

# AS YOU ARE, NOW

A guidebook for the elderly and their caregivers

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This publication is intended for general public guidance and to highlight issues. It is not intended to apply to specific circumstances or to constitute legal advice.

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## Foreword

Dear Reader,

With an ageing society, we must ensure that our elderly and their caregivers are aware of the support structures and programmes available to them. I am heartened by the thoughtfulness of this Guidebook.

“As You Are, Now” serves as a useful companion when navigating the personal, financial and legal complexities that come with getting older. It is the result of close cooperation and dedication from multiple stakeholders, spanning across Government agencies, community partners as well as members of the public.

As we strive to provide services to the vulnerable in a more coordinated and sustainable manner, resources such as this Guidebook play an important part in ‘last mile delivery’ to ensure that correct and relevant information reaches the very people whom they are intended to benefit. We welcome more of such initiatives from the community. To the RHT Rajan Menon Foundation, congratulations on your good efforts and keep up the work.

**Mr Desmond Lee**  
**Minister for Social and Family Development**  
**Second Minister for National Development**

Dear Reader,

Seniors in Singapore can enjoy a fulfilling life. The key is to keep healthy, as well as be aware of the challenges ageing can, and will, bring.

This Guidebook is a labour of love spearheaded by RHT Rajan Menon Foundation and should go some way to enable our seniors to lead a fruitful and peaceful life. As the axiom goes, “To be forewarned is to be forearmed”.

The topics have been carefully chosen. Written by a team of dedicated professionals who volunteered their time and expertise, it is a practical and sensible repository of information for our seniors to draw on. My hope is that this book will be widely circulated and well-read to serve the purpose for which it was published.

I encourage you to read it thoroughly and keep it in a handy place for future reference.

Age gracefully, be prepared and enjoy life.

From a fellow emerging Senior who is now 64 years old,  
**Associate Professor Ho Peng Kee**  
**Patron of RHT Rajan Menon Foundation**

INTRODUCTION:

## Why this guidebook is important for you

Average life expectancy in Singapore and many parts of the world has been increasing steadily over the years, meaning that people can expect to live longer today.

While you may be capable of dealing with issues you face at the present, that may very well change as you age.

Laws and government policies have been implemented in recent years to help individuals deal with the challenges of ageing.

This guidebook serves to help you understand and plan the steps to take as you or your loved ones enter the golden years.

Different needs for a different age

### Plan Ahead

Your future is your responsibility.

A thorough and holistic plan is important to a more secure, peaceful and satisfying future for you and your family members.

Take charge of your personal matters and finances. Have you considered how will your monetary assets be divided?

What about in the event that you become unable to make decisions? These are some of the questions you should be addressing now when you are able to make decisions.

The law empowers you to take charge of your future affairs.

### Your Wealth

By having a clear plan on your wealth, you can be assured that you, as well as your loved ones and dependants, will be adequately taken care of in the future. There are three areas which you should look at: **personal welfare management, family law issues and financial wealth management**. These areas are covered in Chapters 1 to 3.

Personal  
Welfare Management

Family Law  
Issues

Financial  
Wealth Management

### Buying Products or Services

You should exercise care when you enter into contracts, so that you are not taken advantage of when you buy products or services. This topic is covered in Chapter 4.

### Medical Care

Medical care will also be an increasingly important consideration as you age. Chapters 5 and 6 provide the elderly and caregivers with a general introduction to basic first aid and dementia.

### Home Monitoring and Road Safety

As you age, you will encounter various challenges relating to your physical mobility, whether indoors or outdoors. Home monitoring and road safety matters are covered in Chapters 7 and 8.

ONE:

## Personal Welfare Management



As you age, you may face issues relating to your health, both physical and mental.

**Mental health issues**, which are often underestimated and overlooked, can make decisions challenging for yourself. They may arise either naturally as you age or through an accident or illness at any point in time.

**Physical health** problems could cause suffering at the tail end of your life, which everyone would hope to avoid.

You should know that laws exist to help you address or reduce some of these problems, so that your wishes are carried out in the future if you should lose the ability to make decisions for yourself.

Mental  
Capacity Act

Laws on  
Personal Welfare  
Management

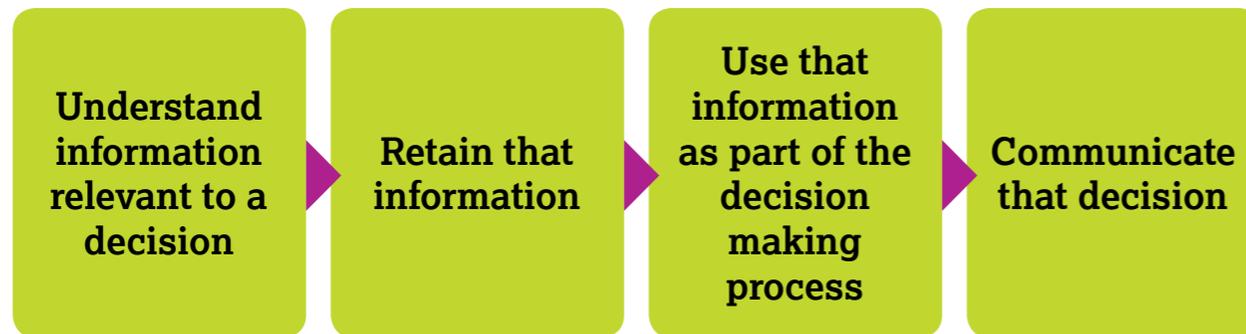
Advance Medical  
Directive Act

## Mental Capacity Act

The Mental Capacity Act allows you to choose trusted person(s) to make decisions on your behalf in the event you lack mental capacity and are unable to do so yourself. These decisions should be in your best interests, especially when it comes to life-changing decisions.

Lack of mental capacity refers to the inability to make a decision relating to a matter at the relevant time due to an impairment of the mind. This may result from a stroke, brain injury or dementia.

This flowchart demonstrates the process of making a decision.



To cater for a scenario where you may lose the ability to make decisions, you can appoint a person(s) as a representative (Donee) for yourself (Donor) under a Lasting Power of Attorney (LPA).

The LPA grants the Donee authorisation to make decisions on your behalf in the event you lose mental capacity. The decisions relate to both your personal welfare such as day-to-day care, as well as your property and affairs. After you have chosen your Donees, you will need to visit a certificate issuer to ensure that the Donor understands the purpose of the LPA and does not make it under pressure or duress. There are 3 groups of professionals who can issue an LPA certificate – (a) accredited medical practitioner, (b) lawyer, and (c) psychiatrist. Thereafter, the completed LPA should be submitted to the Office of the Public Guardian (OPG) by post. If the LPA is in order and there are no valid objections in the mandatory 6 week waiting period, the LPA will be registered.

However, a Donee cannot make decisions concerning the donor's marriage, religion, Advanced Medical Directive and donation of body parts. A Donee should also not make decisions if he knows that the Donor is able to make that decision.

There are also specific restrictions on each type of Donee. For example, a **property and affairs Donee** is not allowed to execute a will, or to execute or cancel a CPF nomination, while a **personal welfare Donee** cannot make any decision regarding the carrying out or continuation of life sustaining treatment on the Donor.

In the event that you have lost mental capacity but do not have an LPA, your family members would need to apply to court to appoint your Deputy to make decisions on your behalf.

You must put some thought into appointing a trustworthy Donee and drafting a clear LPA so that you can ensure your Donee exercises his decision-making powers for you responsibly in accordance with your wishes and desires.

You can cancel the LPA at any point before you lose mental capacity. If you have mental capacity and wish to make changes to the LPA, eg change the Donee(s), change the powers granted, you would need to revoke the existing LPA for a fee and make a new LPA.

The OPG will investigate claims or complaints about the way in which a Donee of an LPA exercises his powers.



### Advance Medical Directive Act

Apart from mental health issues, you should be mindful of physical ailments as well. While we all pass away eventually, some of us may prefer not to receive medical treatment which may extend our suffering.

The Advance Medical Directive Act allows for the creation of an **Advance Medical Directive** (AMD), a document that you sign while you still have mental capacity.

This document informs your doctor that you do not wish to receive any life-sustaining medical treatments to prolong your life in the event you become terminally ill.

However, this does not include end of life care, which means that the pain will still be managed and your quality of life will not decline in your twilight years.

Thus, your suffering will not be prolonged and your doctor will let you pass away naturally.

Anyone of the age of 21 and above who has mental capacity can make an AMD free of charge.

