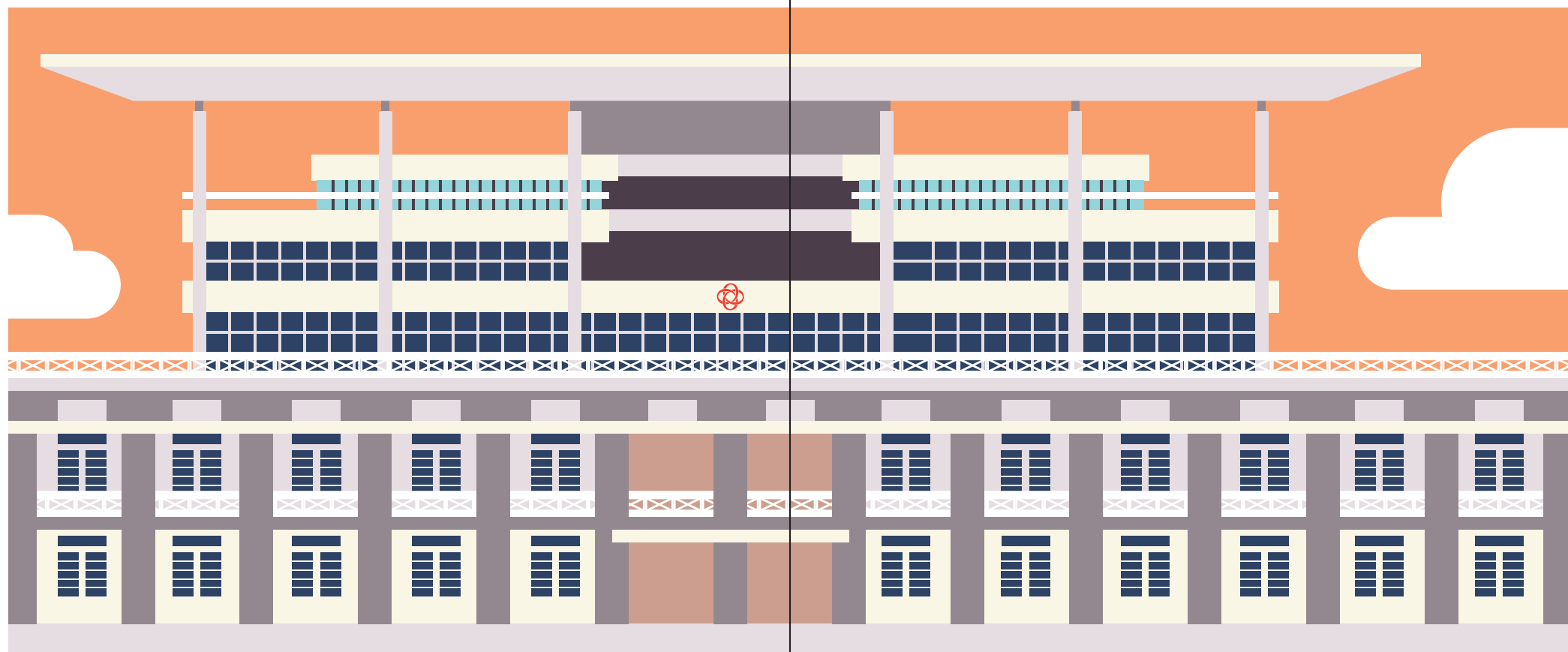
LIFELONG LEARNING

All Singaporeans are provided with resources to develop their fullest potential and attain mastery of skills throughout life. Our national education system nurtures students' strengths and interests to fulfil their aspirations, while the SkillsFuture national movement promotes a culture of lifelong learning. To ensure that Singaporeans have access to high quality, industry-relevant training throughout life, the government works with educational institutions, training partners and employers to offer citizens a variety of resources be it in their schooling years, early career, mid-career or silver years:

Students can discover their passions and strengths and plan their careers with the help of trained counsellors in secondary schools, enhanced internships and work-study programmes.

Early career employees can chart their career path with MySkillsFuture, a one-stop online portal for learning and career, and hone their skills with initiatives such as the SkillsFuture Study Awards and SkillsFuture Earn and Learn Programme.

Mid-career employees can future-proof themselves by continually upskilling and reskilling through SkillsFuture Mid-Career Enhanced Subsidy, SkillsFuture for Digital Workplace, SkillsFuture Credit and many other programmes.

