Voice of the Profession
53rd Annual Report 2012/13
About SMA

The Singapore Medical Association (SMA) was formed in 1959, and is the national medical organisation representing the majority of medical practitioners in both the public and private sectors.

Our Motto:

Jasa Utama, or “Service above Self”.

Our Objectives:

• to promote the medical and allied sciences in Singapore;
• to maintain the honour and interests of the medical profession;
• to foster and preserve the unity and aim of purpose of the medical profession as a whole;
• to voice its opinion and to acquaint the Government and other relevant bodies with the policies and attitudes of the profession;
• to support a higher standard of medical ethics and conduct;
• to enlighten and direct public opinion on problems of health in Singapore; and
• to publish papers, journals and other materials in furtherance of these objectives.
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     SMA 53rd Annual Report 2012/13
While preparing this annual report, my reflections on the year brought me back to the same question I had asked myself and the general membership when I took over as President following our Annual General Meeting in April 2012: what is the vision and mission of SMA vis-à-vis the medical practitioner’s professional role and aspirations?

**What does SMA truly mean to us?**

At the SMA Annual Dinner in 2012, I put forth in my speech that the current privileged professional status of doctors, and hence the long-term relevance and interests of SMA and its members, can only be secured and sustained by putting patients first. The core mission of SMA is therefore to unite doctors in our patient-centric ethos, and to equip ourselves with the necessary professional attitudes and aptitudes.

While patient advocacy is our main agenda, the SMA Council also believes that for doctors to be effective healers, our practice climate and the terms of our social contract cannot be unjustly harsh. Instead, it should facilitate ethical and professional conduct. A conscientious and professional doctor should be able to fully devote his time, attention and energy to patient care, instead of feeling anxious and insecure, or worse, resorting to defensive medicine due to perceived over-regulation or an unfair disciplinary framework. In this respect, SMA sees its role as the **Voice of the profession**, to advocate for reasonable and fair working conditions and regulatory environment. However, for SMA to be a strong and credible Voice, we must have wide support from the medical profession.

We are therefore proud to report that despite the perennial challenge of persuading doctors to voluntarily pay for an annual subscription, our membership count indicates that SMA continues to represent the majority of doctors in Singapore. Often, the good work achieved by SMA extends across the entire profession and also benefits those who are not yet members. In a sense, our members are cross-subsidising non-members. Nevertheless, I am glad that the statistics speaks for the solidarity that exists within the profession, and we hope that you, our valued members, will continue to bring more doctors into our Association so that together, we can create a greater and more effective impact.

**What have we done?**

Throughout 2012, the SMA Council, together with its many Committees and workgroups, has engaged various policy makers and agencies with regard to the formulation and implementation of policies that impact our profession and the medical landscape. These discussions are triggered by either issues or challenges faced by doctors during the course of their work, or by anticipatory concerns of the SMA Council members. Although not all our suggestions were accepted, we held true to SMA’s objective to provide well thought through, unbiased, constructive feedback and viewpoints, in order to provide healthcare authorities and their partners with a more comprehensive and diverse set of options and opinions before formulating policies and processes that have far-reaching influences on patients and the practice of medicine in Singapore.

As some of these discussions and meetings are classified as confidential, we are therefore unable to provide members with the details of all the work done by various SMA representatives. In spite of that, we strive to keep you informed through our publications, emails and annual reports like this one. We hope to have your responses and feedback through our portals of communication, such as SMA News or our online SMA Forum, because we believe that it is only when our voices come together then will our Voice be much stronger.

**PRESIDENT’S Message**

2nd Vice President Dr Wong Tien Hua
Over the past few years, we have been regularly reviewing the diverse needs of our members at various stages of their careers and made the necessary adjustments to our platforms and services. Towards the end of 2011, the Doctors in Training Committee was reorganised to provide greater focus on the needs of younger members, especially in view of the challenges in adapting to a new postgraduate training system. In 2012, we worked closely with the student bodies in both Yong Loo Lin School of Medicine and the Duke-NUS Graduate Medical School, launching our student membership programme at the respective schools. With the support of both schools’ student leaders, we are better able to understand their goals and aspirations, and thus, better equipped to offer our young members early exposure to professional issues and leadership competencies. This will hopefully be a long-term investment that will provide a steady stream of enthusiastic and experienced future leaders for SMA and the profession. In the same year, we also launched our complimentary spouse membership programme, where membership privileges are offered to spouses of SMA members, who are also doctors. We are pleased to announce that our recent membership drives have increased our membership to more than 6,400 members as at the end of 2012. We hope that the strength of our mandate will continue to grow as we focus on our role as the *Voice of the profession*.