AMD forms are available at polyclinics, hospitals and the Ministry of Health website. The AMD document is confidential and only individuals authorised by you in writing will know.

It is vital to note that AMD and euthanasia are very different.

An AMD does not authorise a doctor to accelerate death but merely allows the process to take a natural course while managing the pain.

This means that you will only pass away when you are meant to, no sooner, no later.

Muslims are allowed to undertake the creation of an AMD in accordance with the provisions of the Advance Medical Directive Act.

TWO:

## Family Law Issues

In your twilight years, you may be contemplating, or be subject to, a divorce.

It is important to start planning for such a situation while both parties retain their capacity to make informed decisions.

There are two main family law issues: **grey divorce and abuse**.



### Grey Divorce

While most of us do not think that a marriage will fail, the reality of marriage is that even in the longest lasting of unions, a divorce may occur. Unfortunately, it has become more common for marriages lasting for many years to fall apart.

Separation and infidelity are common reasons for grey divorces.



It may be difficult to manage complicated details in a divorce without legal assistance.

There are some features unique to grey divorces that require special attention.

Taking notice of these details now will help you make the best decisions for yourself should this unfortunate event occur.

The considerations and priorities of older persons differ greatly from those of younger couples.

Preservation of life savings to pay for long-term care is an area to focus on.

Receiving support and setting aside funds for children are among the priorities.

In deciding upon the division of assets, relevant factors, which include direct, indirect and non-financial contributions, will be taken into consideration.

You can also apply for maintenance during and at the conclusion of divorce proceedings.

If you are thinking of a divorce, consider revising your will. This will ensure that if you pass away before the completion of the divorce, your assets go to those of your choice. This also includes giving thought to the distribution of your CPF funds and insurance policies.

Likewise, it is vital to take a clear position on your insurance policies.

If you do not remove your ex-spouse as a beneficiary of your life insurance policies, he or she could inherit your assets.

Do seek advice from your lawyer to safeguard your interests in the event of a divorce.

## Abuse

**Abuse** is also a problem you may face.

Different aspects of abuse include neglect, violence and financial abuse.

If you are on the receiving end of abuse, you should seek help as early as possible.

One place that you can go to for advice is any of the Family Service Centres located in your neighbourhood.

Protection can be sought when distress or harm is caused to an older person.

The Women's Charter offers avenues of help if you are subjected to violence at home. For example, a victim of abuse (of either gender) can apply to the Court for a Protection Order to restrain the abuser.

In more serious cases of abuse involving harassment and physical violence, you can lodge a police report against the abuser.

However, seniors usually do not report their children to the police for various reasons, including a fear that their children will be jailed.

In some situations, the elderly may suffer neglect and financial abuse when their working children fail to support them financially. If you are 60 years old and above, and find yourself in this unfortunate situation, the Government has set up an independent Tribunal for the Maintenance of Parents to deal with such matters. You can apply to the Tribunal to consider your case. In appropriate cases, the Tribunal will order the elderly person's children to pay their parent a monthly allowance or provide some other form of regular financial support.

The Family Justice System has made it easier for you to receive legal help should you require it.

For example, it will be easier to apply for maintenance from your children should you require it.

Knowledge of the above rights can help you live a comfortable life in your golden years.

## Protection of Vulnerable Adults

A new law known as the Vulnerable Adults Act has been passed in 2018 to protect vulnerable adults who experience or are at risk of abuse, neglect or self-neglect. More information about the protection of vulnerable adults can be found below.

## Who is a vulnerable adult?

A person who is 18 years of age and older and is by reason of mental or physical infirmity, disability or incapacity, incapable of protecting himself or herself from abuse, neglect or self-neglect.

### Recognise vulnerable adult abuse

The abuse of a vulnerable adult occurs when a person or caregiver in a position of trust or control, acts, or fails to act in a way which puts the safety, health or well-being of a vulnerable adult at risk. It can be a single act, or it can occur over a period of time.

### Look out for the signs

#### Physical Abuse:

Physical abuse causes physical pain or injury or death to the vulnerable adult, and can be inflicted through various acts such as beating, pushing, choking, misusing medication, using wrongful restraints, or any methods that limit a vulnerable adult's freedom to move or confine a vulnerable adult against his/her will. You may notice a history of unexplained and multiple injuries at different stages of healing, delay in reporting and obtaining medical treatment, unexplained hair or weight loss and injuries.

#### Emotional & Psychological Abuse:

Emotional or psychological abuse of the vulnerable adult can result from threats, humiliation, insults, bullying, harassment or attempts to isolate the vulnerable adult from family and friends. You may notice the vulnerable adult becoming highly anxious or withdrawn from family and friends, having depression or sleep problems, and experiencing suicidal tendencies or behaviour.

### Sexual Abuse:

Sexual abuse happens when the vulnerable adult is forced to take part in sexual activity against his or her will, or when he or she is unable to give consent due to the lack of mental capacity. Exposure to pornography and sexual language are also forms of sexual abuse. Visible signs may include stained undergarments, pain, itching or injuries in the genital areas.

### Neglect:

Neglect refers to situations where the vulnerable adult's essential care needs are not met, such as food, housing, clothing, physical and medical care, and financial support. A vulnerable adult who is neglected may be observed to have poor nutrition, poor hygiene, dirty or inadequate clothing, and poor medical follow-up.

### Financial Abuse:

Financial abuse occurs when a person in a position of trust takes advantage of the vulnerable adult's money or resources for personal gain. This may include theft, fraud, or putting pressure on the vulnerable adult to make or change a will, transfer property or make other transactions. There could also be unexplained withdrawal of money from a vulnerable adult's bank account or denial of access to the vulnerable adult's own property or funds.

### Where to get help?

You can seek assistance from any of the Family Service Centres (FSCs) for counselling and support related to family violence or other family concerns. You can also contact any of the following Family Violence Specialist Centres (FVSCs) which provide more specialized counselling and help related to family violence.

More complex cases may be referred to the Adult Protective Service (APS) under the Ministry of Social and Family Development (MSF). The Vulnerable Adults Act allows the Government social services to intervene, assist and protect vulnerable adults when family and community interventions are inadequate.

If you are concerned about safety, you may wish to explore applying for a Personal Protection Order (PPO) under the Women's Charter. You may wish to apply for a PPO via the iFAMS online system or directly at the Family Justice Court. You can also make a complaint through a video-link facility at any one of the FVSCs.

Should there be any incidents which threaten the safety of anyone in the household, including yours, please contact the Police immediately at **999**.

### Contact details:



#### ComCare Call

 1800 222 0000

#### Family Violence Specialist Centres

##### PAVE

 Blk 211 Ang Mo Kio Ave 3 #01-1446 Singapore 560211

 6555 0390

##### TRANS SAFE Centre

 Blk 410 Bedok North Ave 2 #01-58 Singapore 460410

 6449 9088

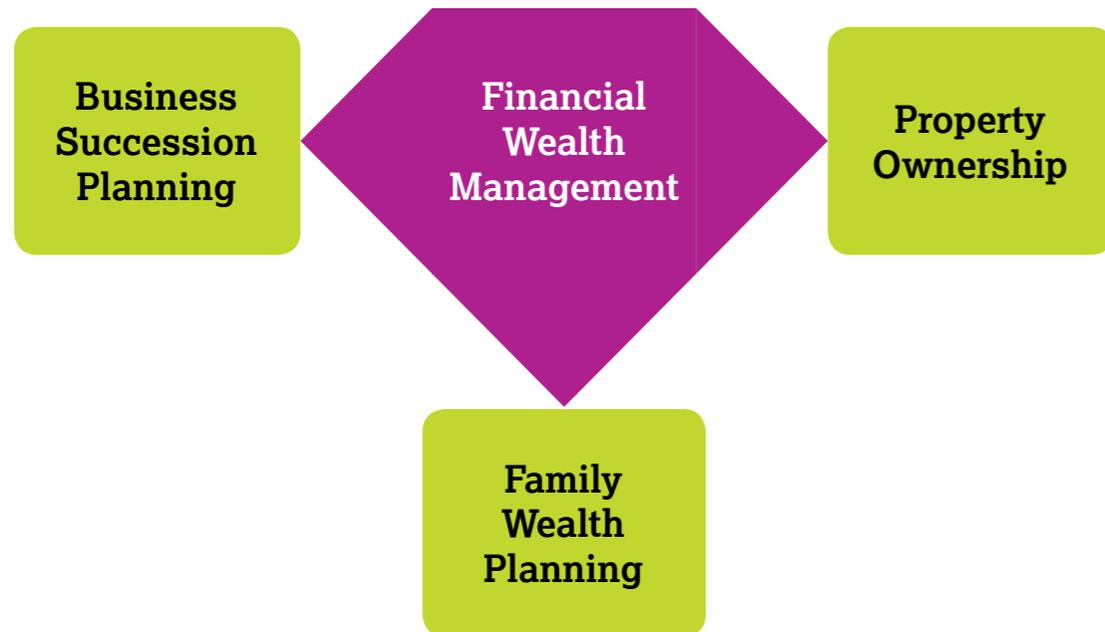
##### Care Corner Project StART

 Blk 7A Commonwealth Ave #01-672 Singapore 141007

 6476 1482

THREE:  
**Financial Wealth Management**

There are several types of wealth management: **business succession planning, family wealth planning and property ownership.**



**1. Business Succession Planning**

The continuity of a family business is often an area of concern for many business owners.

