



Contact



Newsletter of the Vancouver-Singapore Club

Vol. No: 1/2009



MEMBERS OF THE EXECUTIVE COMMITTEE WITH VIP GUESTS AT THE CHINESE NEW YEAR DINNER & DANCE

Front Row (l-r): Manohar Nagiah, Sunshine Lim, Alin Kasenda, Shirley Wong, Julliette Yeoh, Michael Leong, Singapore Con-Gen Chin Kwok Foo, Mrs Billy Foo, Michael Mok, Thai Con-Gen Kosit Chatpaiboon and Mrs Chatpaiboon.

Back Row (l-r): Chai Chee, James Reynolds, Su Fong Budiman, Andrew Budiman, Wilson Wong, Henry Seetoh, Robert Chia, Ken Lau and Hawk Soh.



Consul-General of the Republic of Singapore, Excellency Chin Kwok Foo wishing guests "Gong Xi Fa Cai".



Winner of the Singapore Airlines air-ticket to Singapore, Mrs Amy Loo (centre) with Mr Michael Leong (left) and Mr Andrew Budiman, VP SIA (right).

Vancouver-Singapore Club Executive Committee 2008/2009

<u>Designation</u>	<u>Name</u>
President:	Michael Leong Tel: 604-942-6966
Vice President:	Shirley Wong Tel: 604-552-3369
Hon. Secretary:	Agnes Loh
Hon. Treasurer:	Jim Foo Tel: 604-438-8835
Committee Members:	
	Robert Chia Tel: 604-931-3020
	Alin Kasenda 604-945-5435
	Ken Lau 604-328-8622
	Sunshine Lim 604-879-2716
	Michael Mok 604-323-0178
	Manohar Nagiah 778-998-2716
	Henry Seetoh 778-217-0251
	Hawk Soh 604-837-4295
	Andrew Yeo 604-472-1331
Editor-in-Chief:	Michael Leong
Sub-Editor:	Andrew Yeo
Student Representatives:	
UBC Singapore Raffles Club:	Lionel Leong
SFU Malaysia-Singapore Students' Club:	Mel Chua
Auditor:	Chai Chee
Legal Advisor:	James Reynolds
Photographer:	Sherwin Leong
Web-Master:	Horace Bong

The views expressed in this newsletter are not necessarily those of the Vancouver-Singapore Club.

Letters to the Editor and the Club should be directed to:

Vancouver-Singapore Club
c/o: 1476 Lansdowne Drive,
Coquitlam, B.C., V3E 2S8, Canada.
(Email: president@singaporeclub.ca)

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Contact: Michael Leong Tel: 604-942-6966
Robert Chia Tel: 604-931-3020

President's Message

In this electronic age, it will be interesting to get re-connected with all members through our newsletter "Contact". For this year, I am starting the revitalisation of the newsletter and I hope this newsletter will continue for many years to come. The outreach potential to our members in using the printed newsletter is immeasurable. It is an essential tool in keeping our "senior" members informed of the activities and news that the Club has. Besides disseminating news, it can also be used as a feedback tool for members and friends who read it. With this aim in mind, I welcome receiving ideas and suggestions from members and friends that will make the Club's activities more interesting for everyone. (Note: Members with email addresses will continue to receive electronic messages from the Club).

I believe that the "Contact" newsletter was first started way back in 1991 soon after the Club was formed. I still have an older copy of the "Contact" newsletter Vol. 3 No. 5 dated Oct/Dec 1993. I am sure there must be older copies that friends and former members have in their possession. If you wish to donate your old copies to the newsletter archive of the Club, please let me know (Tel: 604-942-6966).

Looking back at the old "Contact" newsletter, the enduring picture that stood out was the "Lion-head" logo of the club which was adopted by the "founding fathers" when the club was first mooted way back in 1990. It was a simple logo and yet it conveyed the full meaning of "Singapore" the Lion-city. The "Lion-head" logo might not be the most pretty of logos but it endured to the hearts of those who had been closely associated with the club over the years. Occasionally, there are members who expressed the hope that the club's logo be changed to reflect on the times. Please do not get me wrong, there is nothing wrong with changing the logo but if we wish to honour the founding members then let us give a deeper thought to the idea of logo changing.

As President of the Club, I have decided to bestow the responsibility for changing the logo on the general members. To this, I mean that the general members of the club will have the final say in deciding on whether the Club's logo should be changed or not. If 75% of the general members at the Annual General Meeting decide to change the logo, then we will hold a competition to select the most favoured logo for the club. Members and friends will then be invited to submit their design and the most favoured logo will then be selected and used as the new logo of the club. Until we go through this exercise, let us keep the Club's logo as it is.

