



Tips for Parents - Languages

A Garden where Scholars Bloom



Language Skills

- **Listening**
- **Speaking**
- **Reading**
- **Writing**

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Listening & Speaking

- Make time each day to have a conversation with your child.

For example, on a school day, ask them about what happened in school. Show interest in their response and develop the conversation from there.

When asking questions, ask "why" or "how" questions so that they have to respond with more than a simple "yes" or "no".

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Listening & Speaking

- Talk about a shared experience, e.g. a television programme/ movie/ book/ news article both of you have watched or read.

Share your opinion about it and encourage your child to share his/her opinion.

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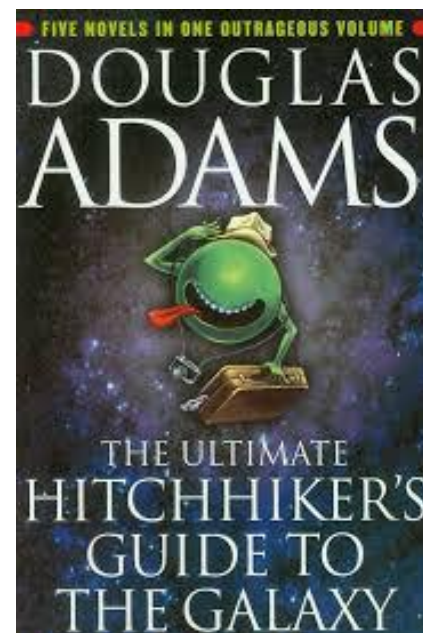
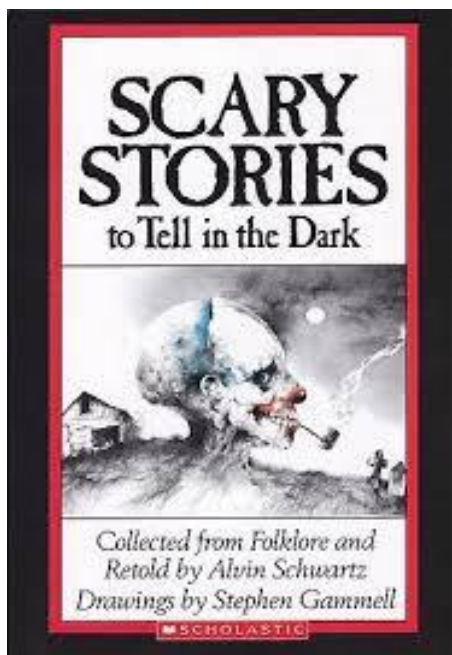
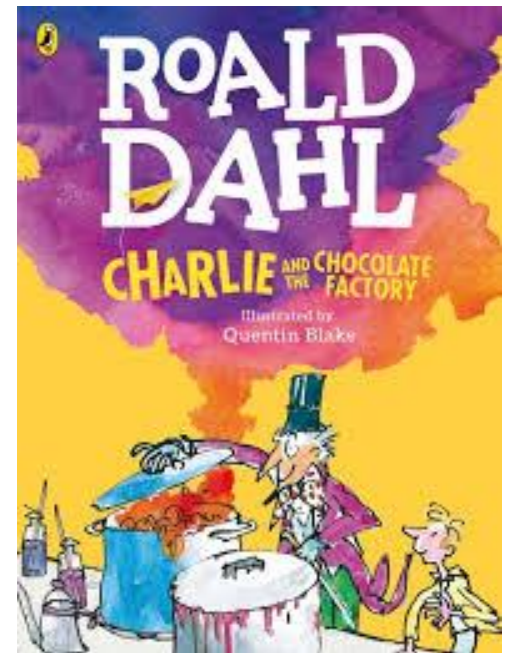
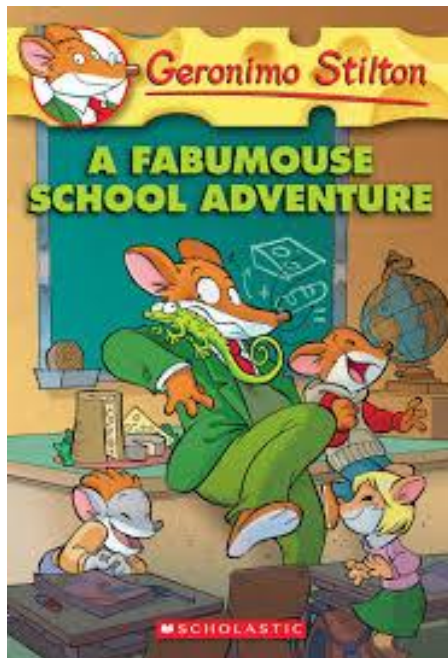
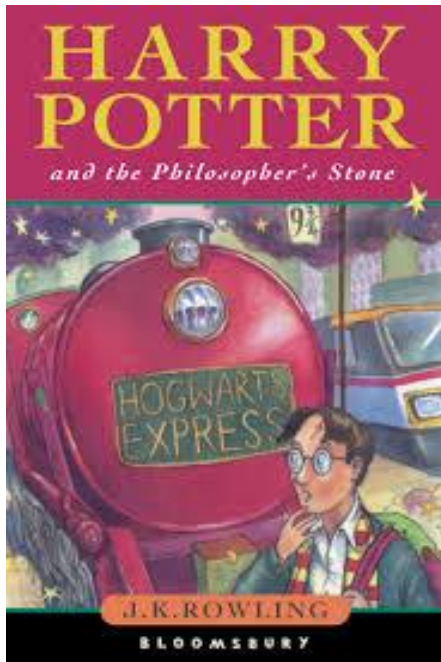


