



President Tharman Shanmugaratnam at the commissioning for the 137th Officer Cadet Course at the Safti Military Institute on June 14. A total of 444 cadets were commissioned as officers of the SAF. PHOTO: LIANHE ZAOBAO

## Cadets from Asean commissioned in S'pore a reminder of 'enduring friendships' in the region: President

Gabrielle Chan

The commissioning of four Asean cadets alongside their Singaporean counterparts is a reminder of close friendships in the region, which will become even more vital in the years ahead, President Tharman Shanmugaratnam said on June 14.

Speaking at the commissioning parade at the 137th Officer Cadet Course at Safti Military Institute, he said that the graduating cohort included one cadet from Malaysia and three from Thailand.

"Their presence is a reminder of the enduring friendships we share with our Asean neighbours," said President Tharman. "These bonds of trust and cooperation will become ever more vital in the years

ahead."

This is especially so in a world of turmoil and conflict, and more nationalistic approaches to trade, he said. Such conflicts and economic fragmentation erode the foundation of Singapore's growth and security.

"Our ability to survive and thrive depends on staying open, connected and relevant," he said. "We must continue to work closely with like-minded partners, including those in the region, to uphold a rules-based order that safeguards the rights of states large and small," he added.

At the parade, where President Tharman was reviewing officer, a total of 444 cadets comprising 349 from the Singapore Army, 53 from the Republic of Singapore Navy and 42 from the Republic of Singa-

pore Air Force, were commissioned as officers of the Singapore Armed Forces.

Also present at the parade were Senior Minister of State for Defence Zaqy Mohamad and the Chief of Defence Force, Vice-Admiral Aaron Beng.

While Singapore builds strong ties with the region, it also has to continue to protect itself, President Tharman said, as the SAF plans hardware upgrades in the coming years.

This includes a new infantry fighting vehicle called the Titan, the first batch of F-35 fighter jets by 2026, two new submarines from 2034, and the first multi-role combat vessel in the later part of 2025. The Digital and Intelligence Service has also established two new commands to address emerging

digital threats. In addition, the SAF is using new technologies – including autonomous surface vessels and unmanned aerial systems – and has the new Safti City facility to help officer cadets better understand the complexity of urban terrains. But it will not be these advanced technologies or the number of missions that determines one's success, President Tharman said, addressing the newly commissioned officers.

"While the challenges you face may be different from those of previous generations of officers, some things remain constant and timeless, such as the values that will guide you and keep you strong, even as the world around us shifts," he said.

Continue to build on the foundations laid by pioneers, President Tharman said, as Singapore celebrates its 60th year of independence.

"Through each crisis, Singapore and Singaporeans have emerged stronger, because we learnt to adapt, stood shoulder to shoulder, and believed that our future was worth fighting for," he said.

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Seniors taking part in a group exercise class in Toa Payoh. In the five-year Health4All@Toa Payoh study launched in March by Tan Tock Seng Hospital, researchers want to understand how non-medical factors such as daily activities, social networks and living environments affect the residents' health. ST PHOTO: KELVIN CHING

## More studies being done to help S'pore residents take charge of their health

Research includes looking into factors like social networks, lifestyles, caregiving

Joyce Teo  
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In Toa Payoh, surveyors are making house visits, spending up to 45 minutes in each home to gather information about residents' health and lifestyles.

The questions range from what they do for a living to how many friends and relatives they connect with at least once a month, and whether they have caregiving responsibilities. All the answers feed into a five-year research programme aimed at improving residents' health outcomes.

The Health4All@Toa Payoh study by the Department of Epidemiology and Preventive Medicine at Tan Tock Seng Hospital (TTSH) was launched in March. It has recruited about half of its target of 4,000 participants aged between 35 and 70.

In this longitudinal study, participants – Singapore citizens or permanent residents residing in Toa Payoh – will be followed over five years through annual online surveys. Interviews and focus group discussions will also be held with groups of participants.

Researchers want to understand how non-medical factors, such as daily activities, social networks and living environments, affect the residents' health. Such factors, known as the social determinants of health, are widely believed to contribute to 80 per cent of health outcomes, while medical care accounts for an estimated 20 per cent.

The data collected will be used to design personalised health solutions for residents. The study comes as Singapore



A Healthier SG ambassador with a resident in East Coast. The Healthier SG programme, launched in July 2023, focuses on preventive care by getting residents to enrol with a family doctor. PHOTO: LIANHE ZAOBAO

pivots from traditional patient-centred care to a resident-centred approach. This is to help the population take charge of their health so that they can spend more years in good health as they age.