Besides the logo, the next compelling change that needs our attention is the review of the club's constitution. The Club's constitution was last amended in the year 2000 where changes were made to ensure that the club remained in the hands of Singaporeans and/or former Singaporeans. The objectives of the club had remained unchanged since its inception in 1991. This too needed a review and the objectives be brought up to the requirements of the Gaming Branch where licences for charity draws are granted. If time does not permit the review of the constitution and objectives at the coming AGM, then we can call at a later date, an Extra-ordinary General Meeting for this purpose. Again, members will be invited to give their input on the changes that they like to see in the new constitution and Club's objectives. While there is no guarantee that every suggestion will be accepted, the Committee that looks into the changes will scrutinise every proposal and forward them to the Executive Committee for final review before presenting them to the general members.

The call for the Annual General Meeting has been pushed forward to March 21, 2009. This is 2½ months sooner than the last AGM held on May 31, 2008. The reason for having an earlier AGM is to allow the new "in-coming" Executive Committee more time to organise the various events for summer. With my many years experience as President, I know that it is virtually impossible to do a good job when time is insufficient to organise these events. I look forward to see you all at the Annual General Meeting and I hope more members will come forward to help and serve in the Executive Committee for 2009/2010.

Michael Leong

My Humble Singapore

By Lee Wei Ling (Daughter of MM Lee Kuan Yew)

In 2007, in an end-of-year message to the staff of the National Neuroscience Institute, I wrote: 'Whilst boom time in the public sector is never as booming as in the private sector, let us not forget that boom time is eventually followed by slump time. Slump time in the public sector is always less painful compared to the private sector.' Slump time has arrived with a bang.

While I worry about the poorer Singaporeans who will be hit hard, perhaps this recession has come at an opportune time for many of us. It will give us an incentive to reconsider our priorities in life. Decades of the good life have made us soft. The wealthy especially, but also the middle class in Singapore, have had it so good for so long, what they once considered luxuries, they now think of as necessities.

A mobile phone, for instance, is now a statement about who you are, not just a piece of equipment for communication. Hence many people buy the latest model though their existing mobile phones are still in perfect working order. A Mercedes-Benz is no longer adequate as a status symbol. For millionaires who wish to show the world they have taste, a Ferrari or a Porsche is deemed more appropriate.

The same attitude influences the choice of attire and accessories. I still find it hard to believe that there are people carrying handbags that cost more than thrice the monthly income of a bus driver, and many more times that of the foreign worker labouring in the hot sun, risking his life to construct luxury condominiums he will never have a chance to live in.

The media encourages and amplifies this ostentatious consumption. Perhaps it is good to encourage people to spend more because this will prevent the recession from getting worse. I am not an economist, but wasn't that the root cause of the current crisis – Americans spending more than they could afford to?

I am not a particularly spiritual person. I don't believe in the supernatural and I don't think I have a soul that will survive my death. But as I view the crass materialism around me, I am reminded of what my mother once told me: 'Suffering and deprivation is good for the soul...'

My family is not poor, but we have been brought up to be frugal. My parents and I live in the same house that my paternal grandparents and their children moved into after World War II in 1945. It is a big house by today's standards, but it is simple - in fact, almost to the point of being shabby.

Those who see it for the first time are astonished that Minister Mentor Lee Kuan Yew's home is so humble. But it is a comfortable house, a home we have got used to. Though it does look shabby compared to the new mansions on our street, we are not bothered by the comparison.

Most of the world and much of Singapore will lament the economic downturn. We have been told to tighten our belts. There will undoubtedly be suffering, which we must try our best to ameliorate. But I personally think the hard times will hold a timely lesson for many Singaporeans, especially those born after 1970 who have never lived through difficult times. No matter how poor you are in Singapore, the authorities and social groups do try to ensure you have shelter and food. Nobody starves in Singapore.

Many of those who are currently living in mansions and enjoying a luxurious lifestyle will probably still be able to do so, even if they might have to downgrade from wines costing \$20,000 a bottle to \$10,000 a bottle. They would hardly notice the difference. Being wealthy is not a sin. It cannot be in a capitalist market economy. Enjoying the fruits of one's own labour is one's prerogative and I have no right to chastise those who choose to live luxuriously. But if one is blinded by materialism, there would be no end to wanting and hankering. After the Ferrari, what next? An Aston Martin? After the Hermes Birkin handbag, what can one upgrade to? Neither an Aston Martin nor an Hermes Birkin can make us truly happy or contented. They are like dust, a fog obscuring the true meaning of life, and can be blown away in the twinkling of an eye. When the end approaches and we look back on our lives, will we regret the latest mobile phone or luxury car that we did not acquire? Or would we prefer to die at peace with ourselves, knowing that we have lived lives filled with love, friendship and goodwill, that we have helped some of our fellow voyagers along the way and that we have tried our best to leave this world a slightly better place than how we found it?