Reading

- Create a space at home where reading materials (books, newspapers, magazines etc) are kept.
- Set aside time for the family to read together.
- Visit the library regularly to borrow books.
- Read widely (various authors/ genres)

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The Big Story •
How S'pore
picked its
Covid-19
vaccines |A6



Sport •
'Safety premium'
gives S'pore edge
in hosting sporting
events |B20



Singapore •
Heartland
shops get
a boost
|B2



THE STRAITS TIMES

Bankruptcy cases at 5-year low amid Covid-19 relief measures

Number of those made bankrupt fell over 40% last year, but could rise as measures wind down

Joyce Lim
Senior Business Correspondent

Even as the Covid-19 pandemic ravages the economy, the number of people who were made bank-

rupt last year sank to the lowest in five years.
Bankruptcy orders tumbled more than 40 per cent to 965 from 1,645 in 2019. Figures from the Law Ministry's Insolvency Office website showed more than 1,600 bankruptcy orders were made annually

between 2016 and 2018. Experts said the drop in numbers could be due to the Covid-19 (Temporary Measures) Act and government support schemes which provided temporary relief for financially stressed individuals.
Lawyer Chia Bam Teck of Chia Wing Chambers said, "Pro-Covid-19, the law allows a deferral of 21 days to pay up on a statutory demand. However, the Covid-19 (Temporary Measures) Act 2020 extends the 21 days to six months. This in effect puts a five-month moratorium on outstanding debts."
The Covid-19 law also eased the minimal debt from \$15,000 to \$60,000 so debtors owing less than \$60,000 are not exposed to threats of bankruptcy, he added.
Last year, bankruptcy applications fell to 2,833 from 3,473 in 2019, reversing an upward trend since 2014.

"The two measures probably account for the drastic drop in bankruptcy applications," said Mr Chia.
Maybank Kim Eng senior economist Choo Hak Bin said bankruptcies could have been far worse if not for the fiscal support and relief measures that also saw "the freezing of creditors' rights in consumer legislation for default until late 2020".
Figures from the insolvency office website also showed corpo-

rate insolvency numbers fell, with 206 applications filed for winding up between January and November last year, down from 368 in the same period in 2019.
Said Dr Choo, "We expect the number of bankruptcies to increase in 2021 as the fiscal support and temporary relief measures are wound down."
He added that such measures can help only firms suffering from a temporary liquidity crunch, "but cannot save firms which are no longer viable in this new normal".
Among the high-profile bankruptcy proceedings last year was a bankruptcy bid filed against local hardware chain Home-First. Reader Law Cheong Kee and his younger brother by joint manufacturers Nippon Paint (Singapore) over a debt of \$500,000.
Mr Nelson Loh, who was behind an audacious bid to buy English Premier League football club Newcastle United last year, was adjudged a bankrupt by the Singapore High Court in December. He had failed to pay an outstanding debt of over \$14 million to DBS Bank.
His cousin Terence Loh is also facing bankruptcy proceedings filed by Maybank over a \$3 million debt.
George (not his real name), a 50-year-old bankrupt, said, "The government relief measures only help to delay the proceedings. Financially distressed individuals would still be struggling to raise enough money to pay their debts amid the pandemic."
He said he filed for bankruptcy as he was unable to pay his debts of over \$300,000 to various banks.
"Some people may think I had chosen the easy way out, but it's not. It was a difficult decision to make. Many companies will not hire me because I am a bankrupt. And I also can't manage a business or act as director of a company."
As at Dec 31, there were 85,269 undischarged bankrupts.
A bankrupt may try to have his bankruptcy status annulled after paying off all outstanding debts. He can also apply to the High Court to grant him a discharge or the court-appointed administrator may discharge him after at least three years of good conduct, provided his debts do not exceed \$500,000 and his creditors do not object.

42 firms fined for breaching Covid-19 safety rules

Rick Vallée

More firms have been penalised for failing to adhere to workplace safe management measures despite repeated calls to make working from home the default and to ensure safe distancing at the office.

Between Sept 28 last year - when the measures were last eased - and Jan 15, there were 42 employers fined for such lapses, the Ministry of Manpower (MOM) said The Straits Times.

The most common violations were firms getting their employees to report to the office, although they could work from home, and failing to put clear safe distancing markers in common areas at the workplace.

MOM fined the 42 companies a total of \$5,310 workplace fines.
This comes after the ministry imposed \$10,000 each on errant employers in June last year, and ordered seven workplaces to shut for lapses.