A key move was in July 2023, when Singapore launched Healthier SG to get residents to enrol with a family doctor and focus on preventive care.

Professor Teo Yik Ying, vice-president for global health and dean of the Saw Swee Hock School of Public Health at NUS, described Healthier SG as the first major reform of Singapore's health system.

Rather than focusing solely on treating the sick, the programme aims to help the population stay healthy. But designing solutions to achieve that goal – which could include getting the community to form online networks – requires a deeper understanding of people's lives, said Associate Professor Ang

gela Chow, the programme director of Health4All@Toa Payoh.

What is lacking now is the understanding of how and what type of social networks influence health, said the senior consultant at TTSH's Department of Epidemiology and Preventive Medicine.

"How can we leverage our social networks to help us improve our health, and especially using community resources to do that?" she said.

Her department head, Adjunct Assistant Professor Lim Wei-Yen, who is also the study's principal investigator, noted that many health studies capture only traditional risk factors such as physical activity, diet and smoking.

However, people's lived environments, life circumstances and social networks can shape not only their health behaviours, but also their health literacy, he said.

Each of the three healthcare clusters covers a specific geographic area. The central region is

managed by NHG, the western region by the National University Health System (NUHS), and the eastern region by Singapore Health Services (SingHealth).

Each cluster – expected to look after up to 1.5 million people – gets paid for each resident, regardless of whether the person is healthy or not.

At SingHealth, its population health research includes an ongoing four-year study to understand residents' sentiments on the various aspects of Healthier SG, with the goal of improving its implementation.

In 2023, some 5,000 participants around Singapore were asked about their beliefs and attitudes towards enrolling in Healthier SG and their expectations. SingHealth then surveyed another group of more than 2,000 participants in the eastern region in 2024 about their enrolment status and their experience with Healthier SG.

A key finding was that residents were more likely to use community resources that their general practitioners (GPs) could refer them to, said Associate Professor Low Lian Leng, director of the SingHealth Centre for Population Health Research and Implementation.

"Our community nurses and well-being coordinators now work with the GPs so that they can refer their patients to us, and we will help them to navigate the community services required," he added.

SingHealth plans to continue engaging different groups to understand their views on other aspects of Healthier SG.

In the west, NUS is conducting the second phase of the Baseline Study for Health District @ Queenstown to evaluate new factors such as financial literacy and caregiving.

The study's first phase, completed in the first half of 2024, involved over 5,000 Queenstown residents aged 21 to 102. It discovered that about two-thirds of the respondents above 65 years old did not actively participate in activities such as exercising, volunteering and learning, among other findings.

A range of initiatives and programmes have been introduced in Queenstown since the health district pilot – spearheaded by NUS, NUHS and the Housing Board – was launched in October 2021 to promote healthy longevity.

A recent initiative was the Happy Village @ Mei Ling, a shared community space at Block 160 Mei Ling Street that officially opened in March. Residents can receive health counselling, join exercise classes and attend monthly health talks and workshops.

With three healthcare clusters operating autonomously, there is bound to be some variations in their operations.

A clear disadvantage of such a varied approach is the confusion it may cause for the average Singaporean, who may not be aware that some programmes are unique to specific clusters, said Prof Teo.

But the upside is that having a variety of programmes provides an opportunity for the country to test out different strategies to find out what works best, he said.

A system is then needed to test and evaluate the different approaches – scaling those that are effective and discontinuing others that consistently underdeliver, he added.

"Health is multifaceted and affected by a range of factors, and it is not wrong that different clusters may prioritise different perspectives or determinants," he said. "However, we should ultimately have one single narrative of population health that Singapore wishes to have its people understand, and ensure the clusters conform to this."

Singapore is among the few countries in the world which are finding solutions to rapid demographic transitions and escalating healthcare costs, said Prof Teo.

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# DEBT TRAP

## 'Consultants' luring debtors to borrow more to exploit govt bankruptcy avoidance scheme

David Sun  
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TikTokers advertising themselves as debt consultants are charging debtors thousands of dollars to exploit a government bankruptcy avoidance scheme.

Checks by The Sunday Times showed that there are at least a dozen such consultants on the social media platform.

One consultant said that for a fee, he can guide debtors through the Debt Repayment Scheme (DRS) to help them secure a discount on their debt.

He said he had helped a client clear a debt of more than \$100,000 with a repayment of only one-third of what he owed, or \$35,000.

"That's \$65,000 savings, no shioh meh? (sic)," the man added.

ST understands such firms charge debtors between \$1,000 and \$5,000 for their services. Credit Counselling Singapore (CCS), a non-profit organisation and registered charity, said it has seen a number of debtors falling prey to exploitative debt consultancy firms.

