

**Volume 80  
No. 10**



**Monday  
15th August, 2005**

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**Presented, and read the First time**

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**Presented, and read the First time**

**Education Endowment Scheme (Amendment) Bill (Col. 1223)**

**Presented, and read the First time**

**Community Care Endowment Fund Bill (Col. 1223)**

**Presented, and read the First time**

**Money-Changing and Remittance Businesses (Amendment) Bill (Cols. 1223-1238)**

**Read a Second time; considered in Committee; reported without amendment;  
read a Third time**

**Subordinate Courts (Amendment) Bill (Cols. 1238-1242)**

**Read a Second time; considered in Committee; reported without amendment;  
read a Third time**

**Professional Engineers (Amendment) Bill (Cols. 1242-1249)**

**Read a Second time; considered in Committee; reported without amendment;  
read a Third time**

**Architects (Amendment) Bill (Cols. 1250-1252)**

**Read a Second time; considered in Committee; reported without amendment;  
read a Third time**

**Housing and Development (Amendment) Bill (Cols. 1252-1279)**

**Read a Second time; considered in Committee; reported without amendment;  
read a Third time**

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**Read a Second time; considered in Committee; reported without amendment;  
read a Third time**

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- 18. Energy-efficient buildings (Cols. 1283-1284)  
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- 1. Loan sharks (Cols. 1285-1286)  
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# PARLIAMENTARY DEBATES SINGAPORE

## OFFICIAL REPORT

### TENTH PARLIAMENT

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#### PART II OF SECOND SESSION

#### VOLUME 80

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*Monday, 15th August, 2005*

*The House met at 1.30 pm*

PRESENT:

Mr SPEAKER (Mr Abdullah Tarmugi (East Coast)).

Mr Ahmad Khalis Bin Abdul Ghani (Hong Kah).

Dr Ahmad Mohd Magad (Pasir Ris-Punggol).

Mr Ang Mong Seng (Hong Kah).

Dr Balaji Sadasivan (Ang Mo Kio), Senior Minister of State, Ministry of Information, Communications and the Arts and Ministry of Health.

Mr Cedric Foo Chee Keng (West Coast).

Mr Alexander Chan Meng Wah (Nominated Member).

Mr Chan Soo Sen (Joo Chiat), Minister of State, Ministry of Education.

Mr Chay Wai Chuen (Tanjong Pagar).

Dr John Chen Seow Phun (Hong Kah).

Mr Chew Heng Ching (East Coast), Deputy Speaker.

Mr Steve Chia Kiah Hong (Non-Constituency Member).

Mr Chiam See Tong (Potong Pasir).

Assoc. Prof. Chin Tet Yung (Sembawang).

Mr Charles Chong (Pasir Ris-Punggol).

Dr Chong Weng Chiew (Tanjong Pagar).

Mr Davinder Singh (Bishan-Toa Payoh).

Mr Arthur Fong (West Coast).

Mr Gan Kim Yong (Holland-Bukit Panjang).

Mr Andy Gan Lai Chiang (Marine Parade).

Dr Geh Min (Nominated Member).

Mr Goh Chok Tong (Marine Parade), Senior Minister, Prime Minister's Office.

Mdm Halimah Yacob (Jurong).

Mr Hawazi Daipi (Sembawang), Senior Parliamentary Secretary to the Minister for Education and Minister for Manpower.

Mr Heng Chee How (Jalan Besar), Minister of State, Ministry of Trade and Industry and Ministry of National Development.

Mdm Ho Geok Choo (West Coast).

Assoc. Prof. Ho Peng Kee (Nee Soon East), Senior Minister of State, Ministry of Law and Ministry of Home Affairs.

Mr Inderjit Singh (Ang Mo Kio), Deputy Government Whip.

Ms Indranee Rajah (Tanjong Pagar).

Prof. S Jayakumar (East Coast), Deputy Prime Minister and Minister for Law.

Mr Khaw Boon Wan (Tanjong Pagar), Minister for Health.

Dr Amy Khor Lean Suan (Hong Kah).

Assoc. Prof. Koo Tsai Kee (Tanjong Pagar), Senior Parliamentary Secretary to the Minister for Defence and Minister for the Environment and Water Resources.

Dr Lee Boon Yang (Jalan Besar), Minister for Information, Communications and the Arts and Government Whip.

Mr Lee Hsien Loong (Ang Mo Kio), Prime Minister and Minister for Finance.

Mr Lee Kuan Yew (Tanjong Pagar), Minister Mentor, Prime Minister's Office.

Dr Warren Lee (Sembawang).

Mr Leong Horn Kee (Bishan-Toa Payoh).

Mr Lim Boon Heng (Jurong), Minister, Prime Minister's Office.

Dr Michael Lim Chun Leng (Pasir Ris-Punggol).

Mr Lim Hng Kiang (West Coast), Minister for Trade and Industry.

Mrs Lim Hwee Hua (Marine Parade), Minister of State, Ministry of Finance and Ministry of Transport.

Mr Raymond Lim Siang Keat (East Coast), Minister, Prime Minister's Office, Second Minister for Finance and Second Minister for Foreign Affairs.