Find out more: www.skillsfuture.sg

Speak English
Singapore has four official languages — Malay, Mandarin, Tamil and English — but English is the language of administration that is used in schools, offices and government agencies. It is also the common language that people of different races and cultures use to communicate with one another.

> IMPROVE YOUR ENGLISH
> - Sign up for English classes at the People's Association (www.onepa.sg) or at private schools.
> - Get tips from the Speak Good English Movement (goodenglish.org.sg).
> - Borrow English books from the 26 public libraries (www.nlb.gov.sg).

SOCIAL SECURITY AND HEALTHCARE

The Central Provident Fund (CPF) is a comprehensive social security savings plan that provides working Singaporeans a secure retirement through a lifelong income, healthcare financing and home financing.

CPF savings are maintained in four accounts:

Ordinary — For housing, insurance, investment and education.

Special — For retirement and investment in retirement-related financial products.

Medisave — For hospitalisation and approved medical insurance.

Retirement — For retirement needs; automatically created on your 55th birthday.

Both employees and self-employed persons are required to contribute to their CPF accounts:

Employees and their employers are required to make monthly contributions to the former's Ordinary, Special and Medisave accounts. The contribution rates and how they are allocated in the different accounts differ with age and income.

Self-employed persons who earn an annual Net Trade Income of more than $6000 need to contribute to Medisave. The contribution rates depend on their age and annual net trade income.

Your CPF savings can be used to finance your retirement, housing and healthcare needs:

Securing Your Retirement
Withdrawal of CPF savings. You may do so when you reach 55 years of age and have set aside your Full Retirement Sum or Basic Retirement Sum with sufficient CPF property charge/pledge in your Retirement Account. Otherwise, you can withdraw a limited amount depending on your age.

Retirement Sum Scheme gives you monthly payouts when you reach your payout eligibility age. It supports a basic standard of living during your retirement.

CPF LIFE Scheme provides a monthly income for as long as you live. You will be automatically placed on the scheme if you are born in 1958 or after and have met the required Retirement Account balances.

Financing Your Home

Public Housing Scheme enables you to use your Ordinary Account savings to buy a HDB flat. It may be used to pay all or part of the purchase price as well as the related stamp duty, legal fees and other related costs such as flat upgrading fee.

Private Properties Scheme enables you to use your Ordinary Account savings to buy a private residential property for occupation or investment. It may be used to pay all or part of the purchase price as well as the related stamp duty and legal fees. Those constructing their own houses can also use the scheme to repay the housing loan taken for the purchase of land and/or for con-struction of the house on it after the house is completed.

Home Protection Scheme is a mortgage-reducing insurance that protects you and your families against losing your HDB flat in the event of death, terminal illness or total permanent disability. The scheme insures members up to the age of 65 or until the housing loans are paid up, whichever is earlier. It is compulsory to be insured under this scheme when using your CPF savings to pay the monthly housing instalments of your HDB flat.

Managing Your Health

Medisave is a national savings scheme that helps you pay for your healthcare expenses over your lifetime, especially when you retire. You contribute a part of your monthly salary to your Medisave, which you may use for medical care and hospitalisation expenses at all public healthcare institutions and approved private hospitals and medical institutions.

MediShield Life is a basic health insurance plan that helps to pay for large hospital bills and selected costly outpatient treatments such as dialysis and chemotherapy. As a citizen, you are automatically covered under this plan. You may also use your Medisave savings to pay for private medical insur-ance. Find out more: www.medishieldlife.sg

ElderShield is a severe disability insurance scheme that provides basic financial protection to those who need long-term care. It provides a monthly cash payout up to a period of 72 months. If you have a Medisave Account, you will automatically be enrolled in ElderShield at the age of 40.

Find out more details about the various schemes: www.cpf.gov.sg

LIVE BETTER THROUGH SPORT
Get active, keep healthy and well with two national movements by Sport Singapore (www.sportsingapore.gov.sg):

ACTIVESG
Citizens and Permanent Residents may sign up for a free membership and use it for:
- Admissions to ActiveSG Swimming Complexes and ActiveSG Gyms islandwide.
- Booking of sports facilities.
- Signing up of various ActiveSG Academies & Clubs as well as fitness, health and wellness programmes.