CCS general manager Tan Huey Min said it had a debtor who approached the organisation after he paid a consultancy firm in hopes of getting on the DRS.

The man had debts of more than

\$150,000, above the threshold for the bankruptcy avoidance scheme. Ms Tan said that when the debtor was deemed ineligible for the scheme, the debt consultancy firm did nothing to help him.

"When these debtors go to some of these firms, they are told they have to first fork out several thousand for their services. "They already have no money, where do you expect them to find a few thousand?" she said.

"What some of them have done is unethical, because they call themselves a consultancy firm, but they don't provide comprehensive information even though they claim to be professionals."

"Then you tell people about the DRS to lure them and get them to borrow even more money to pay you, encouraging them to be irresponsible. It is not right," she added.

The DRS is a pre-bankruptcy programme administered by the Ministry of Law (MinLaw) that the Government introduced in 2009.

The voluntary scheme aims to help working debtors avoid bankruptcy, and help creditors get higher repayments than they would otherwise receive in the event of insolvency.

Under the DRS, debtors with unsecured debts not exceeding \$150,000 can enter a debt repayment plan of not more than five years and avoid bankruptcy.

The structured repayment plan is under the supervision of an Official Assignee (OA), an officer of the court appointed by the Law Minister.

MinLaw said on June 10 that it has noticed an increasing number of debtors engaging the services of consultancy firms that encourage debtors to self-petition for bankruptcy with the objective of being placed on the DRS.

The ministry said this puts the debtor at risk of being pushed further into debt or being declared bankrupt, as they are not guaranteed to be eligible for the DRS.

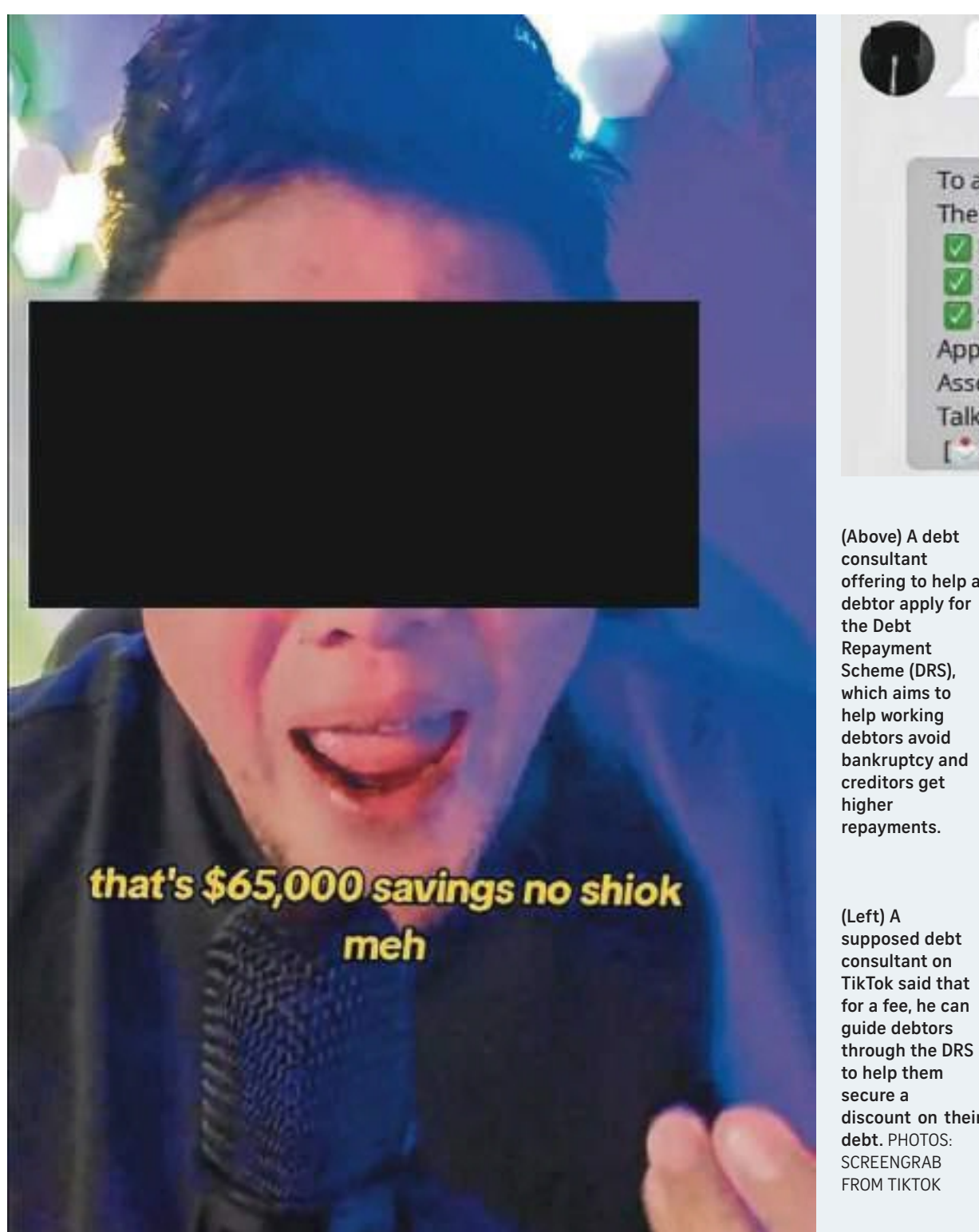
MinLaw data showed that 2,928 bankruptcy applications were filed by debtors in 2024. That represents 59 per cent of all applications made that year.