Mr Lim Swee Say (Holland-Bukit Panjang), Minister, Prime Minister's Office and Second Minister for National Development and Deputy Government Whip.

Mr David T E Lim (Holland-Bukit Panjang).

Mr Loh Meng See (Jalan Besar).

Dr Loo Choon Yong (Nominated Member).

Miss Penny Low (Pasir Ris-Punggol).

Mr Low Thia Kiang (Hougang).

Mr Mah Bow Tan (Tampines), Minister for National Development and Deputy Leader of the House.

Mr Matthias Yao Chih (MacPherson).

Encik Mohamad Maidin B P M (Marine Parade), Senior Parliamentary Secretary to the Minister for Home Affairs.

Dr Mohamad Maliki Bin Osman (Sembawang), Parliamentary Secretary to the Minister for Health and Minister for Community Development, Youth and Sports.

Dr Lily Neo (Jalan Besar).

Dr Ng Eng Hen (Bishan-Toa Payoh), Minister for Manpower and Second Minister for Defence.

Ms Irene Ng Phek Hoong (Tampines).

Ms Eunice Elizabeth Olsen (Nominated Member).

Mr Ong Ah Heng (Nee Soon Central).

Dr Ong Chit Chung (Jurong).

Mr Ong Kian Min (Tampines).

Assoc. Prof. Ong Soh Khim (Nominated Member).

Mr Othman Haron Eusofe (Marine Parade).

Mdm Cynthia Phua (Aljunied).

Prof. Ivan Png Paak Liang (Nominated Member).

Mr R Ravindran (Marine Parade).

Mr S Iswaran (West Coast), Deputy Speaker.

Mr Seng Han Thong (Ang Mo Kio).

Mr K Shanmugam (Sembawang).

Mr Sin Boon Ann (Tampines).

Dr Tan Boon Wan (Ang Mo Kio).

Dr Tony Tan Keng Yam (Sembawang), Deputy Prime Minister and Coordinating Minister for Security and Defence, Prime Minister's Office.

Mr Tan Soo Khoon (East Coast).

*Oral Answers to Questions*

[Dr GEH MIN]

terrorist attack in the MRT. We know, for example, that in the attack on the Tokyo underground system, they were caught off guard because they were just checking luggage and they might not have cast a wide enough net to catch suspicious objects. Unless you monitor air quality, you might miss this until it is too late.

**Mr Wong Kan Seng:** Sir, whether it is an explosive device, improvised explosive device or a parcel containing chemical or biological agents, these could be suspicious items, and the staff and the operators of the MRT and the public transport system have been and will continue to be trained to look out for these objects. Once that item is identified to contain chemical and biological agents, the Civil Defence has the capability to deal with it. We have learned from the example of the Tokyo sarin attacks in 1995. Since then, the Civil Defence has built up its unit as well as the resources and expertise in coping with such devices.

**Mr Speaker:** Last question. Ms Irene Ng.

**Ms Irene Ng Phek Hoong:** Sir, there have been instances where the MRT services were disrupted because suspicious parcels were found but they were found to be actually litter left behind by Singaporeans, such as food parcels, drinks and cups. Can I ask the Minister, given the higher vigilance being put upon residents and Singaporeans to make sure that these things are reported, whether we can at the same time educate Singaporeans to be more mindful about not leaving behind parcels, such as their own litter?

**Mr Wong Kan Seng:** I entirely agree with the Member that we need to educate Singaporeans not to leave things behind on the train, otherwise they may not just be considered as lost items. If the items

look suspicious, they may even cause inconvenience to other travellers, and I would urge them to be very careful about leaving any parcel behind. And such an exercise goes on all the time. Even on the MRT trains and stations, we have posters advising commuters to look out for items left unattended. When they see such posters, I hope they will also be reminded that they should not leave such items behind that may cause suspicion. The train operators and the staff are also trained to look out for such items.

There are people who want to play pranks on the MRT and cause inconvenience to the public transport commuters. I would advise them not to do this, because when the person is caught, the penalty can be very heavy. Just in June last year, there was a staff of one of the MRT operators who was not quite happy for some reason, and he decided to put a parcel under a seat. Unfortunately for him, that act was captured on the CCTV and that man is now serving a three-and-a-half-year jail sentence. There were also instances where people think that they could call up and make bomb hoaxes. If they think they can get away with it, think again, because two individuals, who either sent letters to people and threatened them or made phone calls to threaten them, were also sentenced to long jail sentences.

Under our current situation and the threat that we are facing, we will not look kindly on anyone who wants to cause such a prank. Just this morning, two persons were charged in court for doing such a thing.

### **AIRPORT SECURITY**

#### **(Risk assessments of incoming flights)**

**3. Prof. Ivan Png Paak Liang** asked the Minister for Home Affairs (a) whether our civil aviation authorities proactively assess the risk of the various airports from which

*Oral Answers to Questions*

flights to Singapore originate and take precautionary measures accordingly; and (b) if he will encourage the airport authorities of other countries to strengthen their terminal security and, in particular, follow Changi Airport's example of building isolation rooms at the gates so that passengers can be effectively screened immediately before embarkation.