We know which is the correct choice - and it is within our power to make that choice. In this new year, burdened as it is with the problems of the year that has just ended, let us again try to choose wisely.

To a considerable degree, our happiness is within our own control, and we should not follow the herd blindly.

TO: ALL MEMBERS OF THE VANCOUVER-SINGAPORE CLUB

Notice of 20th Annual General Meeting

Date/Time: Saturday, March 21, 2009 - 2.00 p.m. to 5.00 p.m.

Venue: Bonsor Recreation Complex, 6550 Bonsor Ave, Burnaby.

All Members are welcome to attend.

Chinese New Year Dinner & Dance

This is the Year of the Golden Ox and the Club welcomed the Ox Year with a Dinner & Dance event held on Saturday, January 17, 2009 at the Continental Seafood Restaurant, Richmond.

We had over 300 members and guests attending the celebration and it was a joyful event for all. The Consul-General of the Republic of Singapore, Mr Chin-Kwok Foo and Mrs Billy Foo were among the Guests-of-Honour that were present. We were also honoured to have the presence of the Consul-General of the Kingdom of Thailand, Mr Kosit Chatpaiboon and Mrs Chatpaiboon.

Singapore Airlines donated a return air-ticket to Singapore for our Raffle Draw event. We were honoured to have the presence of Mr Andrew Budiman, VP of SIA to draw and give away the top-prize.

Non-profit organizations like the Malaysia Singapore Brunei Cultural Association and the Vancouver Multicultural Society were among the fraternal organizations that gave their full support to us.

Our Executive Committee member, Robert Chia worked tirelessly to bring in a record number of advertisers for the printing of the programme. He single-handedly collected over \$2,000.00 worth of advertisements to compliment the effort of the fund-raising that evening. We wish to thank Robert for his contributions to the Club.

The Club recognised the efforts of previous Executive Committee members and on that night, Certificates of Appreciation were awarded to former Executive Committee Members who were present. More Certificates of Appreciation will be awarded to other Executive Committee members in recognition of their contributions to the Club.

Louisa Cheong had emceed the Club's events over the past couple of years and she had again agreed to volunteer in this service. The Club wish to thank Louisa for her help and her spirit in volunteering as Emcee. We wish to thank Shirley Wong for her efforts at securing a high number of the ticket sales and for arranging the Raffle Draw and prizes that evening. Wilson Wong worked tirelessly in arranging the singing programme and the music that evening. The guests commended the good "live" music that was arranged for their dancing pleasure.

The 10 course banquet was well appreciated by the guests and the feedback received was favourable.

The winner of this year's top prize of an economy return air-ticket to Singapore went to Mrs Amy Loo. The ticket was donated through the kind courtesy of Singapore Airlines. In all, there were over 70 prizes that were given away.

Lastly, commendation and accolades must be given to all the hard-working Committee Members and helpers who were present at the restaurant that early evening to prepare for the whole night event. Without the contributions from them, we will not be able to have such a successful evening.

With all the favourable feedback, we are confident that we will enjoy another successful event next time around.

Children's Christmas Party

The Dairy Queen Restaurant at Hastings Street and Lakeview Drive can hold a children party for a hundred kids. With the kind participation of the Malaysia Singapore Brunei Cultural Association, we were able to team up with them to hold this event.

In all, the 50 kids had a jolly good time, eating burgers, ice-cream cakes, sandwiches and lots of pops. A master of face-painting and balloon making was employed to give the kids a good face-make up and lots of twisted balloons in shape of hats, knives and guns. Games were organized by the restaurant staff for the kids and Santa Claus was there to give away all the gifts that each kid happily took home.

If your kid or grand-kid missed this event, do look out for the next Kids' Party this coming Christmas. We are sure it was an enjoyable day for the kids with all the good fast food and games to keep them busy.

Christmas Dinner & Dance

We held our first event at the Royal Dance Club in Richmond in celebration of the Christmas festivities. It was a subdued event as we were aware of the heavy program that most members would have during the December period. Fortunately, we had over 200 members and friends who came along and joined us for this impromptu event. Most of the guests were into dancing and with a splendid 10 course dinner banquet to enjoy all participants heartily sprang to the dance floor for a lively evening of dancing.

We had a few prizes for giving away and guests were surprised at being able to take home some valuable items after winning the prize. It was a good foray into the Christmas celebration and the Ex-co is looking forward to this year's Christmas when we can organize another celebration.