It was the fifth consecutive year since 2020 that the number of self-filed applications was higher than applications by creditors.

The firms are also encouraging debtors to borrow even more money from creditors to pay for their services, causing them to rack up more debt, MinLaw said.

The ministry is proposing to make it an offence for debt consultancy firms to solicit for clients to file for bankruptcy, among other proposals.

Ms Tan noted that the MinLaw proposal would exempt professional awareness, checks by schools and charities like CCS. This is be-



(Above) A debt consultant offering to help a debtor apply for the Debt Repayment Scheme (DRS), which aims to help working debtors avoid bankruptcy and creditors get higher repayments.

(Left) A supposed debt consultant on TikTok said that for a fee, he can guide debtors through the DRS to help them secure a discount on their debt. PHOTOS: SCREENGAB FROM TIKTOK

NOT IN DEBTORS' INTEREST

**Debt consultancy firms are not regulated. They are profit-making (organisations), and may not be thinking about the best interests of debtors. The Debt Repayment Scheme is meant for genuine debtors who are sincere but unable to make payments under their creditors' existing terms and conditions.**

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**MS TAN HUEY MIN**, general manager at Credit Counselling Singapore, who said the non-profit organisation has seen a number of debtors burned by exploitative debt consultancy firms.

cause such entities are regulated. "Debt consultancy firms are not regulated. They are profit-making (organisations), and may not be thinking about the best interests of debtors," said Ms Tan. "The DRS is meant for genuine debtors who are sincere but unable to make payments under their creditors' existing terms and conditions. It is not meant to be abused to circumvent making full repayment of debts."

Lawyer Tris Xavier, an associate director at Yuen Law, said there have been cases of debt consultancy firms filing proofs of debt against their own clients to claim money owed to them by these debtors.

Mr Xavier said debtors do not receive proper advice from some debt consultancy firms.

He added: "There is a risk that the debtor might end up in bankruptcy. Individuals may also fail out of the DRS if they do not make regular payments, and might end up in bankruptcy anyway."

Debtors who file for bankruptcy on their own in the High Court have to pay \$1,850 as a deposit. This will not be refunded if the application is successful.

The High Court will then determine if these individuals should be referred to the OA, to be assessed for their suitability for the DRS.

Debtors referred for the DRS have to pay preliminary fees of \$600 for assessment and administrative costs.

The consultants on TikTok falsely claim that a debtor can apply for the DRS "to solve all the issues",

with one even claiming the scheme could help settle their debts "three times faster and save thousands of dollars". Another claims "100% approval during application".

On its website, MinLaw says it is not possible to directly sign up or apply for the DRS.

ST reached out to three debt consultancy firms.

A spokesman for Viv Associates said: "We do hope MinLaw will consider making room for selected debt consultancy firms, those with a strong compliance history and client care infrastructure, to be exempted from the blanket restriction."

Two of the firms contacted said that debtors are free to go ahead and file the paperwork themselves if they so wish.

## More parents caught giving false addresses during PI registration

Gabrielle Chan

More parents have been caught providing false residential addresses in the past five years to secure spots for their children in popular primary schools.

While the Ministry of Education (MOE) used to investigate an average of around one case a year between 2008 and 2018, this figure jumped to about nine cases annually from 2020 to 2024. There were no cases reported in 2019.

A 41-year-old woman was

charged on June 5 with lying about her home address to enrol her daughter in a primary school.

According to court documents, the woman gave false information to the principal and vice-principal of the school between June and September 2024 during a Primary 1 registration exercise.

