

November 2008



Dear Residents

In recent times, there have been a number of startling developments rippling through the global financial landscape. They have generated an economic shockwaves that will heap widespread consequences on everyone, be they employers or workers.

I am certain that we will weather the storm, as we have in previous crises. Take heart in the knowledge that the Government is monitoring the situation and will leave no stones unturned to help all Singaporeans, especially those from the lower income bracket.

Crises also usually manage to bring out the worst of characters in society. Over the past few months for example, there have been a number of fraudsters preying on residents by using a lucky draw cheating scam. Many variations of the scam have been used, but the most recent involves these cheats contacting their victims via a Short Message Service (SMS) to tell them that they have won cash prizes in a lucky draw.

When victims contact the fraudster about the prize, the fraudster would then convince the victim to hand over their bank account number and internet banking or ATM Personal Identification Number (PIN). With these details, the fraudster will then log into the victim's account and withdraw all monies inside.

I urge all residents to keep their guard up against such cheats. The best thing that you can do is **NEVER** reveal your internet banking and ATM User ID and PIN to anyone. Also, do not reply to letters, e-mails, SMSs and calls notifying you of a win in a foreign lottery, especially if you do not recall participating in any.

If you do get such offers, I encourage you to pass on the information to the Police at a Neighbourhood Police Centre or by calling them at 1800-64519999, or '999' if urgent Police assistance is required.

Most importantly, never fall for get-rich-quick offers. In times of financial turmoil, many people find themselves struggling for survival everyday, and are thus blinded by their circumstances when dealing with fraudsters. Do not make that same mistake.

The best advice you can follow to ride out this crisis is to simply live within your means. The benefits that you reap will not just secure your survival but help you prosper in both good times and bad.

Er Lee Bee Wah

MP for Ang Mo Kio GRC

Adviser to Nee Soon South GROs

各位亲爱的居民，

居者有其屋与教育计划 (HOPE)

有鉴于教育以及住屋费用不断高涨，政府采取了一系列措施来帮助人民度过难关。这其中就包括了强制性的教育计划及居者有其屋计划等。然而，一些低收入的家庭仍无法从中受惠。

HOPE的目标是向低收入的家庭和他们的孩子，提供一套更全面的援助配套，帮助他们摆脱贫困的恶性循环。

这项由社区发展理事会推出的计划，合格的申请人必需符合以下标准：

- 每月收入1500元或以下
- 妻子的年龄为35岁或以上
- 已婚，育有1或2个孩子
- 丈夫或妻子必须是新加坡公民，其配偶必须是新加坡公民或永久居民。
- 丈夫必须是受雇人士

收益人士将获得以下类型的援助：

- 计划生育现金奖励
- 子女教育助学金
- 住房补助金，以帮助家庭支付房屋抵押贷款
- 培训补助金高，使家长参加技能培训，掌握新技能，增强其就业能力
- 一次性水电费补助金
- 家庭辅导

HOPE 是政府为弱势家庭提供援助的另一途径。有需要援助的家庭应立刻提出申请。新加坡在面对全球竞争的同时，也积极地提高人民的生活水平，尤其是孩子们的教育。因此，我们应以更开明的态度，把握每一个机会，改善我们的生活。

如果您符合以上的申请条件，请即刻到位于大巴窑建屋局的中区社区发展理事会提出申请，或播电6370-9901询问详情。您也可以是在星期四晚上，到义顺81街，大牌850的“会见居民时间”处查询，我将非常乐意地从旁协助。

谢谢。

李美花工程师启

宏茂桥集选区议员兼义顺南基层组织顾问