ActiveSG members enjoy lower admission fees and earlier booking of sports facilities. Find out more: www.myactivesg.com

ACTIVE HEALTH
Take ownership of your health by joining an island-wide network of Active Health Labs that focuses on physical activity, nutrition, screen time and sleep. At the labs, in-house experts will help you customise a fitness plan based on the assessments of your health and wellness. Find out more: www.activehealth.sg
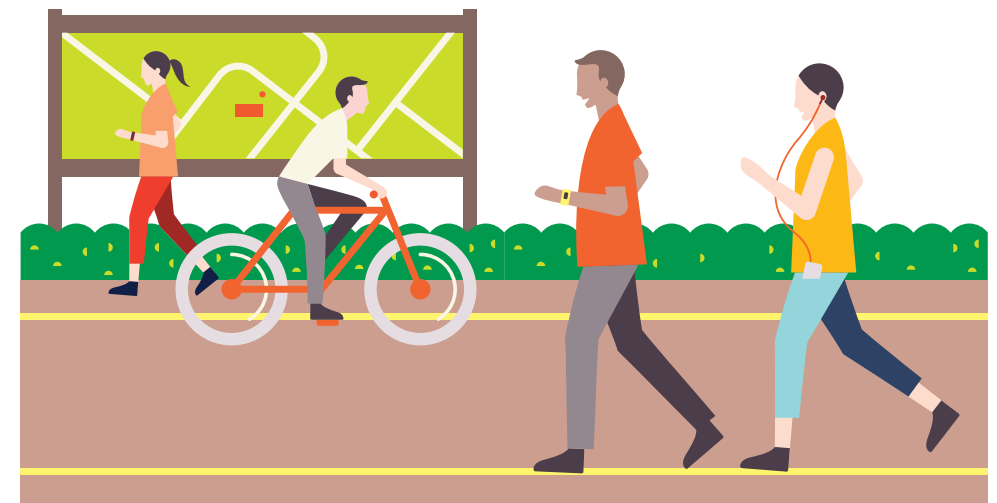
PLAY YOUR PART

All citizens have responsibilities and roles in ensuring Singapore is a safe, resilient and inclusive home for all.

DEFENDING THE NATION

Every member of the Singapore community plays a part in the defence of the nation. Total Defence is a national response to threats and challenges that has helped Singapore overcome crises such as the 2003 severe acute respiratory syndrome (SARS) outbreak and the 2015 haze. You can contribute in the following five aspects:

1. **Military Defence** is about keeping Singapore secure. Our Singapore Armed Forces (SAF) is a conscript armed force to deter and defend ourselves from being attacked. Those in service keep fit, train seriously and stay operationally ready. The community supports and encourages those in service to boost their morale.

2. **Civil Defence** means taking care of our family, friends and people around us in times of crisis. The community's ability to pitch in helps us to bounce back. As resources will be strained during a disaster, learn what to do in an emergency before it happens.

3. **Economic Defence** is about having a strong and resilient economy. This helps us sustain through challenges such as a global downturn that shakes investor's confidence in Singapore. Continuously upgrade yourself to remain employable and save up to protect ourselves and our future generations.

4. **Social Defence** is about living harmoniously and looking out for one another. As a multiracial society, we stay united by building understanding and trust with one another. Be sensitive and respectful of other races, and learn more about their traditions, cultures, religions and heritage.

5. **Psychological Defence** means being a resilient people. Every Singaporean must be resolved to overcome any crisis together. Understand the nation's history and the principles that have contributed to its success. Stay informed on current affairs and stand up against mistruths that undermine the nation.

Total Defence Day is commemorated annually on 15 February, the day that Singapore fell to the Japanese in 1942. It is a reminder of what could happen to us if we cannot defend Singapore ourselves. Find out more about Total Defence and what you can do: www.totaldefence.sg

National Service (NS)
This has been the cornerstone of Singapore's defence and security since its independence in 1965. As it would not have been possible to raise a regular force of sufficient size given its small population, Singapore implemented full-time NS in 1967 to build up a credible defence force. Over the last five decades, more than one million have served NS and this rite of passage bonds servicemen from diverse backgrounds and across generations. Beyond protecting Singapore, servicemen are also deployed to counter terrorism and peace support operations, and disaster relief missions.

All male Singapore citizens and Permanent Residents (PRs) are required to serve NS when called up for enlistment. NS defaulters may be fined up to $10,000 or imprisoned up to three years, or both. Our national servicemen are deployed to the following services:
- Singapore Armed Forces (SAF)
  - Singapore Army
  - Republic of Singapore Navy (RSN)
  - Republic of Singapore Air Force (RSAF)
- Singapore Police Force (SPF)
- Singapore Civil Defence Force (SCDF)

The full-time NS duration is two years. Recruits begin with basic training, before being posted to different command schools and units to undergo more advanced training and be equipped with vocational skillsets. To maintain operational readiness, national servicemen continue to be called up for In-Camp Training after full-time NS, until the age of 50 for officers and senior military experts, or 40 for all other servicemen.

