

Some prudence would help preclude the 'new poor'

Letter from **COLIN ONG TAU SHIEN**

CREDIT Counselling Singapore has identified the denizens of "Generation Debt" as young professionals who are earning more than the bottom 20 per cent of the population but who, after deducting their loan repayments, are left with little else.

They are also called the "new poor".

I am wondering if there is enough research being done to find out why they apply for credit cards in the first place. Was it purely to show off or were they enticed to be part of a network of shoppers by discounts offered when using the card?

Did they use the credit because they were unable to get a loan extension? Are our banking loan requirements overly stringent?

Perhaps the first step to eradicating the problem is to enable young professionals to have access to ready credit which can be paid off quickly, without high interest rates.

SINGAPORESEEN



THE GAMES MUST GO ON: TODAY artist Eng Kong snapped this shot of schoolkids defying the week-long rainy spell last week to enjoy a game of soccer at an Ang Mo Kio basketball court. Who says children today don't know how to have fun?

CALLING ALL SHUTTERBUGS: Email us an interesting picture you have taken in Singapore and it can appear on this page. Give your full name, age, occupation, address and phone number and send a 300dpi, <3M jpg file to: seen@newstoday.com.sg. Include a 50-word caption.

Libraries cashless to make payment painless: NLB

Letter from **JASNA DHANSUKLAL**
Manager, Corporate Communications
National Library Board

WE REFER to the letters by Cheong Ling ("Is cash so bad, NLB?", Jan 9) and Seah Cheng Hwee ("Cashcard-only policy a pain", Jan 11).

The introduction of cashless payments at the libraries is part of the National Library Board's (NLB) efforts to automate the payment process to serve our customers better and faster. As a result of this implementation, queues at customer service counters and transaction times have been reduced considerably. Cashless transactions take just a few minutes to complete.

Cash collection for micropayments at all our 23 branches is not feasible as it is too manpower-intensive as it involves not just the collection of cash, but also the handling and management of cash as well as daily banking transactions.

Currently, there is a wide variety of modes of cashless transactions. These include Cashcards, cheques, Ez-link, Nets and also online payment via prepaid accounts. Ez-link payment is now available at six libraries (Bukit Merah Community Library, [library@orchard](mailto:library@orchard.com.sg), Sembawang Community Library, Queenstown Community Library, Tampines and Jurong Regional Library).

Anyone with an ATM card can

also use Nets for payment and since July last year, the Nets payment option has been available at all libraries except the Sengkang Community Library. These modes of payments are becoming popular among Singaporeans.

It is not cost-effective to accept payments less than \$2 via Nets as each Nets transaction incurs a cost to NLB. For such payments, customers can pay via Ez-Link, Cashcard or combine their payments with those of their immediate family members.

We thank the readers for their feedback and hope they will continue to enjoy the services provided by the library.

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Pandemic guidebook, increased public education efforts are on the way

Letter from **K BHAVANI**
Director of
Corporate Communications
Ministry of Information,
Communications and the Arts

WE REFER to Mr Kuo How Nam's letter, "Teach the people to cope with flu pandemic" (Jan 11) and thank him for his feedback.

We agree with Mr Kuo that the community should be involved in all preparations to deal with a flu pandemic. The importance of mobilising community support was underscored in our fight against Sars and dengue, wherein the public was urged to observe good personal and environmental hygiene to help contain the spread of the disease.

Currently, the priority of the Government's public communications efforts is that of enhancing awareness on the threat of bird flu and pandemic flu, as well as on our medical response and preparedness plans.

The Ministry of Health (MOH) and the Agri-Food and

Veterinary Authority of Singapore in particular have already implemented various measures, such as the issuance of health and travel advisories, stockpiling of anti-viral drugs and conducting exercises to prepare for an outbreak of bird flu.

Although we are aware of the range of possibilities that can occur in a pandemic, it is not possible to predict the exact nature of the next pandemic and the specific measures that should be implemented to address it. Hence, the current advice to the public is in general terms, concerning personal hygiene and travel precautions.

As Mr Kuo has rightly pointed out, a flu pandemic will have severe implications on many aspects of the nation. All ministries and Government agencies are actively preparing to deal with any such eventuality. The Government will step up its public education efforts. We are currently working on a comprehensive guidebook which will soon be made available for circulation to the public.

Meanwhile, members of the public can visit the website www.flu.gov.sg or call the MOH hotline 1800-333 9999 for more information.

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