Having a clear, detailed and legally binding plan on succession will not only protect your legacy as a business owner but also bring about stability to your business and employees as a whole.

It is important to start planning early as there are many aspects to a business succession plan that have to be properly considered. This will in turn determine the form of business structure that the succession will take.

The family business can be managed through various wealth management structures, namely a private company, a private family trust, a will trust or a special needs trust.



**The primary objectives of business succession are to ensure the continuity of the business, that loved ones and dependants are taken care of financially, as well as to optimise wealth accumulation.**

### Private Company

A **private company** such as a **family office** can administer your assets in accordance with your wishes, where the main objective is the distribution of your personal assets over a long term, rather than for commercial or charitable activities.

It functions as a separate legal entity.

Certain benefits of doing business succession planning through a private company include:

- It gives you the choice to decide how much of your business each beneficiary receives.
- It provides stability for the long term by protecting your family business wealth.
- You will get to retain control over the private company allowing you proper management.

### Private Family Trust

A **private family trust** and by extension a **private trust company** (PTC) refers to an entity that has been handed ownership of your assets.

The PTC solely holds and administers your assets for the benefit of your family. A PTC may provide trust services to one trust or a specified group of trusts.

This allows for the preservation and continuation of your financial affairs while you still retain control over the trust.

Below are some benefits offered to you should you choose to use a PTC:

- A PTC is exempt from the licensing requirements of the Monetary Authority of Singapore (MAS) because it only provides services to you and your family. However, it must engage a licensed trust company to carry out trust administration services for the purposes of conducting the necessary checks to comply with any written directions issued by the MAS.
- You or your loved ones can actively manage these assets by being appointed to the board of directors of the PTC. This is useful especially if your family knows the long term plans of the family business and wishes to have a high degree of control in managing the family business, but also have the benefits of these assets held by a trust.
- Certain types of income received from PTCs can be exempted from tax, allowing for the retention of assets in the family.

### Will Trust

A **will trust** refers to the creation of a trust upon your death as specified in your will.

This means that the trust you create will only be effective upon your death.

The “executor” (male) or “executrix” (female) of your will ensures that the contents of your will (i.e. your wishes) are carried out. They are typically appointed as trustees under your will. Preferably, more than one executor/executrix/trustee should be appointed. The persons chosen should be over 21 years of age and of sound mind. In addition, they should be responsible and willing to take on the role.

Ideally, they ought to be told that they have been appointed as your executor/ executrix/trustee, and should know where to locate the original copy of your will in the event of your death.

A trust company may also be appointed as an executor of your will. Upon your death, the trust company will apply to the court for probate of the will and, if probate is granted, will exercise all the powers and duties of an executor.

On the whole, it is important to note that planning early is important in ensuring the long term stability of your business. You should also review your plan continually.

### Special Needs Trust

An example of a **special needs trust** is one that is administered by the **Special Needs Trust Company Limited** (SNTC), which serves people with special needs. This includes but is not limited to, dementia, autism, Down Syndrome or other mental disabilities.

SNTC is supported by the Ministry of Social and Family Development and is overseen by a board of volunteers from the legal, medical and financial professions.

SNTC's case managers (who are trained in social work) help caregivers develop a care plan based on their dependants' needs and preferences. When the caregivers pass on, the care plan will guide SNTC on how the trust funds should be utilised in the dependant's best interests. All this is done at affordable, highly subsidised fee.

An SNTC trust ensures the gifts that you have set aside for your loved ones under your will, insurance and CPF savings nominations are safeguarded. The money is also guaranteed by the Government as the fund is managed by the Public Trustee. The financial affairs of your loved ones will thus be well taken care of.

SNTC also intends to launch a new service soon that helps the elderly with no family support to plan for the day they lose mental capacity. Clients of this new service can indicate their wishes and preferences regarding their future care, and appoint a donee. Alternatively, they can provide SNTC with a list of deputies that SNTC should work with should they lose mental capacity. In the event they lose mental capacity, SNTC will help implement their wishes, and set up an SNTC trust so that their financial affairs can be taken care of.

## 2. Family Wealth Planning

### Will Creation

A will can be made to distribute your wealth among your family members.

A will is a legal document that sets out your instructions on how, by whom and in what manner, your disposable assets would be distributed after your death.

A valid will saves time and costs and removes doubts that arise with respect to ownership of your assets upon death.

Under Singapore law, you may make a will upon reaching 21 years of age while still retaining mental capacity.

This is best done in consultation with your lawyer.

When planning your will, some important considerations are:

- Your Religion
- CPF Monies
- Jointly Held Assets
- Insurance Policies

As each individual situation is unique, it is best to consult your lawyer when drawing up your will, so that your wishes can be accurately carried out.

A properly drafted will, which states your intentions clearly, can help avoid legal disputes on your estate and preserve family harmony.

For Muslims under the Administration of Muslim Law Act, Muslims residing in Singapore can only distribute their property by will in accordance with the Islamic law.

### Safeguarding Financial Security

Safeguarding your financial security is important as you age.

With rising costs, falling into debt makes you financially insecure and more likely to be affected negatively in an economic downturn.

Threats to your financial security may result from **gambling, Internet scams and investments**.

### Gambling

Gambling debts will affect your financial well-being. Your family is also likely to be affected by your financial problems.

Borrowing money from your family and friends to settle your gambling debts can affect your relationships with them.

If you borrow money from licensed moneylenders, you may have to pay administrative fees, high interest rates and any late payment charges.

If you are a problem gambler, you can seek help from:



### National Council on Problem Gambling



1800 6 668 668



[www.ncpg.org.sg](http://www.ncpg.org.sg)

### Internet Scams

With increasing usage of smartphones and the Internet among the elderly, they are especially vulnerable to scams conducted through the Internet. Such scams may involve the elderly transferring funds to strangers for various reasons.

You should be alert to the possibility that requests for funds through the Internet may not be genuine.

Practicing cyber safety will help you to protect your finances. More information can be found at:



### Cyber Security Agency of Singapore



[www.csa.gov.sg/gosafeonline](http://www.csa.gov.sg/gosafeonline)

Another instance whereby you can lodge a police report is when you think you may have been a victim of a scam.

Common scams include authority impersonating scams, where the impersonator claiming to be an officer from a particular government agency may falsely accuse you of committing a crime and ask you for personal information such as your bank account details, or to transfer money to a third-party account.



### National Crime Prevention Council's Anti-Scam Helpline



1800 722 6688



[www.scamalert.sg](http://www.scamalert.sg)

### Investments

With age, you may no longer be able to take on a job you used to do or earn as much as before.

Investments may be an attractive way to grow your capital and give you better financial security.

However, there are risks involved in investments. For example, the value of your investments may fall in an economic downturn.

Before investing your hard-earned retirement savings, always seek the advice of a qualified financial advisor.

### 3. Property Ownership (Manner of Holding of Properties)

As time passes, home and property ownership will change and is an area that can create complications.

Being prepared in advance with the knowledge of what can be done regarding the ownership of your home can help you plan better.

Where there is more than one owner, property ownership in Singapore broadly falls under two categories: **joint tenancy and tenancy-in-common**.

The type of tenancy and where applicable, the share of ownership, will be clearly recorded on the title deed of the property.

This will be relevant to you when questions relating to the ownership of property arise.

Tenancy-in-common	Joint Tenancy
Owners' shares will be transferred to the relevant beneficiaries identified in their will upon their passing.	All the owners have equal interest in the property.

Tenancy-in-common	Joint Tenancy
This means that your share of the property will be passed on to your children if you stipulated that in your will.	This means that if any one of the joint owners passes away, his interest of the property passes on to the remaining owners of the property.  This passing on will take place even if the deceased owner made a will to identify the beneficiary whom he wishes to pass his shares on to.

