

TODAY
WE SET YOU THINKING

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A clean S'pore requires mindset shift

FROM **KWAN JIN YAO**

I refer to the report “Balakrishnan urges stand against littering as summonses double” (Feb 2).

Calls for Singaporeans to clean up after themselves, after rubbish was left behind at the Laneway music festival, might have stirred some to be more conscious, but they also stirred xenophobic sentiments online.

While denying the culpability of “true-blue Singaporeans”, many railed against foreigners and new citizens for creating the mess — eccentric perspectives backed by prejudice.

“The ultimate intent is for Singaporeans to manage their consumption habits and take greater responsibility in public spaces. Mindsets must shift.”

This is not the first time we have been asked to clean up our act. Singapore has a long history of campaigns such as the Keep Singapore Clean campaign, launched in 1968, and the Clean and Green Week, launched in 1990.

Led by the National Environment Agency, the Clean and Green Singapore campaign of today aims similarly to “inspire Singaporeans to care for and protect our living environment by adopting an environmentally friendly lifestyle”.

Perhaps, punitive measures are more effective. The 19,000 summonses issued for littering last year,

twice as many as in 2013, could point to greater indiscretion, though more information could be furnished on the enforcement efforts.

The long-term trend of these summonses could be studied together with the intensity of enforcement efforts and preventive endeavours. Ascertaining the latter would be useful when planning new ways to engage the public beyond the Clean and Green Week.

It is convenient to proclaim success through feedback exercises with participants claiming that they learnt something, yet much harder to track behavioural changes due to a programme.

The ultimate intent is for Singaporeans to manage their consumption habits and take greater responsibility in public spaces. Mindsets must shift.

The tone of the message matters too. Emeritus Senior Minister Goh Chok Tong’s Facebook remarks that “cleanliness is a character thing (which) shows who you really are” were harsh.

It is not necessarily accurate to equate one’s character with the level of civic-mindedness. This change to clean up our act must come, but it will only come collaboratively.

Constant reminders about litter essential

FROM **RICHARD YAP GEOK ENG**

Emeritus Senior Minister Goh Chok Tong was right to say that Tokyo has no rubbish even though there are no dustbins in public places. (“S’pore likely to become garbage city without foreign workers: ESM Goh”; Jan 30)

He must have meant that the Japanese take pride in cleanliness. I think that Singaporeans, too, have come a long way in this area.

Sadly, however, I have seen rubbish strewn along footpaths and in open grass areas where our hard-working migrant workers gather usually.

It is important to send constant reminders emphasising the importance of being clean and litter-free, for both appearance and hygiene reasons.

FROM **PENNY TAN**

I refer to this week’s Talking Point, “CPF: More choice, better security?”

I have heard people say that they can get a 10 per cent annual yield on their cash, but when I once took a risk to make my money work harder, it backfired.

With the power of compound interest and a 4 per cent guaranteed rate for the Central Provident Fund Special Account, I know that this kind of

For retirement security, pay off loans by age 55

long-term savings plan works for a non-savvy investor such as myself.

In retirement, I want a constant inflow of cash, and I can now relate better to the CPF scheme after knowing that locking up S\$161,000 by age 55 equates to S\$1,200 per month from age 65, while S\$241,500 gives at least S\$1,750.

This is possible only if one continues to have a job and makes a conscientious effort to save up to age 60 or 65.

Having a timeline also helps in retirement planning.

Loans would increase one’s liabilities as one ages, and CPF contributions are reduced significantly after age 55.

One should try to clear such liabilities, especially for a home or a car, by that age.

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