Chinese New Year "Lo-Hei" Party

It was traditional for the Club in the past couple of years to hold the "Lo-Hei" party for members. This year, we were able to bring back this event to the delight of many members. On Sunday, February 1, 2009 eighty members and friends gathered at the Community Hall of Park Place, 49th Avenue, Vancouver to celebrate the "Lo-Hei" event. The party fell on the auspicious day of the 7th day of Chinese New Year. This is the day that is declared as "everyone" birthday or the birthday of mankind. Tradition has it that it is customary to eat the "raw fish salad" and to twirl the salad high in order to achieve "high" success in business and employment.

There was no shortage of salad twirlers as everyone went into the motion of bringing the salad high into the air with their chopsticks. It was hilarious to watch this interesting twirling contest and the fun was achieved when all were satisfied that they did twirl it high to ensure another year of "high" success.

Besides, the raw fish salad prepared by Shirley Wong and her dedicated team, we also had a good spread of Hainanese Chicken Rice, Chicken Curry Puffs, Fried Fish-balls, "Soong-kueh" steam vegetable wrapped in rice-paper, Stir-fried Vegetable, Red-bean Soup and Desserts.

The evening ended with Wilson Wong leading the karaoke singers into cheers of encore for those brave enough to sing.

Singapore – Its early Years

by Jim Foo

The name **Singapore** is the anglicised Sanskrit name originating from "Singa" (lion) and "pura" (city). Singapura is also the Malay name for Singapore. The name Singa Pura is attributed to the Sumatran Prince Sang Nila Utama, who upon arriving on the island, then known as Tumasek, in the 14th Century, renamed it after spotting a fast moving, agile beast he thought it was a lion.

During the 3rd century, the island was a territory of the Sumatran Srivi Jaya empire, which it originally used the Javanese name Temasek (sea-town). It was a significant trading city and declined during the 14th Century. Between the 16th and 19th century, it was part of the Sultanate of Johore, It was set ablaze during the Malay-Portuguese wars in 1613. The Portuguese held it in the 16th century and the Dutch in the 17th. It was occupied by the fishers and pirates then.

In 1819 Sir Stamford Raffles, on behalf of the British East India Company, signed a treaty with Sultan Hussien Shah of Johore, to develop the place as a trading center. Large influx of immigrants from China and India took place during this time. The British East India Co ruled it from 1858 to 1867, when it became a British crown colony. The island was surrendered to the invading Japanese on 15th Feb 1942, and renamed it "Sha-Nan". With the Japanese surrender after World War II, Singapore reverted to a British crown colony on 12 Sept 1945, and more immigration occurred.

It was ruled by the British governor till 1955 when local lawyer David Marshall was elected as its first Chief Minister, with a mission to negotiate independence from British rule. He resigned in 1956 after failing to gain independence. He was succeeded by Lim Yew Hock as the 2nd Chief Minister. Lim led Singapore delegation to negotiate a series of Merdeka talks and won a new constitution for Singapore granting internal self-government. He lost the general elections in 1959 to Lee Kuan Yew, primarily because he suppressed the left wing movement and sold the Christmas Island to Australia.

Singapore became a self-governing state in 1959 with Inche Yusof bin Ishak as Yang de-Pertuan Negara, and Lee Kuan Yew as Prime Minister. Singapore joined Sabah, Sarawak and Malaya to form the Federation of Malaysia on 16 September 1963 after winning a 1982 Merger Referendum, and thus gaining complete independence from Britain. Due to differences in ideology, Singapore mutually seceded from Malaysia on 9th August 1965, thereby becoming a fully independent island state, with Inche Yusof Ishak as president and Lee Kuan Yew as Prime Minister.

Chinese New Year Dinner & Dance



Excellency Kosit Chatpaiboon (left) Con-Gen of Thailand with Michael Leong (right).



Julliette Yeoh's group of dancing friends at the CNY celebration.



Julliette Yeoh (left) and Michael Leong presenting a gift of appreciation to Shirley Wong (centre).



Presenting the Certificate of Appreciation to Singapore Airlines (l-r) Julliette Yeoh, Andrew Budiman (VP-SIA) and Michael Leong.



Mrs Billy Foo (right) receiving her prize from Shirley Wong.



Henry Seetoh (right) receiving his prize from Shirley Wong.



Our lovely reception team of Alin Kasenda (standing) with Shirley Wong (left) and Josie Seetoh (right).



Tat Lam Lo (Ah Lam) sang a repertoire of Cantonese and Mandarin songs to the delight of all guests.



Pamela Tung (left) singing a duet with Wilson Wong (right).



Simon Chow (left) receiving his Certificate of Appreciation.