Being aware of the existing manner of home ownership can help you decide if you need to take any action to safeguard against future events.

Being able to take action where needed will let you have peace of mind regarding your loved ones' housing needs.

Category	Tenants in Common	Joint Tenancy
<b>Shareholding</b>	Need not be equal.	Each owner has an equal interest.
<b>Right of survivorship</b>	Right of survivorship does not apply.  The deceased owner's entitlement in the property passes on to his estate.	Right of survivorship applies.  Upon the death of an owner of the property, the deceased owner's share in the property passes to the other owners of the property.

Category	Tenants in Common	Joint Tenancy
<b>Death</b>	Upon the death of a co-owner, the property can only be dealt with by a personal representative of the deceased co-owner.	Upon the death of a co-owner, the surviving co-owner has the rights to deal with the property.
<b>Conversion</b>	Where the shareholding is equal, the tenancy-in-common can be converted to a joint tenancy by registering a declaration at the Singapore Land Registry.	By way of severance, a joint tenancy can be converted to a tenancy-in-common in equal shares by registering a declaration at the Singapore Land Registry.

Apart from the manner in which the property is owned, financial considerations should also be properly planned if these properties still have mortgages and are not fully paid.

In this regard, besides a traditional mortgage, another option is a reverse mortgage where the borrower does not make repayments to a financial institution (FI) but receives a lump sum or monthly payment from the FI while he continues to live in his home. However, the reverse mortgage option has not been popular in Singapore because certain requirements must be satisfied to qualify for a reverse mortgage and the risk of losing the home exists

FOUR:

## Entering into Contracts

Contracts are part of our daily lives.

We enter into contracts with other people in many situations, whether it is seeing a doctor, buying a house, shopping for groceries at the supermarket or on the Internet.

You should bear in mind the following points when entering into contracts with third parties.



### Caveat Emptor – Let the Buyer Beware

A seller is not expected to guarantee the quality of his product; it is for the buyer to check the product quality – if the buyer does not, the buyer bears the risk that the product may turn out to be defective. This is known as “caveat emptor”, which means let the buyer beware.

It can be difficult for elderly persons to find out information or know what to ask about a product they wish to buy. The general contract law provides some protection for buyers, for example, buyers can hold sellers liable for making misleading statements about their product.

Also, the Sale of Goods Act provides for certain terms in contracts for sale of goods such as requiring goods to match their description and to be of satisfactory quality.

### Be careful before you sign on the dotted line.

Generally, once you have signed a contract, you are bound by its terms.

You cannot then claim that you were not aware of the terms of the contract or did not intend to sign the contract.

This applies even if you did not read the contract before signing it or if you cannot read English, so long as you knew that what you were doing was to sign a contract.

Therefore, before you sign any contract, you should:

- Know what you are signing.
- Ask for the document to be read out to you if you are unable to read.
- Ask for the document to be translated or interpreted to a language that you are able to understand.
- Where possible, seek legal advice.

It is best to seek legal advice before you:

- Contribute an amount to an investment scheme that promises incredibly high returns with minimal risks;
- Sign a document that will result in the sale or mortgage of your home; or
- Buy an untested product that is not suitable for your needs and is highly expensive.

It is in very limited situations that you can claim you should not be bound by the contract. One example is where an illiterate person signs a document (e.g. a guarantee) that is substantially different from the document that he believed it to be (e.g. a contract for the sale of goods). In that situation, the illiterate person may not be bound by the guarantee if he had not been careless in signing the guarantee.

### Are you signing the contract of your own free will?

It is common for elderly persons to be subject to influence and persuasion before entering into a contract. The law recognises a number of situations where such influence and persuasion can cross the line and render the contract invalid.

#### Duress

Sometimes, a person may be forced to enter into a contract under a threat of physical harm or through inappropriate commercial pressure.

Where a contract is entered into under duress, it is invalid.

Therefore, you should be mindful of being pressured into signing a contract which you do not wish to sign.

#### Undue Influence

Undue influence occurs when one party takes unfair advantage of the trust and confidence which another party has in him by virtue of their relationship. A contract is invalid if one party enters into it under the undue influence of another party.

Under the law, undue influence may occur in the following relationships:

- Parent and child
- Trustee and beneficiary
- Lawyer and client

One way to avoid being a victim of undue influence is to ensure that independent and competent legal advice is obtained before entering into a contract.

### Unconscionable Bargain

An unconscionable bargain occurs when one party consciously intends to take advantage of another party who is from a low-income group or is not well-educated, in a morally wrong way.

An example of a possible unconscionable bargain is when an elderly tenant with only a primary school education is persuaded by his landlord to sell his possessions to the landlord at a significant undervalue, without the benefit of obtaining independent legal advice.

As with undue influence, it is best to seek independent legal advice before entering into any potentially disadvantageous transaction with a party who has stronger bargaining power.

### Is your contract protected by the law?

To protect vulnerable people when they enter into contracts, Singapore law provides certain protections for them. Some examples are provided below.

1. The Consumer Protection (Fair Trading) Act (commonly known as 'Lemon Law') sets out a list of specific unfair trade practices and allows consumers to seek civil remedies against errant businesses, suppliers and traders. The Consumers Association of Singapore (CASE) has provided helpful advice and guidance for consumers on their website [www.case.org.sg/consumer\\_guides.aspx](http://www.case.org.sg/consumer_guides.aspx).
2. For insurance policies and other similar products, the MAS requires that insurance companies offer a 14-day 'free look or cooling-off period'. During this period, consumers may review, and cancel their policies for a full refund of their premiums less medical and other expenses they have already incurred. The MAS also imposes a 7-day 'cooling off-period' for investment products. This enables investors to cancel their investment without having to incur sales charges or commissions.
3. Often, businesses may attempt to exclude or limit their duties and liabilities under the contracts by inserting exclusion clauses. The Unfair Contract Terms Act protects consumers by making such exclusion clauses invalid, for example, where death or personal injury results from the negligence of the business.

FIVE:

## Guide to First Aid for Caregivers

This chapter is contributed by the Singapore Red Cross and serves as an introduction to medical care for the elderly. It is meant to provide caregivers for the elderly with basic information and knowledge in identifying, planning and managing an emergency situation at home.

As a caregiver in first aid, take note that your skills and knowledge have limitations. When an emergency occurs, identify yourself, get permission and explain the help to be given. Your responsibilities begin when you arrive at the scene and continue until medical aid arrives or when the casualty recovers. Elderly patients have different first aid needs from their younger counterparts. Thinner skin, brittle bones and other factors make providing first aid for the elderly more complicated



### Introduction to First Aid

The definition of First Aid is **immediate** help given to a person who is injured or has suddenly taken ill **before the arrival of medical aid**.

### Aims of First Aid

As a First Aider, remember you are to:

1. **Preserve** life by performing resuscitation skills when necessary.
2. **Prevent** the injury from worsening by providing first aid to minimise further complications.
3. **Promote** recovery by ensuring the casualty is comfortable. Monitor the condition till medical help arrives.
4. **Provide** comfort and relief by reassuring the casualty.

### Principles & Practice of First Aid

Your role as a First Aider will be to:

- **Sustain** life by performing Cardio-Pulmonary Resuscitation (CPR) if necessary.
- **Organise** care and prioritise injuries.
- **Get help** by calling the Ambulance at 995 and ask for an Automated External Defibrillator (AED) and a First Aid Kit if available.
- **Observe and monitor** the casualty till medical help arrives. Avoid leaving the casualty alone or unattended.

## Personal Safety

Briefly observe the environment and the situation; make sure everyone is safe and try to prevent others from becoming injured. You might worry about becoming infected by the casualties whom you treat. In order to reduce this probability, you should follow the standard protocols:

- Wear a pair of disposable latex gloves and medical mask when attending to a casualty.
- Protect yourself from being hurt by sharp objects.
- In the case of treating severe bleeding, avoid coming into contact with bodily fluids such as blood as much as possible.
- In the case of giving mouth-to-mouth ventilations, you should use a pocket mask or face shield.
- After treating the casualty, wash your hands thoroughly with soap and dispose of all used first aid equipment.

## Preventive First Aid

Most accidents or sudden illnesses surprisingly occur at home. In most cases, human error and carelessness are the major causes behind the accidents. This is why preventive measures are important. Preventive first aid refers to the efforts to make our home, community or workplace a safer place. It also includes any efforts to change our lifestyle so as to minimise the risk of medical emergencies such as cardiac arrest or stroke.