"The MOE takes a serious view of parents providing false information for the purpose of enrolling their child in a particular school under the Primary 1 registration exercise," the ministry said on June 13 in response to queries from The Sunday Times.

It added that the increase in cases of non-compliance in the past five years could be due to a "combination of factors", including public awareness, checks by schools and whistle-blower feedback.

MOE said it investigates all reported cases of non-compliance, including cases where parents rent properties and use the rental address for PI registration but did not reside there for at least 30 months from move-in.

Under the PI registration exercise, MOE uses a home-school distance priority system to allocate places when demand exceeds vacancies. Priority is given first to

Singapore citizens living within 1km of the school, then those between 1km and 2km, and lastly those outside 2km.

The 30-month stay requirement applies to children securing a place using a new address that offers more priority. The new address must be reflected on both parents' NRICs during the PI registration, and families must live at that address for at least 30 months from move-in.

MOE said: "When wrongdoings are found, or where parents are unable to provide evidence that information provided during the PI registration exercise was true and accurate, the child will be transferred to a school with vacancies near where the family and child are residing, and parents will have no say in the choice of the school."

Parents caught providing false information are also referred to police for investigation, the ministry added.

Ms Trace Cheong, a property agent, has witnessed how the annual PI registration exercises have long influenced Singapore's real estate market.

"This is the kind of motivation that moves the market," said Ms Cheong, who has been in the industry since 2009. The demand for homes within 1km of sought-after schools, she added, "transcends uncertainty", whether it is economic downturns or pandemics.

Every year, home buyers flock to neighbourhoods like Newton and Bukit Timah, drawn by their proximity to schools such as Anglo-Chinese School (Junior) and Singapore Chinese Girls' School.

The District 15 area of East Coast and Marine Parade is also highly sought-after due to its proximity to schools like Tao Nan Primary School and CHIJ Katong Primary

School. "It is a constant, stable source of demand," said Ms Cheong. "Parents with children heading to primary school are the movers and shakers of the property market."

Other property agents whom ST spoke to said that while the demand is stable, younger couples are starting to plan for their child's schooling needs much earlier ahead of when their child turns six and needs to register for PI.

Ms Tammy Sim said demand has remained consistent for housing around popular primary schools like Raffles Girls' Primary School and Methodist Girls' School, be it for lease or purchase.

"What we have seen that is being done differently would be younger couples starting to plan for school-

ing needs much earlier," she said. "It is a constant, stable source of demand," said Ms Cheong. "Parents with children heading to primary school are the movers and shakers of the property market."

Ms Wendeline Goh, a property agent since 2012, said that she has had clients who started looking from as early as when their child turned three, and who began financial planning for the sale of their current property and purchase of their next home.

"As their next residence can entail a high jump in pricing due to good schools being located in more prime areas, planning ahead is crucial."

One of her clients moved from Choa Chu Kang to one-north to secure a spot in a school in Dover, while another moved from Com-

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passvale to Mount Sinai.

The motivation for children to excel and get into the "best school" is still high, said Ms Sim, adding

that parents want to give their children a good head start.

Some parents are even prepared to live with the trade-offs, Ms Cheong said some compromise on layout or room size just to secure a unit within the radius of their preferred school.

"This momentum – uprooting from where you are and moving near a school – is created by the system," she said. "As long as that policy is in place, it will continue to fuel demand."

A 40-year-old civil servant, who wanted to be known only as Mrs Cheng, said she downsized from a five-room HDB flat in Serangoon North to a 2.5-room condo in Newton to be within 1km of Anglo-Chinese School (Junior).

"We chose ACSJ because we heard it is more accommodating to divergent kids," said the mother of a Primary 2 boy, who has attention deficit hyperactivity disorder.

Mrs Cheng and her husband began house-hunting two years before the PI registration window. "Previously, the school in our old neighbourhood was too academically focused, and we felt that it would be unsuitable for our son," she said.

The move was motivated by the school's values and fit for her son, and not social pressure or academic prestige, Mrs Cheng added.

While the move was worth it, as her son got into the choice school, she said that she missed her old neighbourhood and the friendly neighbours, as well as living in a

bigger home.

Another parent, who declined to be named, said he moved from Sengkang to Ulu Pandan in 2024 to prepare for the 2025 PI registration exercise.

The 39-year-old, who works in the finance industry, wanted to live within 1km of a school with a "good reputation and long history," and one that was not too competitive in the ballot.

After researching historical ballot results for Phase 2C, the family landed on Henry Park Primary School.

With the move and his qualification as a parent volunteer, he hopes to secure a spot in the school for his child in 2026.

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