REMITTE MORE INFO continued on A2

WHO investigation team visits Wuhan market



Members of a World Health Organisation (WHO) team arriving yesterday at Huanan wholesale seafood centre in Wuhan, the capital of China's central Hubei province. The market was where one of the first clusters of Covid-19 infections was found in late 2019. Chinese officials had in the early stages of the pandemic, identified wild animals sold there as a likely source of the outbreak. The WHO team has a remit to explore how the virus jumped from animal to human, but details of its itinerary are thin, with international media kept firmly at arm's length. PHOTO: AGENCY FRANCE PRESSE SEE THE BIG STORY • A2

CPTPP • UK seeking to join free trade bloc

Britain will apply to join the Comprehensive and Progressive Agreement for Trans-Pacific Partnership (CPTPP) - a trading bloc of 11 Pacific Rim nations including Japan, Canada and Australia.

The announcement comes weeks after it left the European single market with its departure from the European Union.

The 11 members of the CPTPP account for about 13 per cent of global gross domestic product, worth \$510.6 trillion (\$64.1 trillion), and the pact removes most tariffs between members.

SEE THE STORY • A2

SINGAPORE SPORTS
 SINGAPORE AIRLINES
 SINGAPORE POST
 SINGAPORE POLICE FORCE
 SINGAPORE FIRE DEPARTMENT
 SINGAPORE COAST GUARD
 SINGAPORE MARITIME PORT AUTHORITY
 SINGAPORE LAND AUTHORITY
 SINGAPORE ENVIRONMENT AND NATURE CONSERVATION
 SINGAPORE NATIONAL ENVIRONMENT AGENCY
 SINGAPORE NATIONAL PARKS BOARD
 SINGAPORE NATIONAL HERITAGE BOARD
 SINGAPORE NATIONAL LIBRARY BOARD
 SINGAPORE NATIONAL MUSEUM
 SINGAPORE NATIONAL SCIENCE MUSEUM
 SINGAPORE NATIONAL CENTRE FOR THE PERFORMING ARTS
 SINGAPORE NATIONAL THEATRE
 SINGAPORE NATIONAL YOUTH COUNCIL
 SINGAPORE NATIONAL COUNCIL FOR THE ELDERLY
 SINGAPORE NATIONAL COUNCIL FOR THE DISABLED
 SINGAPORE NATIONAL COUNCIL FOR THE DEAF
 SINGAPORE NATIONAL COUNCIL FOR THE BLIND
 SINGAPORE NATIONAL COUNCIL FOR THE MENTALLY RETARDED
 SINGAPORE NATIONAL COUNCIL FOR THE PHYSICALLY HANDICAPPED
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【本報訊】新加坡政府最近公布，將修改《公司法》及《公司法（修改）法案》，以加強對股東權益的保護，並提高公司的透明度。此外，政府亦將引入新措施，以協助中小企業在國際市場上發展。這些措施包括簡化公司註冊程序，以及提供更具吸引力的稅務優惠。政府表示，這些改革將有助於提高新加坡的商業競爭力，並吸引更多外國投資。

从在家办公到进军海外



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Berita Harian

Sebuah koran nasional lebih ramai.

Kajian baru dedah klan ramai

Untuk negara lebih maju, perkhidmatan awam perlu lebih mampan & berkesan.

Perkhidmatan awam perlu lebih mampan & berkesan.

Apa benar politik dalam kerajaan?

தமிழ் முரசு

TAMIL MURASU VOICE OF THE COMMUNITY

<p>நிபந்தனை</p> <p>சிறைகளில் 17 சிறைகளில் 2</p>	<p>இடம்</p> <p>சென்னை</p>	<p>புத்தகம்</p> <p>தமிழ் மொழி கற்றுக் கொடுக்கிறது</p>	<p>புத்தகம்</p> <p>தமிழ் மொழி கற்றுக் கொடுக்கிறது</p>	<p>2014 ஒப்பீடு</p> <p>தமிழ் மொழி கற்றுக் கொடுக்கிறது</p>
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www.tamilmurasu.com | 0439 8600091 | தமிழ் முரசு | 24 மார்ச் 2014 | சென்னை | 80 பக்கம்

பலி நான்காக அதிகரிப்பு; எண்மர் கைது

சென்னை நகரில் நான்கு பால்களில் பலி நான்காக அதிகரிப்பு. எண்மர் கைது.

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அதிரடி போலீஸ் படை, மீறும் 10 சிறை ஓரம் இரண்டில் கைது.

சென்னை நகரில் நான்கு பால்களில் பலி நான்காக அதிகரிப்பு. எண்மர் கைது.

THE STRAITS TIMES





Writing

- Writing tasks
(shopping lists, telephone messages, appreciation notes)
- Letters/ Emails
- Reviews
- Diary/ Journal

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Remember....

- Speaking/ Listening- Have genuine conversations



chat



interview

- Reading/ writing for pleasure



discuss with them and solicit their opinion



test them on the information in the story

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Making Learning Fun



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Singapore Student Learning Space <https://vle.learning.moe.edu.sg/login>

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SINGAPORE

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