## Recognising Medical Emergency Situation

An emergency is a situation that requires immediate attention and action. A **medical emergency** is a sudden illness that **requires immediate medical attention**. It is essential for you to recognise a medical emergency situation. As a general guideline, seven signs of a medical emergency are:

1. Sudden or severe pain, including chest pain
2. Breathing difficulty or shortness of breath
3. Uncontrolled bleeding of any kind
4. Sudden confusion or disorientation
5. Sudden dizziness, numbness, weakness or vision change
6. Coughing or vomiting of blood
7. Continuous vomiting or diarrhoea

Keep a list of all the medications that your loved ones take with the recommended dosage and special instructions if any. Learn to operate and use any medical equipment such as the AED, oxygen concentrator, nebulisers or inhalers that your loved ones may need in an emergency and keep the contact details of the service providers or suppliers on hand.

For the elderly person, it is also important to prepare yourself physically and emotionally. You need to be aware of psychological health and be able to recognise stress, such as frequent flashbacks and nightmares about the incident. When this happens, do seek help as it is important to overcome these feelings. This will not only help you to deal with your current reactions, but will also help you learn how to respond to situations in the future.

## Responding to Emergencies - Emergency Action Plan (EAP)

A caregiver needs to stay calm and perform the action plan in an emergency. The emergency action plan consists of the **Primary Survey, Secondary Survey and Recovery Position**.

### Primary Survey (D.R.S.A.B.C)

Recognise the signs and symptoms of life-threatening emergencies in order to provide appropriate treatments for rescue.

#### 1. Assessing the scene for safety (D - Danger)

Ensure the safety of first aid providers and the injured person. You should pay close attention to the cause of injury and check for the possibility of spinal injuries. In cases of traffic accidents or falls from high places, do not move the casualty.

#### 2. Establishing Response (R - Responsiveness)

Determine the level of consciousness of a casualty as fully conscious, semi-conscious or fully unconscious. First, call the person to see if he can respond. Then, tap the casualty lightly on his shoulders or arms to see if he responds. If he does not respond, you can determine that he has lost consciousness. In the case where the casualty is face-down, if the situation allows (or if you can have other people help you), roll the casualty face-up. When moving the casualty, make sure that his head, neck, and spine move together in one smooth action.

#### 3. Shout for help (S - Shout)

Shout for help. You may get a passer-by to assist you in helping the casualty. Call for Emergency Medical Services at 995.

#### 4. Get an AED (A - AED)

If an AED is nearby, get the AED and apply onto the casualty. If not, get someone to retrieve the AED from a nearby known location.

#### 5. Check for Normal Breathing (B - Breathing)

Check the casualty's breathing by looking at the rise and fall of the chest. It should not take more than 10 seconds to complete this step. It is important to

recognise that gasping is not normal breathing but a sign of cardiac arrest.

#### 6. Perform CPR (C - Chest Compressions)

Expose the chest to locate the landmark for chest compression. Place the heel of your hand on the lower half of the casualty's sternum (breastbone). Place your other hand over the first hand. Interlace the fingers of both hands and lift the fingers off the chest wall. You need to lean forward to position your shoulders directly above your hands and the casualty's chest. Straighten both elbows and lock them. Using your body weight, compress downwards towards the chest by 4 - 6 cm. Push hard, and push



fast at 100 - 120 compressions per minute. The Chest Compression technique consists of serial, rhythmic applications of pressure over the lower half of the breastbone. Perform continuous cycles of 30 compressions until one of the following occurs:

- An AED is connected to the casualty and prompts you to stop CPR.
- The ambulance crew arrives and takes over further care of the casualty.
- The casualty regains consciousness.

### Secondary Survey (C.H.E.C.K)

If the casualty is breathing, perform a Secondary Survey. This is a detailed examination of a casualty for other injuries or conditions that may not be obvious. To carry out a secondary survey, you will need to do a head-to-toe examination. This involves the following:

#### 1. Chief Complaint (C - Check)

Check for chief complaint of pain or any discomfort. Look out for any signs of obvious injuries or ask the casualty how he is feeling. Ask if the casualty feels abnormal.

#### 2. History (H - History)

The narration of the accident should be given by the casualty or any eye witness; some casualties may carry medical records. Find out if the casualty is allergic to any medications or is taking medication. Ask for his medical history if possible. You may also ask about the events that led up to this incident.

#### 3. Examination (E - Examine)

Examine head-to-toe for any missed injuries.

#### 4. Checking for abnormality (C - Compare)

Compare opposite sides for abnormality. Check for any Deformities, Open injuries, Tenderness and Swelling (D.O.T.S) on the casualty.

#### 5. Keep monitoring vital signs (K - Keep)

Monitor the casualty's breathing, skin condition, temperature, pulse and blood pressure if possible.

### Recovery Position



Place the casualty in the recovery position. This is used often for the unconscious but breathing casualty, who lies with his lower leg stretched out behind him, and his upper leg bent in front of him. His shoulders are tilted so that his lower arm is also behind him while his upper arm is bent in front. His head is turned to prevent the tongue blocking the airway.

### First Aid Kit

Every home or workplace should have a first aid kit. First aid kits are designed to treat non-emergency situations and to provide instant care in emergency situations. The first aid kit **must be readily available and accessible** to all.

All items must be checked periodically for **expiry dates** and **replenished** immediately after use.

Below are some of the common basic items in the kit and its uses:

Items	Qty	Purpose and Use(s)
Absorbent Gauzes 10's(2'x2')	5	For cleaning/dressing/stop bleeding of wounds
Basic Advice on First Aid	1	Basic first aid information
Crepe Bandage 2" (5 cm)	1	For securing dressings or to provide compression to stop bleeding or to limit swelling for soft tissue injury
Crepe Bandage 4" (10 cm)	1	
Disposable Gloves (Pairs)	2	To protect rescuer from infection
Disposable Resuscitation Pack (Resuscitation Mask or Pocket Mask)	1	For mouth-to-mouth ventilation
Plasters 10'S	2	For covering of superficial wounds
Eye Pad (Sterile)	2	To act as a dressing for eye injuries
Eye Shield	2	To protect the eye
Hypoallergenic Tape	1	For securing dressings
Pen Torch Light / Torch Light	1	For eye (or any other body) examination
Safety Pins	4	Use together with triangular slings
Shear Scissors	1	For cutting bandages, dressings or gauze pads
Triangular Bandages (90 cm x 90 cm x 129 cm)	4	For making into sling or to act as a pressure pad

NB: Sterile saline/water is only recommended for places with no water supply.

SIX:

## Dementia and Alzheimer's Disease

### Dementia

According to the Well-Being of the Singapore Elderly (Wise) study, led by the Institute of Mental Health (IMH), which interviewed almost 5,000 seniors and their family members, one in 10 people here aged 60 and above may have dementia. IMH experts point to the rise in numbers due to a rapidly ageing population and increasing prevalence of stroke, obesity, diabetes and hypertension, all of which are risk factors for dementia. In 2018, about 50,000 people in Singapore have dementia and this number is expected to more than double by 2030. In addition, the levels of distress and psychological problems encountered by caregivers of persons with dementia is reported to be significantly higher compared to other caregivers.

### What is Dementia?

Dementia is a loss of cognitive function, caused by damage to the brain cells, which interferes with a person's ability to perform daily activities. "Dementia" is a term used to describe a set of symptoms which can range from memory loss and confusion to mood and behavioural changes.

### What is Alzheimer's Disease?

Alzheimer's disease is the most common type of dementia. It involves a degeneration of the brain which leads to progressive mental deterioration. Other types of dementia

include vascular dementia (formed when there is reduced blood flow to the brain, often caused by minor strokes), dementia with Lewy bodies (an accumulation of abnormal protein deposits called Lewy bodies, which causes changes in the brain), and frontotemporal dementia (occurs when nerve cells in the frontal or temporal lobes of the brain die).

### What are some of the signs and symptoms of dementia?

Dementia affects individuals in different and unique ways. This is dependent on the impact of the disease and the person's personality before the onset of illness.

#### 10 common warning signs of dementia include:

1. Memory loss
2. Difficulty performing familiar tasks
3. Problems with language
4. Disorientation regarding location or time
5. Poor or decreased judgement
6. Problems with keeping track of things/misplacing things
7. Changes in mood and behaviour
8. Changes in personality
9. Loss of interest in hobbies and personal activities
10. Impaired problem-solving and decision-making abilities

### I keep forgetting things. Have I got dementia?

Most of us forget things such as where we placed our keys or people's names, occasionally. However, memory loss in Alzheimer's disease or dementia interferes with everyday life. It is more serious than forgetting things occasionally. An example is forgetting your way home on a route you take regularly and are familiar with.