**Mr Wong Kan Seng:** Sir, our security agencies regularly conduct risk assessments on all flights coming into Singapore. Our airlines assist to provide inputs for a security assessment of foreign airports. In addition, the Ministry of Home Affairs' officials also conduct regular security audits on the ground operations of Singapore Airlines abroad. Appropriate security measures are then taken, based on the assessed level of risk. We have been pursuing agreements with many foreign authorities also to accommodate air marshals on select flights. This is an on-going process.

Security measures at the Changi Airport have also been stepped up considerably since 9-11. Apart from out-bound checks, which are staple in all airport security regimes, we also subject all arriving passengers not just to immigration and customs checks by the Immigration and Checkpoints Authority at the Arrival Hall, but also security screen in-coming passengers when our security risk assessment requires it. Although some inconvenience is caused to passengers, let me assure the House that the security agencies are constantly working with the Civil Aviation Authority of Singapore to reduce the inconvenience without compromising security.

Sir, as to whether we encourage other airport authorities to strengthen their security screening of departing passengers in the same way as Changi Airport, the International Civil Aviation

Organisation (ICAO), which is the governing body of all international civil flight operations, spells out guidelines and requirements on aviation security for member states to meet. The specific security measures to adopt to meet these guidelines and requirements are left to individual member states to decide and enforce, because the design and security considerations differ for every airport. For example, Changi Airport screens departing passengers at the individual gatehold rooms immediately before boarding, but other airports prefer to centralise security screening for all passengers at the point of entry into the Departure Hall. Because our configurations are different, we have arranged the security screening in the way we want. As the considerations differ from airport to airport, Singapore is, therefore, not in a position to prescribe a specific method of security screening for other airports. This would be left to the ICAO to audit. However, there are close cooperation and regular exchanges of information and best practices between us and our foreign partner airport authorities.

**Prof. Ivan Png Paak Liang (Nominated Member):** Sir, I thank the Minister for the comprehensive and candid reply. May I ask whether the authorities take due care even with flights originating from what might seem like large world powers, such as the United States. In particular, may I ask the Minister if our security agencies are aware of a recent report published by the US Congress' General Accounting Office which reports:

"The Transportation Security Administration lacks adequate internal controls to provide reasonable assurance that screeners received legislatively-mandated basic and remedial training and to monitor its recurrent training programme."

I further quote — this is in regard to covert tests run by the Transportation Security Administration:

*Oral Answers to Questions*

[Prof. IVAN PNG PAAK LIANG]

"These tests identified that overall weaknesses and vulnerabilities continue to exist in passenger and check-baggage screening systems at airports of all sizes."

**Mr Wong Kan Seng:** Sir, we, of course, pay great attention to whatever other airports are doing and, particularly, when there are reports of their inadequacies or reports of slip-ups or lapses of security screening. We will pay close attention to them and find out why. Let me also say here that we can have the best of systems, procedures and equipment but, ultimately, it must depend on the person who implements those procedures, executes the various security measures and screens the passengers. That is the part which we must also pay attention to. It is not just buying the best equipment. So, when there are airports which we discover to be lacking, we will also pay particular attention to them.

## SINGAPOREANS

### (Plans for retirement)

4. **Mdm Halimah Yacob** asked the Minister for Manpower what action will be taken to help Singaporeans better plan for their retirement following the recent Monetary Authority of Singapore study which shows that only 24% of Singaporeans plan for retirement and a large number do not know how much to save for retirement or details of financial products in the market.

**The Senior Parliamentary Secretary to the Minister for Manpower (Mr Hawazi Daipi) (for the Minister for Manpower):** Sir, I agree with the Member that Singaporeans must exercise individual responsibility in setting aside enough for their retirement needs. The CPF system is the main pillar to provide retirement funds, but individuals must plan carefully to maintain a balance between their

retirement, medical and housing needs. The Government will assist by stepping up efforts in helping to educate the public.

In this regard, MoneySENSE was launched as a national financial education programme in October 2003 to enhance Singaporeans' financial literacy. This programme is driven by the MoneySENSE Financial Education Steering Committee, which comprises representatives from MAS, MCYS, MOE, MOM, CPF Board and the People's Association.

Since the launch of MoneySENSE, industry associations, grassroots and other organisations have been involved in raising public awareness about planning early for retirement. For example, a series of "Financial Planning for Families" seminars will be conducted in community centres across the island to educate families on how to plan for retirement. Particular attention will be paid to reaching out to low-income families and housewives to raise their awareness of how to plan for their retirement needs.

The CPF Board, too, has been proactively enhancing the education in this regard for the members. In March 2004, the Board launched a website called "my cpf" to educate CPF members on retirement matters at important life stages. Members, who wish to project how much they would need to save for their retirement to support a desired retirement lifestyle, can also make use of the CPF Retirement Planner on the website. CPF Board also provides information to members to help them plan their finances when purchasing a property. CPF Board will advise members on the amount of CPF funds they may use to service their mortgages. CPF Board also provides timely alerts to members when CPF withdrawal limits are reached.

To reach out to segments of the public which do not have access to the Internet, the Board also organises retirement planning seminars and roadshows in the