Find out more about NS and how to prepare for it via the Central Manpower Base (CMPB) website: www.cmpb.gov.sg

SAF Volunteer Corps
This uniformed volunteer scheme allows Singaporean and PR men as well as women, aged 18 to 45, to contribute to national defence. Volunteers undergo progressive training to prepare them for roles that support SAF's operations and to serve alongside active and national servicemen. Find out more from the Ministry of Defence: www.mindef.gov.sg/safvc

SGSECURE
This national movement sensitises, trains and mobilises our community to prevent and deal with a terrorist attack. While our security agencies do what it takes to detect and prevent a terrorist attack, a strong community response is just as critical to safeguard our way of life.

DO YOUR PART
- **Stay Alert** to unusual behaviours or items, and know how to respond and protect yourself, your family and friends if caught in an attack.
- **Stay United** to build strong community ties; cherish and safeguard Singapore's racial and religious harmony so that we will stand together in peacetime and crisis.
- **Stay Strong**, to be ready to deal with crises if they occur, be resilient as individuals and as a community, to help each other bounce back quickly after any incident.

Be part of the SGSecure movement by participating in neighbourhood activities, like your constituency's Emergency Preparedness Day, where you can pick up life-saving skills such as CPR-AED. The SGSecure mobile app also teaches you how to react in a terrorist attack, including advisories such as "Run, Hide, Tell". Find out more: www.sgsecure.sg

Respecting all races, religions and languages ensures harmonious relationships within a society, and Singapore has taken many steps to protect this harmony for future generations. The country's emphasis on racial and religious harmony stems from episodes of ethnic turmoil and strife during its pre-independence past:

- THE MARIA HERTOGH RIOTS
  On 11 December 1950, violence broke out over the custody of a young girl, Maria Hertogh, between her Dutch Eurasian parents and adoptive Malay Muslim family. The three-day riots between ethnic Malays and the European as well as Eurasian communities left 18 people dead and 173 injured.

- COMMUNAL RIOTS OF 1964
  Two separate race riots broke out in July and September that year. During a procession to celebrate the Prophet Muhammed's birthday on 21 July, a series of clashes broke out between the Malay participants and Chinese bystanders. On 2 September, racial tension exploded once again when a Malay trishaw rider was mysteriously killed, prompting the Malays to take retaliatory action against the Chinese.

Community Building
Today, Singapore has found its own way of fostering and managing good relations between the different racial and religious groups.

Racial Harmony Day is commemorated on 21 July every year to celebrate Singapore's multi-ethnic and multicultural harmony. Marking the anniversary of the 1964 communal riots, the day encourages students to appreciate Singapore's harmonious society and rich diversity of cultures, and activities are organised by schools for students to learn more about the different communities.

The **Community Mediation Centre** offers an alternative way to resolve interpersonal issues between neighbours, family members, co-workers, landlord and tenants as well as other types of interpersonal relations. Mediation is an informal and voluntary process, facilitated by a pair of trained mediators. All matters discussed during mediation are kept confidential. Mediation is typically quick, cost-effective and solutions-oriented. Find out more: www.mlaw.gov.sg/cmc

Various organisations and movements have also been established to strengthen community and race relations among Singaporeans:

Inter-Racial and Religious Confidence Circles (IRCCs) are constituency-based organisations that aim to strengthen racial and religious harmony. They are supported by leaders of various faith and ethnic-based organisations like clans and associations. IRCCs work with community stakeholders to organise inter-faith activities such as dialogues and learning journeys so as to allow residents to have better understanding of each other's faiths and diverse cultural backgrounds. Find out more: www.ircc.sg

OnePeople.sg champions racial harmony initiatives in Singapore. The ground-up national body brings together key community stakeholders—the Self-Help Groups, Community Development Councils and People's Association—to pool resources and introduce meaningful initiatives to promote multiracialism. Find out more: www.onepeople.sg

MANAGING WATER

Singapore's current water use is about 430 million gallons a day, and this is expected to double by 2060. The national water agency, PUB (www.pub.gov.sg), has been expanding Singapore's water infrastructure to secure an adequate and affordable supply of water for future generations.