### Does dementia run in the family?

As dementia becomes more common within an ageing population, many of us will come across relatives living with the condition. This does not mean we will inherit it. The genes we inherit from our parents usually have a small effect on our risk of developing dementia. Our likelihood of developing dementia often depends on a combination of several factors including age, lifestyle and genes.

### Is it true that dementia only affects old people?

No, it can also affect younger people (below the age of 65) in young onset dementia. However, the risk of developing dementia increases significantly with age for those above 65.

### Is there a cure for dementia?

There is currently no cure for dementia. However, there is medication to temporarily alleviate symptoms of dementia or slow down its progress in certain individuals. Care and support to improve the lives of persons with dementia, their caregivers and families are also available.

### Is there anything I can do to reduce the risk of developing dementia?

There is no sure way to prevent dementia. However, some risk factors for dementia can be adequately managed through leading a healthy lifestyle, engaging in regular exercise and keeping socially active.

### What are the services and programmes offered by the Alzheimer's Disease Association (ADA)?

**ADA provides the following services and programmes:**

#### Services for Persons with Dementia (PWD):

- **New Horizon Centres (NHC)** are dementia daycare centres that provide daycare services for PWD
- **Family of Wisdom (FOW)**, a weekly three hour programme for PWD accompanied by their caregivers
- **Eldersit Respite Care Service** where PWD are engaged in meaningful and therapeutic activities in their homes
- **ADAcafé** for PWD to be engaged physically, cognitively and socially by helping out with duties in the café and interacting with public diners

#### Support for Caregivers:

- **Dementia Helpline 63770700**, provides caregiver support
- **Caregiver Support Groups**, where caregivers can benefit from support and sharing sessions and dementia-related informative talks by specialists
- **Casework and Counselling** collaborates with caregivers to identify and understand their caregiving needs through psychoeducation, emotional support, relevant service linkages and referrals
- **Person - Centered Home-Based Intervention**, a care and behavioural support service for highly-stressed caregivers

#### Training for Caregivers:

- Training (classroom lectures, experiential learning, group discussions, role play) is available across diverse groups of caregivers, equipping them with the essential skills and knowledge in dementia care
- Family Caregiver Training Program (FCTP)
- Dementia Care Training Workshops for Foreign Domestic Workers (FDW)
- Training for Professional carestaff at varying competency levels

#### Community Enabling:

- Through forums, talks, exhibitions, road shows and community programmes like the Arts and Dementia Programme and Memories Cafe, we aim to move towards a dementia-inclusive society.

SEVEN:

## Certis OK! Home Monitoring and Response Services

*This chapter is contributed by Certis Healthcare Services*

**Did you know** that **more seniors get hurt at home** than outdoors? 6 out of 10 injuries sustained by the elderly at home were due to accidental/environmental incidents (slip and fall, trip and fall or dark surroundings), which may be preventable.\*

Are you staying alone and require assistance from time to time?

Do you have mobility difficulties and worry that you cannot get help if something happens to you while you are alone at home?

### Certis OK! Home Monitoring and Response Services

The Certis OK! Home Monitoring and Response Services is an affordable and non-intrusive elderly monitoring solution that ensures swift and timely support for you round the clock when you are alone at home. With its simple setup of sensors installed in your home, backed by an intelligent AI system, it monitors the trends of your activities and movement around your home. A distress button allows you to call for help anytime. No cameras are used in the system so your privacy is 100% protected and you may enjoy your ease at home, whilst knowing that help is readily available with the press of a button.

### Why Certis OK! ?

Your homes can pose more of a threat for your safety than the outdoors. A study conducted by the National University Hospital (NUH) on 720 patients aged 65 years and older, and published in the Singapore Medical Journal (2009) found that almost **60 percent** of injuries sustained by the elderly happened at home. The study also found that falls were the major cause of trauma in more than 8 out of 10 cases. These can happen to you.

We all know how important it is to call for help immediately when there is no one around. In the event of an incident/accident and you are alone at home with no help or assistance, Certis OK! ensures you will be attended to quickly through its monitoring and response services. You can continue your daily activities and independent lifestyle at home knowing that you can call for assistance anytime you need to. At the same time, it also allows your next-of-kin to have the peace of mind and reassurance of your well-being, especially so if you are aged 65 and above, living independently.

- Gives you the confidence to age-in-place independently and enables greater freedom for you at home
- Gives caregivers and children the peace of mind that you are safe and well at home
- Instant notifications to next-of-kin / caregivers if you require any assistance
- 24/7 Contact and Response Centre
- Quick response to render assistance to you when necessary
- Non-intrusive – No use of cameras, to ensure 100% of your privacy at home

### How does it work?

Certis OK! is easy to use and only requires a hassle free one-time installation. Comprising various sensors and an intelligent AI main unit, the system monitors movement and non-movement and detects activity anomalies based on back-end smart programming. If no movement is detected from you for a long period of time, or if the distress button is pressed, an SMS alert will immediately be sent to a designated next-of-kin for him/her to check on you.

If there is no response from the next-of-kin, our call center will be alerted, and Certis Healthcare ambassadors will be deployed to your residence to render assistance.

This allows the next-of-kin or caregiver the peace of mind to continue their daily lives out at work and also encourages a quality of life for you in the comfort of your home.

### What do I need to install?

#### Motion Sensors



The motion sensors rely on the use of infrared to detect movement in your home.

It is recommended to install the motion sensors at the bedroom, living room and kitchen, spread out among different areas of your home. This allows the system to be able to monitor your movement or non-movement more accurately and alert your next-of-kin/caregiver when necessary.

#### Door Sensor



The door sensor relies on the use of magnet to detect the opening and closing of the main door in your home.

The door sensor will be installed above the main residence door, allowing the system to recognise when you have stepped out of your house.

#### Gateway



The gateway acts as a portal for information collected via the motion sensors, door sensor and distress button to be transmitted to the system monitored by our 24/7 call agents.

#### Distress Button



The distress button is an electronic device designed for you to send an alert under panic situations, so that prompt help can be rendered to you as soon as possible.

It is portable and allows you to wear it around your neck or be kept in your pocket when at home for easy reach anytime you need to use it.

#### Smoke Detector (optional)



With the vision to creating a smart home for you, an optional smoke detector can be installed and be centrally connected to the Certis OK! network. An alert would be sent to our contact centre if your smoke detector is triggered at any time of the day, allowing activation of the SCDF when necessary.

**What do I do in times of distress?**

In times of distress and you require assistance, simply press the Distress Button.

**What happens when the Distress Button / Motion Sensors are activated?**

Upon activating the Distress Button, your next-of-kin/caregiver will receive immediate SMS notification and be alerted that you have activated the Distress Button. If required, our team of trained Certis Healthcare ambassadors will also be promptly activated and deployed to assist you, ensuring rapid responses in times of need.

Certis Healthcare Support Team consists of highly experienced call agents and qualified healthcare professionals having many years of specialised experience in the Healthcare Sector. They are committed to providing quality, home health care assistance and are well-equipped with relevant and appropriate skills to provide the best service to you.

**How much does this cost?**

To cater to different needs, there are various subscription packages available for as low as 33 cents a day!

Feel free to contact us for a chat and our team will see how best we can assist you.

**How do I subscribe?**

Contact us at **6268 3133** or email **healthcare@certissecurity.com** to find out more today.

**certis**

**WORRIED TO BE HOME ALONE?**  
It's **OK!**

*Certis OK! Home Monitoring & Response Services is the elderly monitoring solution that ensures total care for you when you are alone.*

**BENEFITS**

- Enjoy greater freedom at home
- Reassure relatives of your well-being
- 100% privacy – No CCTVs

**Certis OK! Components:**

- Motion sensor**  
Placed around the house to monitor activity.
- Gateway**  
Main control unit of Certis OK! system.
- Distress button**  
Worn by elderly relative in case of emergencies. When pressed, an alert will be sent to your appointed next-of-kin.
- Door sensor**  
Placed at the entrance of the home to monitor entry / exit from home.

Devices shown are for illustrative purposes only.

To find out more: 

Call: **6268 3133**  
Email: [healthcare@certissecurity.com](mailto:healthcare@certissecurity.com)

\*Source: More seniors hurt at home than outdoors, The Straits Times, Home Section, (Friday, 09 April 2010)

EIGHT:  
**Road Safety for Elderly**

*This chapter is contributed by Singapore Road Safety Council.*

As you age, there are many factors that make you prone to overlook hazards on the road, like deteriorating eyesight and hearing capability.



