

ROUND-UP
OF VIEWSSPOT CHECKS DONE ON
24-HOUR COFFEE SHOPS

I REFER to the letter from Mr Lim Hock Chye, "Noise at coffee shops needs to be checked" (*my paper*, Dec 18).

We share the writer's view that noise from coffee shops in the neighbourhood should be minimised, especially during late-night hours.

All coffee shops in Housing Board estates are required to cease operations at outdoor refreshment areas by 11pm.

On top of the regular checks at coffee shops, our managing agent carries out spot checks on 24-hour coffee shops to ensure that they adhere to guidelines.

Upon receiving feedback on noise, we also intensify our investigations and take action against those who violate the rules.

For the coffee shop at Block 166, Woodlands Street 13, mentioned by the writer, we had earlier issued warnings to the eating-house operator and the lessees to abide by the regulations.

We thank Mr Lim for his feedback, and would also like to advise residents to call our hotline on 1800-866-3073 if they have feedback on noise nuisance from HDB coffee shops.

MR LIM HUAT ENG
DEPUTY DIRECTOR
(COMMERCIAL PROPERTIES
MANAGEMENT)
HOUSING & DEVELOPMENT
BOARD

BAN CYCLISTS FROM
ROADS AND PAVEMENTS

I REFER to by-laws allowing cyclists to share pavements with pedestrians in Tampines.

Singapore is a developed country, with one of the world's most efficient transport systems.

Cycling as a mode of transport should be a thing of the past.

Firstly, cyclists on roads pose a danger to both themselves and motorists.

They are often not equipped with lights and helmets, and travel at different speeds from other vehicles on the road.

Also, why should cyclists be allowed on the roads when they do not pay road tax?

Should an accident happen, how are cyclists to be penalised?

Secondly, pedestrians are not safe either. Should an accident happen on a pavement, it is unlikely that a cyclist involved would pay for the damage or injury caused.

Banning cycling on roads and pavements is the only solution to the problem.

MR GERALD KOH

Don't pass protection
costs to policyholders

I READ with interest a report in the press that the Monetary Authority of Singapore (MAS) is reviewing measures to better protect **insurance** policyholders.

Among them are proposed changes to the Policy Owners' Protection Fund (PPF), which is funded by the insurance industry to compensate policyholders should an insurer **default**.

MAS is proposing to provide for 100 per cent coverage of protected liabilities of all life, accident and health policies under the PPF life-insurance scheme.

However, should the review go through, this means that in-

surers would have to contribute more to the fund.

It is possible that these extra costs would be passed on to policyholders.

Why should policyholders be penalised by paying higher **premiums**?

Should an insurer default, the problem would most likely have arisen from **mismanagement** of the company, and not from issues on policyholders' part.

Most of the insurance companies operating in Singapore are foreign-owned entities.

Hence, to an extent, it is difficult for the authorities to en-

force the rules and protect the many policyholders should a foreign insurer default.

It would be only fair for all insurers to bear the full cost of contributing to the PPF.

MR TEO KUEH LIANG

HELPDESK 我的字典

Insurance: 保险 bǎo xiǎn

Default: 拖欠 tuō qiàn

Premiums: 保险费 bǎo xiǎn fèi

Mismanagement: 管理不善 guǎn lǐ bù shàn

Parenting is an
inexact science

I REFER to Mr Nur Suhardi Mohamed's letter, "Parent's support crucial to children's education" (*my paper*, Dec 24),

He gave advice as well as personal anecdotes on parenting and educating children.

Parents are important agents in moulding their children's character and development, especially as they are the ones who make the major decisions for kids during their formative years.

However, parenting is an inexact science. Corporal punishment might work for some children, but backfire for others.

The same goes for tuition, music lessons, enrichment classes and disciplinary methods.

Parents should not be too eager to dive into parenting books and the like, treating their dependants as some sort of experiment.

The most foolproof method – which Mr Nur Suhardi poignantly pointed out – would be to regularly interact and converse with kids, so as to understand how they think and hence seek the most appropriate path towards solving problems or engaging them.

Compromise and consensus should be parents' guides, not blind insistence and rigidity.

Even as peer pressure and other influences begin to make their presence felt, parents should not be afraid to shake off the Asian stereotype of detached parenting and make an effort to further engage their children.

Every kid is special and unique, so parenting methods would vary from one to the other.

Mr Nur Suhardi also made the excellent point that parents should not assume the roles of all-knowing prophets.

Rather, they must develop the humility and ability to learn not just from their children, but also from their counterparts.

After all, parenting is not a perfect journey.

It is fraught with challenges and pitfalls, but is ultimately fulfilling for parent and child alike.

MR KWAN JIN YAO

WRITE TO US AT MY PAPER. E-mail your opinions to myp@sph.com.sg Please include your full name, address and a telephone contact number. We reserve the right to edit letters for clarity and length.

Bring back
foot and bike
patrols in
HDB estates

IN THE 80s and 90s, there were frequent foot and bicycle patrols by police.

I remember the days when policemen used to patrol Housing Board estates on bicycles.

One could also see them on foot and on bicycles around the island.

However, things have changed and one rarely sees a policeman on a bicycle in HDB estates.

Instead, there are policemen patrolling MRT stations.

Could the same be done in estates?

MR DAVID KWOK NG KAN

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