Over the last five decades, Singapore has developed a robust water supply known as the "Four National Taps": water from local catchment; imported water from Johor; NEWater, a high-grade reclaimed water; and desalinated water. This diversified water supply strategy is part of an integrated water loop system that collects, recycles and reuses water to help meet the nation's growing needs and overcome its lack of natural water resources.

SAVING WATER
Make water conservation a way of life. Start making a difference by adopting these five simple tips:

1. Shower under five minutes. Take shorter showers and turn off the tap while soaping.
2. Wash vegetables or dishes in a filled sink and not under a running tap.
3. Run the washing machine only on a full load.
4. Reuse rinse water from the washing machine for mopping floors.
5. Use reduced flush when flushing liquid waste.

Find out more:
www.pub.gov.sg/savewater/athome

CONTRIBUTING TO THE COMMUNITY

Giving back helps build a cohesive and compassionate society, making us proud to be Singaporeans. By creating projects that meet community needs, volunteering and engaging the government, we can develop strong bonds with others and also enrich our personal lives.

Create

Our Singapore Fund supports citizens and PRs in realising meaningful projects that build national identity and meet the needs of our communities and society. Find out more: www.sg

Volunteer

The National Volunteer & Philanthropy Centre (NVPC) promotes a giving culture in Singapore and works with various sectors to develop volunteerism and philanthropy. Together with the National Council of Social Service (NCSS), the two organisations spearhead and coordinate the social service and volunteerism sectors via two major initiatives:

- **SG Cares** (www.sg/singaporecares) is a national movement to foster a more caring and inclusive society by offering a wide range of volunteer opportunities for individuals, companies and schools. Sign up online for opportunities that best suit your time, interest, skills and location.

- **Giving.sg** (www.giving.sg) is a one-stop online portal to donate, volunteer and fundraise for over 470 registered charities in Singapore. Givers may explore any of the 14 causes to support, ranging from social services to animal welfare.

Feedback

Connect with REACH (Reaching Everyone for Active Citizenry @ Home), the lead government agency for engaging citizens on national and social issues. Share your thoughts and views via the REACH Discussion Forum online, REACHSingapore Facebook page, or do it in person at the agency's Listening Points or dialogue sessions. Find out more: www.reach.gov.sg

GET INVOLVED

Contributions can come in many forms:
- Start with little acts of kindness, such as holding the elevator door for a neighbour.
- Raise funds or awareness for a voluntary welfare organisation.
- Volunteer at senior citizen homes or animal shelters.
- Start a charity, social enterprise or volunteer project.
- Be part of the larger global community by participating in projects by organisations such as the Singapore International Foundation (www.sif.org.sg), Mercy Relief (www.mercyrelief.org) and the Singapore Red Cross Society (www.redcross.sg).

THE FUTURE OF US

Be a part of our vision for tomorrow's Singapore.

By staying adaptable to changing global conditions and having a forward-looking outlook, Singapore has built a prosperous and liveable city for all. To sustain this success, various plans have been put in place to ensure our city is ready for the coming challenges and beyond:

Smart Nation is a whole-of-nation effort to build infrastructure and create an environment for people and companies to take full advantage of the digital revolution to co-create innovation solutions and improve the lives of citizens. These include making life convenient, achieving enterprise efficiency and creating jobs and opportunities. Find out how you can play a part: www.smartnation.sg

The **Future Economy Council** drives the growth and transformation of Singapore's economy for the future. Comprising members from the government, industry, unions, and educational and training institutions, the council oversees the implementation of the recommendations put forth by the Committee on the Future Economy, and builds on the work of the earlier Council for Skills, Innovation and Productivity, which includes SkillsFuture initiatives and Industry Transformation Maps. Find out more: www.futureeconomy.sg

The **Master Plan** shapes Singapore's physical development. This statutory land use plan guides land uses in the medium term over the next 10 to 15 years. The Urban Redevelopment Authority (URA) reviews the Master Plan every five years to translate the broad long-term strategies of the Concept Plan into detailed plans to guide development of land and property.
Find out more: www.ura.gov.sg

The **Land Transport Master Plan** outlines how Singapore is working to create a more people-centred land transport system. Overseen by the Land Transport Authority (LTA), the plan envisions a future where we can get to more places faster and in greater comfort by enhancing transport networks, improving public transport and supporting new options such as car sharing.
Find out more: www.lta.gov.sg

National Integration Council   www.nationalintegrationcouncil.org.sg