**Road Safety Checklist**



**Be Alert.** Pay attention to other road users, pedestrians and on-coming traffic.



**Wear bright coloured clothes** to ensure that you are visible to everyone.

**Road Safety Checklist**



**Avoid road dangers.** Do not cross in front of or in between stationary vehicles.

**Never dash across the road** without looking out for on-coming traffic.



**Raise your hand** to alert motorists of your presence when crossing the road.



Always **use pedestrian crossing** like overhead bridge, underpass, zebra crossing or signalised traffic lights.

**Obey traffic signals.** Never cross when the “red man” appears or when the “green man” is flashing.



Always **walk on footpaths and walkways.**



**Never cross at road bends.** It is dangerous as you cannot see the on-coming vehicles.

## Useful Contact Numbers

Should you require assistance you should not be afraid to turn to any of the following avenues for help.

Useful Contact Details	Who to Contact	Contact Numbers
<b>Ambulance Services</b>	Alexandra Hospital	6472 2000
	Changi General Hospital	6788 8833
	Institute of Mental Health	6389 2000
	Khoo Teck Puat Hospital	6555 8000
	KK Women's & Children's Hospital	6225 5554
	National University Hospital	6779 5555
	Ng Teng Fong General Hospital	6716 2000
	Non-Emergency Ambulance Service	1777
	SCDF Emergency Ambulance Service	995
	Singapore General Hospital	6222 3322
	Tan Tock Seng Hospital	6256 6011
	Singapore Red Cross (Emergency Ambulance)	6337 3333
<b>Central Provident Fund (CPF)</b>	CPF Call Centre for details on CPF	1800 227 1188

Useful Contact Details	Who to Contact	Contact Numbers
<b>Consumers Association of Singapore (CASE)</b>	CASE Hotline	6100 0315
<b>Eldercare agencies</b>	Agency for Integrated Care (AIC)	6603 6800
	Singapore Silver Line	1800 650 6060
<b>Police/ Singapore Civil Defence Force (SCDF)</b>	Police Emergency	999
	Police Hotline (General Enquiries)	1800 255 0000
	SCDF Emergency Fire Service	995
<b>Singapore Red Cross</b>	Home Monitoring and Eldercare (HoME+) or ElderAid for seniors living on their own	6664 0500
<b>Taxi Hotlines</b>	Comfort Dial-A-Cab Service	6552 1111
	Limousine Taxi Service	6552 2828
	SMRT Taxi Service	6555 8888
	Trans-Cab Service	6555 3333
<b>Trust Services for special needs beneficiaries</b>	Special Needs Trust Company Limited (SNTC)	6278 9598

Useful Contact Details	Who to Contact	Contact Numbers
<b>Abuse</b>	ComCare Call	1800 222 0000
	Police	999
	<b>Family Violence Specialist Centres</b>	
	• PAVE	6555 0390
	• TRANS SAFE Centre	6449 9088
	• Care Corner Project StART	6476 1482
<b>Maintenance of Parents</b>	Tribunal for the Maintenance of Parents	1800 258 5128
<b>Anti-Scam</b>	National Crime Prevention Council: Anti-Scam Hotline	1800 722 6688

**Legal Clinics by District\***

Legal Clinics by District	Who to Contact	Contact Numbers
<b>Central</b>	SMU Pro Bono Centre, supported by RHT Rajan Menon Foundation	6828 1951
	Catholic Lawyers' Guild	6801 7494
	Cheng San Community Club	6458 8222
	Henderson Community Club	6271 0168 6272 1900
	Kallang Community Club	6298 4582
	Kreta Ayer Community Club	6222 3597
	Law Society Pro Bono Services	6536 0650
	Pek Kio Community Centre	6299 0565
	Potong Pasir Community Club	6280 1182
	Queenstown Community Centre	6474 1681
	Radin Mas Community Club	6273 5294
	Sultan Mosque (Syariah Law)	6293 4405
	Whampoa	6254 7060

Legal Clinics by District	Who to Contact	Contact Numbers
<b>North East</b>	Braddell Heights PCF & Community Centre	6281 1050
	Jamiyah Legal Clinic (Syariah Law)	6743 1211 ext 26
	OneStop @ Paya Lebar	6289 0115
	Pasir Ris East	6584 2840
	Pasir Ris Elias	6583 1220
	Punggol	6387 1833
	Punggol Oasis RC	Walk-in: 1 <sup>st</sup> Monday 8pm, last registration 8.30pm
	Sengkang	6312 5400
<b>North West</b>	Bukit Panjang Zone 2 RC	6760 0609
	Chong Pang	6758 8258
	Kebun Bahru CCC	6457 7379
	Law Society Pro Bono Services	6536 0650
	Seng Pang Tua Pek Kong Keng	9780 1167
<b>North West</b>	Ulu Pandan Community Club	6463 7333
	Woodlands	6368 9938

Legal Clinics by District	Who to Contact	Contact Numbers
<b>South East</b>	Geylang West Community Club	6748 3024
	Kampong Kembangan CCMC	9730 1660 (2-5pm weekdays)
	Law Society Pro Bono Services	6536 0650
	Marine Parade Community Club	6346 4900
	Siglap Community Centre	6449 8040
<b>South West</b>	Jurong Spring Community Club	6562 4066
	Telok Blangah Community Club	6271 9602
	Law Society Pro Bono Services	6536 0650

\*Extracted from over 60 Free Legal Clinics in Singapore to include Legal Clinics in residential areas with high proportion of elderly residents aged 65 and above, derived from Singapore Department of Statistics General Household Survey 2015.

### Legal Documents – Who to Contact

Legal Documents	Who to Contact	Contact Numbers
<b>Lasting Power of Attorney</b>	Office of the Public Guardian	1800 226 6222
<b>Advance Medical Directive (AMD)</b>	The Registry of Advance Medical Directives  <i>The AMD form is available for download at: <a href="http://www.moh.gov.sg">www.moh.gov.sg</a></i>	6325 9136

## Dementia Issues – Who to contact

**Dementia Helpline:**

6377 0700



info@alz.org.sg

**Operating hours**

Mon – Fri, 9.00am – 6.00pm

**Show your support and follow us on social media****Website:** www.alz.org.sg**Facebook:** /alz.org.sg**Instagram:** @alz.org.sg**Twitter:** @alz\_sg

## Supporting Partners

**About RHT Rajan Menon Foundation**

A Singapore registered charity and grant-making philanthropic organisation, RHT Rajan Menon Foundation Ltd (“Foundation”) is the corporate social responsibility vehicle of RHTLaw Taylor Wessing and the RHT Group of Companies. The Foundation enables philanthropic activities to be carried out in a structured and more sustainable manner. Set up in 2015, the Foundation seeks to establish, inspire and encourage a philanthropic culture among the corporate and legal fraternity of giving back to the community in a focused, hands-on and meaningful manner.

**[www.rhtrajanmenon.foundation](http://www.rhtrajanmenon.foundation)**

**About RHTLaw Taylor Wessing**

RHTLaw Taylor Wessing prides itself as a law firm that delivers international capabilities, locally. Based in Singapore, we offer clients access to a network of over 1,700 legal professionals across more than 40 offices in Asia, the Middle East, Europe and the United States of America via our membership with the Taylor Wessing network and ASEAN Plus Group. We are also the exclusive Singapore member of The Interlex Group, a global network of leading law firms.

**[www.rhtlawtaylorwessing.com](http://www.rhtlawtaylorwessing.com)**

### About RHT Holdings

A visionary provider of corporate solutions, RHT Holdings is the complete professional services provider equipped to help companies in different stages of their business life cycle, including start-ups, SMEs, listed companies and multinational corporations. Headquartered in Singapore, we have offices and affiliates in Hong Kong, Malaysia and Indonesia. We aspire to serve our communities by adhering to the highest standards of business practices, governance, environmental responsibility and care for employees. RHT Holdings is a member of RHT Group of Companies, one of Singapore's foremost and dynamic professional services groups.

[www.rhtholdings.com](http://www.rhtholdings.com)

### About The Ministry Of Social And Family Development

The Ministry of Social and Family Development (MSF) aims to nurture resilient individuals, strong families and a caring society.

At MSF, we are professionals with passion for people. We develop the “heartware” for Singapore through our policies, community infrastructure, programmes and services. Through these efforts, we hope to nurture resilient individuals and families, and play a part in helping our citizens achieve their hopes and aspirations for themselves and their families.