Janet Chee (left) receiving her Certificate of Appreciation.



Victor Ng (left) receiving his Certificate of Appreciation.

President Michael Leong presenting the Certificate of Appreciation to former Executive Committee members of the Club who were present at the celebration.

Chinese New Year "Lo-Hei" Party



Volunteer servers at the "Lo-Hei" (l-r) Jenny Wong, Michael Mok, Jim Foo and Annie Mok.



Chef Michael Mok preparing the "Lo-Hei" raw-fish dish.



Our members enjoying the raw-fish salad.



Jim Foo (left) serving chicken rice to Julliette Yeoh.



Ronnie Tan (left) with his family at the "Lo-Hei".



Our MSBCA friends enjoying the "Lo-Hei" with our members.



Michael Leong (left) enjoying the raw-fish salad with members



Brian Chong (left) with his family at the "Lo-Hei".

NEWS FROM SINGAPORE

SIA suspends flight to Vancouver

Singapore Airlines will suspend flights between Singapore and Vancouver, via Seoul, indefinitely. The last flight will be on 25 April 2009. In a statement from Singapore Airlines, it said: "The decision to suspend service is most regrettable, as Singapore Airlines has served Canada for over 20 years. However, the economic conditions and performance on the route has been badly affected by the global economic downturn."

The airlines is arranging to notify those customers who are affected by the change and to offer them alternative travel solutions. Customers currently holding tickets issued prior to February 14 after 25 April 2009 between Singapore and Vancouver, or Seoul and Vancouver, will be eligible for a refund, without penalty or fee, for unused travel. For additional information and travel rerouting, customers should contact their travel agent, or if they booked online, their local Singapore Airlines office.

Singapore Airlines will continue to serve Canada via its existing schedule of 42 weekly flights between Singapore and its North American gateways - San Francisco, Los Angeles and Houston, as well as both Newark and JFK Airports in New York; the onwards to Canadian cities using the services of its Star Alliance partner airlines in North America. In addition, Singapore Airlines offers codeshare services on Air Canada to Toronto and Montreal from European gateways.

Waterfront dreams a reality

The 20-year-old vision has become a reality with the opening of the Marina Barrage - the city's 15th reservoir, and the first reservoir in the city area. The largest catchment in Singapore, the Marina catchment spans some 10,000 hectares, or one-sixth of the entire island. More than just a practical addition to water resources and as a flood control measure, the barrage adds to Singapore's vibrant marina waterfront. It is flanked by the Esplanade, Central Business District and Integrated Resort, as well as food and beverage outlets, Singapore largest solar park, and Gardens by the Bay.

A mark on cigarettes

To put a stop to the smuggling and sale of contraband cigarettes, every stick of cigarette sold in Singapore will be marked with 'SDPC', meaning Singapore Duty-Paid Cigarette from January, making Singapore the first country in the world to do so. Those bringing in cigarettes from overseas must declare them for payment of duty and GST and keep the receipts issued on them at all times.

Singapore goes 3-D on Google

Forget plain old maps, Singapore will be the fifth nation to be featured on Google Street View - a three dimensional application that will allow web-users to view and interact with a 360-degree, street-level map of Singapore.

Singaporean killed in Mumbai attacks



Ms Lo Hwei Yen

It was a dark day in Singapore's history when 28-year-old Lo Hwei Yen, a lawyer, became the first Singaporean to perish in a terrorist attack when gunmen laid siege to the Mumbai hotel she was staying while on a business trip. The Mumbai attacks claimed a total of 195 lives and are among the most deadly attacks on Indian soil to date.

New Executive Director for SIF

SIF has appointed Ms Jean Tan as its new Executive Director as of October 2008. A media veteran with almost 20 years in the fields of corporate communications, marketing and media management, Ms Tan was most recently the Director of Corporate Communications at the Ministry of Manpower (MOM) and Press Secretary to the Minister.

Helming the organisation, Ms Tan aims to inject greater innovation and variety in SIF's overseas volunteer programmes. Just last October, the foundation launched "Partner for Good" - a community partnerships initiative that taps on organisations that want to fulfill their corporate social responsibility by volunteering overseas. The foundation will also reach out to new audiences through more cultural exchanges, visit programmes and interactive web technology.



Ms Jean Tan

Singapore least corrupt in Asia

Singapore has been ranked as the fourth least corrupt country for the second year running in a global corruption survey. The ranking, by Berlin-based Transparency International, also lists Singapore as the least corrupt country in Asia. Singapore scored 9.2 on the Corruption Perceptions Index, behind joint-leaders Denmark, Sweden and New Zealand, which all scored 9.3.

Private property slides

Prices of private residences fell 2.4 percent in the Jul-Sep of 2008 for the first time in four-and-a-half years and could continue to slide in 2009. Bucking the trend for now: HDB flats; prices rose 4.2 percent. The average price for a resale 5-room flat in October 2008 was \$380,000, up from \$368,900 in the Apr-Jun 2008.

Away with high HDB rentals?

Falling property values are impacting HDB rentals - with rents starting to show smaller increases. Median rentals for five-room flats rose \$100 every quarter last year, hitting \$2,000 in the 3rd Quarter of 2008. But for three-room flats, rents steadied at about \$1,500. For 4-room flats there was a smaller \$50 rise in rental prices to \$1,800 in 2nd Quarter of 2008. With rentals of private homes dropping, HDB rentals will likely follow suit in 2009, say property agents.

More F1 glory for Singapore

The Singapore Grand Prix captured the Pioneering and Innovation Award at the prestigious Autosport Awards - a recognition second only to the annual International Automobile Federation (FIA) Gala awards. Autosport called the Singapore spectacle held in September "outstanding ... with the twinkling lights of the city of Singapore making an evocative backdrop for the world championship battle. Comparisons with Monaco were fully justified, as the track blended beautifully into the cityscape and made excellent use of landmarks such as the historic Anderson Bridge". The night race attracted over 100,000 spectators and more than 30 million viewers in Europe. This award comes after the Marina Bay street circuit was named Motor Sport Facility of the Year at the Professional Motor Sport World annual awards in Cologne, Germany in November 2008.

RECIPE CORNER

(By courtesy of the Singapore International Foundation)

A Dish of Five Fingers



Ms. Saniya Karimova

With her sharp Asian features, Saniya Karimova, 22, a foreign student at the Nanyang Technological University of Singapore, is often mistaken for a Singaporean and inevitably invites questions about her home country when she explains where she is from – Kazakhstan. “People don’t know very much about my country,” she said, “but they are usually quite keen to learn more about it.”

As a country, Kazakhstan – the 9th largest country in the world – is an amalgamation of cultures and geographies. The largest landlocked country is a patchwork of diverse terrain – flatlands, steppes, canyons, rivers, mountains, dense evergreen forests and desert – and is home to a wide array of races – ethnic Kazakhs, Russians, Uzbeks, Uyghurs, Ukrainians and Tatars. In a way, said Saniya, it’s a lot like Singapore culturally.

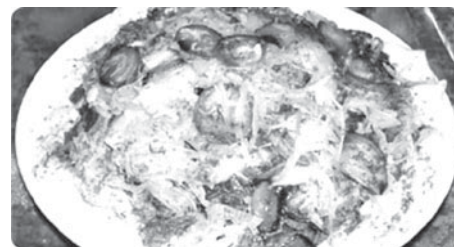
Food-wise, meats like mutton and horse are staples, stemming from the country’s nomadic culture. Every Nauryz (pronounced now-ruhzh), – the Kazakh New Year held on 22 March – Saniya gathers with her friends from the community of about 60 Kazakh students in Singapore to make traditional Kazakh dishes such as besbarmak (pronounced besh-bar-mahk), a dish of meat and flat round noodles.

“The name of this dish defines a way of eating it (using your hands),” she explained. “Besbarmak means five fingers.” The traditional dish combines homemade flat noodles, horse meat, kazi (pronounced kah-zee)– a highly spiced horse meat sausage – and a meat broth served separately. Lamb or mutton is more commonly used in Singapore, she said. “During the New Year, we gather and cook food, make good wishes to each other and make up on any conflicts,” said Saniya, “We also drink a lot of milk on the day as it symbolises that our day will be bright and pure.”

Besbarmak

Ingredients

Broth:	2 kg Lamb with bones 2.5 ltr Water	Garnish: 3 tbs Oil 3 to 4 onions, sliced into rings 1 carrot, shredded 1 cup minced chives 3 tbs minced parsley (optional) 1 tsp ground black pepper
Dough circles:	500 g flour 2 eggs 250 ml water 1 tsp salt	



- Method:
1. Make a rich broth of lamb by simmering for 2.5 hours until meat is easily separated from the bones
 2. When lamb is ready take it out of the broth, remove meat from bones
 3. Dice meat into medium pieces
 4. Combine flour, eggs, water and salt to make a dough
 5. Roll dough into thin flat circles 30 cm in diameter and 2 mm thick
 6. Cook the circles in the broth, stirring well so they do not stick; they will float when they are done
 7. In a frying pan, saute onion and one carrot and fry on skillet for a few minutes till fragrant
- To Serve:
- Put lamb pieces in the middle of a big serving plate. Place one layer of dough circles around. Sprinkle with black pepper and sauteed onions. Traditionally, broth is served separately in keses, cups without handles, sprinkled with chopped chives and parsley.