[www.msf.gov.sg](http://www.msf.gov.sg)

### About People's Association

The People's Association (PA) is a statutory board established on 1 July 1960 to promote racial harmony and social cohesion, and to act as a bridge between the Government and the people. We offer a wide range of community programmes and volunteering opportunities for Singaporeans from all walks of life. Our network includes more than 1,800 grassroots organisations (GROs), over 100 Community Clubs, five Community Development Councils, National Community Leadership Institute and Water-Venture.

[www.pa.gov.sg](http://www.pa.gov.sg)

### About Tote Board

Established in 1988, Tote Board (Singapore Totalisator Board) is a statutory board of the Ministry of Finance. As a broad-based grantmaking organisation, Tote Board works closely with stakeholders and partners, to support broad and diverse worthy projects in the sectors of Arts, Community Development, Education, Health, Social Service and Sports. Through these projects, Tote Board helps to uplift the community by giving hope to vulnerable groups and improving the lives of all in Singapore.

Tote Board's grants are derived from surpluses from the gaming businesses Singapore Pools (Private) Limited (a subsidiary company of Tote Board) and Singapore Turf Club (a proprietary club of Tote Board), as well as the collection of casino entry levies. Tote Board also ensures that Singapore Pools and Singapore Turf Club conduct their

businesses in a socially responsible manner, so as to provide a safe and trusted avenue for gaming and to counter illegal gambling.

Tote Board's goal is to help build a flourishing society in Singapore. We want to inspire positive change and contribute towards building an inclusive, resilient and vibrant community, while fostering a caring and compassionate nation.

**[www.toteboard.gov.sg](http://www.toteboard.gov.sg)**

### About Singapore Road Safety Council

The Singapore Road Safety Council (SRSC) was set up on 9 December 2009 by the Ministry of Home Affairs (MHA), supported by the Ministry of Transport (MOT), Land Transport Authority (LTA) and other road safety-related stakeholders. The Council is self-funded through sponsorships and donations. The objective of the Council is to foster closer cooperation among local authorities and agencies for a holistic approach in all road accident prevention activities, particularly through campaigns, training and public education.

**[www.srsc.org.sg](http://www.srsc.org.sg)**

### About Singapore Management University Pro Bono Centre

As a stakeholder of the justice system, Singapore Management University (SMU) Pro Bono Centre advocates a *pro bono* culture amongst law students through various *pro bono* programmes nurtured since 2007, the inception of the SMU School of Law.

The Centre was established in 2013 in recognition of the SMU School of Law's strong commitment to *pro bono*. It also takes care of all *pro bono* projects including running legal clinics at SMU, organising and hosting programmes to raise *pro bono* consciousness. At the regional level, the Centre collaborates with Asian universities to raise *pro bono* consciousness amongst students in the region.

**<https://pbc.smu.edu.sg/>**

### About Singapore Red Cross

Singapore Red Cross is a homegrown humanitarian organisation, dedicated to relieving human suffering, protecting lives and dignity and responding to emergencies since 1949. We serve the vulnerable through our blood donor recruitment programme, home and day activity centre for the disabled, transport aid, family life aid, elder aid and community first aid. We build capacity and resilience through our training academy, and volunteer and youth development. Beyond our shores, we mobilise and translate contributions from the donor community to relief and recovery, rehabilitation and reconstruction efforts, with the aim of helping communities affected by disasters.

**[www.redcross.sg](http://www.redcross.sg)**

### About PAP Community Foundation

PAP Community Foundation (PCF) is a charitable organisation founded by the People's Action Party (PAP) in 1986. PCF is committed to nurturing a multiracial, fair, just and inclusive society by providing educational, welfare and community services.

It provides preschool services through PCF Sparkletots which is the largest preschool operator in Singapore with over 360 preschools. It also operates Senior Care Centres through PCF Sparkle Care. The PCF Senior Care Centre is an integrated eldercare facility providing centre-based community care services for seniors who are physically frail and in need of supervision during the day while their loved ones are at work. PCF Sparkle Care provides the following services: Dementia Day Care; Maintenance Day Care; Community Rehabilitation and Centre-based Nursing Care.

[www.pcf.org.sg](http://www.pcf.org.sg)

### About Automobile Association of Singapore

Established in 1907, Automobile Association of Singapore is the leading motoring association in Singapore, providing roadside assistance services, lifestyle benefits and privileges to members. AA Singapore represents our members' interests and the voice of motorists, acting as the bridge between the motoring public and Singapore authorities. Affiliated to the Federation Internationale de l'Automobile (FIA), AA Members are able to enjoy the same level of motoring convenience when driving overseas. As a strong advocate in road safety, the Association established AAS Academy in 2015 with the objective of providing post basic professional training to drivers with emphasis on safety.

[www.aas.com.sg](http://www.aas.com.sg)

### About Certis

The Certis Group is Singapore's largest security organisation with 60 years of history, offering a comprehensive range of integrated services from Auxiliary Police to a "one-stop solution" for a full range of physical, IT and data security services. The Certis Group is also a leading provider in non-security based services, ranging from facilities management, to business process outsourcing and training to healthcare support services that provide round-the-clock home care support services to promote aging-in-place.

[www.certissecurity.com](http://www.certissecurity.com)

### About Special Needs Trust Company

The Special Needs Trust Company (SNTC) is Singapore's first non-profit trust company dedicated to providing affordable trust services to the community of persons with special needs. Since its incorporation in 2008, SNTC has been safeguarding the financial resources set aside by families for more than 500 special needs individuals. It is supported by the Ministry of Social and Family Development as well as the Public Trustee's Office.

[www.sntc.org.sg](http://www.sntc.org.sg)

### About Alzheimer's Disease Association

The Alzheimer's Disease Association (ADA) was established in 1990 to address growing needs of persons with dementia and their families. Appointed as a 'Centre of Specialisation' by the National Council of Social Service (NCSS) in 2007, ADA is a voluntary welfare organisation (VWO) made up of caregivers, professionals and all who are interested in managing dementia. ADA strives to reduce stigma through the increase of awareness and understanding of dementia, enable and involve persons with dementia to be integrated and accepted in the community, lead in quality of dementia care services which support persons with dementia and their families.

[www.alz.org.sg](http://www.alz.org.sg)

### About Singapore Kindness Movement

Singapore Kindness Movement (SKM) is a society for the promotion of kind acts to foster a kinder and more gracious community. It seeks to influence and raise the standards of good social behaviour and graces.

SKM reaches out to pre-school and kindergarten kids and works closely with the Ministry of Education in inculcating kindness values in schools. It also incubates and encourages Ground-Up Movements to start, show and share acts of kindness. SKM welcomes partnership with individuals and organizations that resonate with kindness and graciousness in creating a kinder neighbourhood and workplace.

[www.kindness.sg](http://www.kindness.sg)

## Official Sponsors

### About Chow Tai Fook Charity Foundation (Singapore)

Chow Tai Fook Charity Foundation ("CTFCF") is a private family foundation founded by Dr. Cheng Yu-Tung and his family members in 2012. CTFCF (Singapore) was established in 2016. CTFCF (Singapore) has actively supported charitable causes through partnering and grant-making to different non-profit making organisations, to provide opportunities and resources to the underprivileged, to empower individuals and to promote sustainable community development.

CTFCF (Singapore) funds a range of projects including education and training, mental wellness, community services, health care and innovative ageing. In recent years, CTFCF (Singapore) has been collaborating with NGOs, academic institutions and other family charitable foundations to provide immediate, ongoing assistance to the people in need.

[www.ctfcf.org](http://www.ctfcf.org)

### About Global Indian Foundation

Global Indian Foundation (GIF), a Singapore-based non-profit organisation, was established in 2002 and has since grown to be an institution of international eminence. GIF is working at the grassroots towards integration at various levels, right from community centres to neighbourhood committees in Singapore. GIF has been instrumental not only in building bridges with community centres and neighbourhood committees, but has continued to walk on the path of integration through several socio-cultural activities.

[www.globalindianfoundation.org](http://www.globalindianfoundation.org)

## **Contributors**

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**As You Are, Now** is the culmination of hard work of dedicated volunteers.

RHT Rajan Menon Foundation would like to express its gratitude in particular to the following individuals:

### **RHTLaw Taylor Wessing**

**Amita Dutt, Kaylee Kwok, Michelle Woodworth,  
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### **Singapore Red Cross**

**Ambrose Lee**