DON'T WASTE YOUR RISK

Look for the highest return for a given level of risk or the lowest risk for a given level of return

by Henry Seetoh, CFP

In the investment world, the term “investment risk” relates to the fluctuations in the value of a stock, bond or a mutual fund that invests in those assets. The phrase “don’t waste your risk” refers to avoiding excessive investment risk. It stems from the rationale that investors feel a great deal more displeasure when the value of their investment declines, than the pleasure they experience when their investment increases. Therefore, it stands to reason if investors are going to invest in risky assets such as stocks and bonds they would prefer to do so in such a way that the potential rewards outweigh the potential risks.

Achieving your investment goals requires patience and a keen understanding of how you would like to achieve those goals. Designing your investment portfolio should not only consider the rate of return you wish to achieve but also the investment risk you may encounter. Generally, the desire for a specific investment return should be secondary. The primary focus should be on identifying your comfort level with risk and then, through proper analysis, determine an appropriate mix of assets that will potentially provide the highest return that corresponds to the desired amount of risk you are willing to withstand.

The objective to reduce investment risk is critical, as it is far easier to lose money than it is to earn it. What is often overlooked is that it takes a greater effort to recover a loss than it did to incur that loss in the first place. Consider an investment of \$10,000 that incurs a one-year loss of 15%. At year-end, the investment is now worth \$8,500. Because you are now working with less capital, in order to recover the investment loss and get back to your original investment amount, you must now achieve a return of 17.65%. Market declines have been known to be even more extreme which places an even greater emphasis on obtaining higher returns to recover investment losses. Proper care must be taken to avoid excessive market volatility and insulate yourself as much as possible from such occurrences.

The easiest way to reduce risk is by investing in assets that offer a guaranteed rate of return. The problem is that the investment return of a guaranteed investment is relatively low. This means that over time the effects of inflation will likely ravage the value of the investment. Quite often investing in risky assets such as stocks and bonds tends to be the most appropriate means for achieving an investment goal. To that end, the best way to invest in stocks and bonds without incurring an excessive amount of risk is by diversifying your assets. Proper diversification and asset allocation is essential, as it will reduce risk without sacrificing a whole lot of return. Investing always involves an element of risk, and no matter how careful an investor is, losses will occasionally occur. That is why an appropriate investment strategy must be in place to help minimize risk. One of the most widely accepted strategies is “strategic asset allocation”.

Strategic asset allocation is a long term process used to identify the percentages of an investment portfolio that will be invested in a variety of investment securities. These percentages will vary between portfolios that have different goals and objectives. For example, a portfolio being managed to create an education fund fifteen years from now would normally have a much larger equity allocation than one designed to produce retirement income right now. While these two objectives may differ, the goal of strategic asset allocation remains the same. Namely, to develop a portfolio that potentially offers the highest return for a given level of risk, or conversely a portfolio that is expected to produce the lowest risk for a given level of return.

Getting to the right asset mix can be complex. Quite often, computer models are utilized to produce a mathematical framework that effectively analyzes the investment returns and risk characteristics of a large number of asset classes such as U.S., International or Canadian equities, along with bonds and real estate. Depending on the number of asset classes included in the analysis, the computer model may literally analyze thousands of different asset combinations. In view of most investors’ busy schedules, they have neither the time, patience or skill to undertake such an analysis which is why they normally turn to an investment professional.

Depending on your objectives and preferences, a portfolio may contain anywhere from six to ten distinct asset classes ranging from fixed income securities to domestic to international equities and further diversified by growth and value management styles.

The end result is an investment strategy that is tailored to your comfort level with risk. Risk-averse investors typically invest in a portfolio that emphasizes fixed-income securities. The goal is usually related to capital preservation and income generation. As the appetite for a potentially higher return increases, so does the corresponding investment risk. That is because obtaining a higher return usually involves a greater emphasis on equity type investments that are characteristically more volatile in terms of price fluctuation. For the more aggressive investor, a portion of their equity investments may focus on emerging markets or a particular industrial sector.

Through a strategic asset allocation approach, it is possible to combine a series of fixed-income securities and equities together in a portfolio that will exhibit less volatility than most of the individual constituents - provided every security included complements the diversity of the portfolio’s content. Using this approach and resisting the temptation to “time” the market by temporarily concentrating holdings in any one area will not completely remove the risk of financial loss, but it can help you to build personal wealth without taking undue risk.

WELCOME NEW MEMBERS

We are pleased to welcome the following new members:

General Members

- | | | |
|--------------------------------|-----------------------------|------------------------------|
| 1. ANG, Andrew/Lucillia | 17. HO, Tony/Linda | 32. NG, Shelley |
| 2. ANG, James/Helen | 18. HUANG, Werhua | 33. PURWANEGARA, Peter/Melly |
| 3. BASRI, Christina | 19. KUAN, Linda | 34. SAIK, Bobby/Irene |
| 4. CHAN, Lisa | 20. KWEE, Priskila | 35. SIOW, Melissa/Ben |
| 5. CHAN, Michelle | 21. LAU, Al/Fanny | 36. SOO, Madeline/Kwan Soo |
| 6. CHIN, Ah Lay/Swee Cheow | 22. LEE, George/Swee Lan | 37. TAN, William/Pauline |
| 7. CHOU, Stephan/Vivian | 23. LEE, Simon/Jackie | 38. TANG, Louise/Yiu |
| 8. CHOW, Stanley/Helen | 24. LEUNG, Raymond/Annie | 39. TEO, Hong Kee/Doreen |
| 9. CHUA, Ronald/Rosalind | 25. LIAO, Fortune/Kung Chen | 40. THAM, Luke/Cecilia |
| 10. CHUAH, Lawrence/Sandra | 26. LIM, Harry/Anne | 41. THONG, Sherry |
| 11. DEL ROSARIO, Evelyn/Renato | 27. LIM, Herbert/Lisa | 42. WONG, David/Bonnie |
| 12. DORAISAMY, Selvan/Vimala | 28. LIM, Pauline/Peter | 43. WONG, Gary/Esther |
| 13. FOO, Jim/Anita | 29. LIM, Ricky/Serene | 44. WONG, Neo Fong |
| 14. GAN, Eunice/Ken | 30. LO, Yen/Benny | 45. WOO, Philip/Sue |
| 15. GOH, Seng Huat/Yanny | 31. LOO, Sunny/Amy | 46. ZHANG, Maggie |
| 16. GUNAWAN, Charlston | | |

Student Members

1. CHUA, Mel 2. LEONG, Lionel 3. TAN, Dickson

Some Useful Addresses

Consulate-General of the Republic of Singapore

Suite 1820, 999 West Hastings Street,
Vancouver, B.C., V6C 2W2.

Tel: 604-669-5115/Fax: 604-669-5153

Singapore Airlines

Suite 1111-1112, 1030 West Georgia Street,
Vancouver, B.C., V6E 2Y3.

Tel: 604-681-5212/Fax: 604-689-2973

Website: www.singaporeair.com

Club's Objectives

1. To provide opportunities for members of all races to meet socially and organize cultural, recreational, social and business activities.
2. To serve as an informal source of information and advise newly-arrived and arriving Singaporeans on the conduct of business, working and living in Canada.
3. To organize formal and informal meetings and exchange views with Singaporeans and eminent Singaporeans visiting Vancouver on subject of general interest.
4. To carry out such other activities which promote the general welfare and interest of the members and the Club.



Vancouver-Singapore Club

c/o: 1476 Lansdowne Drive,
Coquitlam, B.C., V3E 2S8.

Membership Application Form

Name: _____ Spouse: _____
Country of Birth: _____ Country of Birth: _____
Address: _____
City: _____ Postal Code: _____
Tel: _____ Fax: _____
Cell: _____ Email: _____

For Corporate Membership – Name of Representatives:

- 1.
- 2.

I/We wish to apply for membership in the Club and agree to abide by its rules and regulations.

Date: _____ Signature: _____

Membership Fees:	Corporate	\$180.00 per year
	General	\$ 25.00 per year
	Life (One time payment)	\$250.00
	Student (In Full Time Studies)	\$ 10.00 per year

Please issue cheque to: **Vancouver-Singapore Club**

Proposed by: _____ Seconded by: _____

Approved at Ex-co Meeting on: _____

Christmas Events



*Children Christmas Party
Santa was there to make the kids happy.*



George Morgan with his grandkids at the Christmas Party.



*Prize Winner: Lisa Huang (left) receiving her prize
from Michael Leong and Shirley Wong (right)
at the Christmas Dinner & Dance.*



*It's Santa again, putting a smile
on the kids.*



*What a sweet "kitty" face she
has got, do you like it?*



Members enjoying the dance at the Christmas Dinner & Dance.



*MSBCA President Violet Chan (2nd from right) with some
of her members at the Christmas Dinner & Dance.*



Bernard Dalziel (left) receiving his prize.



Catherine Lo (left) receiving her prize.



John Ho (left) receiving his prize.

Many prizes were given away at the Christmas Dinner & Dance event - these are some of the prize winners.