The year 2012 also saw a significant increase in the number of courses SMA has developed and conducted for members. We believe that a medical practitioner should be more than just a skilled technician, but rather an all-rounded healer. He or she should also be competent in the understanding and application of medical ethics, professionalism, health law and practice management. The SMA Academy conducted more than 70 courses in 2012, with more than 1,000 members benefiting from such courses. In contrast to those who have yet to join SMA, our members enjoyed course fee subsidies and waivers that amounted to nearly S$70,000 in 2012. The key direction that the SMA Council has since adopted in recognition of the support received from our members is the channelling of financial resources, generated through the services we provide, back to the members, so as to enhance the value of our membership.

Our activities have also been shored up to meet the various social needs of our members. Beyond the usual sports, dance and wine related special interest groups, we also conducted a series of special interest talks that focused on humanitarian activities and voluntary services by doctors. We were privileged to hear from Dr Ang Swee Chai, who shared with us her experience of working among the Palestinians, and Dr Nicholas Coatsworth, who is a volunteer with the Medecins Sans Frontieres in Africa. Our annual golf and soccer tournaments, as well as the Inter-Professional Games, have also been spruced up following receipt of sponsorships from our partners and usage of internal resources. All in all, we had carried out 23 membership events that had more than 1,500 participants. It is our hope that such activities will bring members of our profession closer together, building collegiality among members of different specialities and backgrounds.

One of the main highlights of 2012 is SMA’s conferment of Honorary Membership to our founding Prime Minister, Mr Lee Kuan Yew, during the SMA Annual Dinner held on 13 May 2012, for his extraordinary impact on and contributions to Singapore, as a nation and a society. We are indeed privileged to have had Mr Lee grace our Annual Dinner as the Guest of Honour and to have him address the 500 guests present at the event.

This annual report has been put together to provide a snapshot of the many things that has happened for SMA in 2012, and to thank you for your continued support of our Association. It is only when we put our hearts and minds together as members of the medical profession can we then more effectively shape and build a better healthcare landscape in Singapore.
2012 was an eventful year for SMA and the medical profession. Following the announcement by the Ministry of Health on a new pay framework, where doctors in the public sector would receive pay hikes across the board at the beginning of the year, SMA weighed in with our view on the matter. The year 2012 ended off with articles published in SMA News and Singapore Medical Journal about the need for a review of the Singapore Medical Council’s current disciplinary regime.

The work of an advocate is not easy. It is imperative that we constantly be on our toes, with our senses on high alert, to be on the lookout for matters that could possibly positively or negatively impact our profession and also to enable us to consistently discuss and share new ideas to improve the current healthcare system for both doctors and patients. Amongst the members of the SMA Council and committees, to whom we are grateful for their voluntary services and sacrifices, work and resources have been shared to enable us to function efficiently and effectively. The names of these heroes can be found on pages 8 to 10 of this annual report.

To engage various segments of our membership and the relevant parties involved in current and potential healthcare issues, we constantly put ourselves at the front line. The media often approaches SMA for views and comments on issues pertaining to the medical profession. We hope that the views that we have presented are balanced and fair, and the concerns real and appropriate. It is our aim to be the Voice of the profession and we hope that our work is not in vain. Some of our key engagements with third parties and the media can be found on pages 14 to 17 of this annual report. We hope that we have done well for our members, and we strive to do better in 2013 and beyond.

SMA’s involvement also extends to the region. The meetings and visits with various national Medical Associations allow us to share our history and current challenges, as well as source for possible solutions for the future. The healthcare environment in today’s globalised world and easy cross-border access bring about a whole new set of challenges, and collaborations between national Medical Associations have become increasingly crucial, especially if a crisis looms near. SMA is currently privileged to be the Vice Chairperson of the Confederation of Medial Associations in Asia and Oceania (CMAAO), the Chairperson of CMAAO’s Constitution & By-laws Committee, the Secretary General of the Medical Association of South East Asian Nations (MASEAN), and the Chairperson of MASEAN’s Finance Committee.

The SMA Council comprises volunteers from the medical profession, who are elected by members of SMA. The SMA Council meets once a month. However, the work does not start or end with the meetings. We remain in constant contact with one another through email, various phone applications and other ad hoc meetings when the need arises.

It is essential that SMA ensures that the views of our membership are represented. Although we may not always agree on the specifics, we are certain that the common vision of helping to better the healthcare environment will continue to unite the medical profession.

We are grateful for your continuous support and membership, and we look forward to another exciting year ahead in 2013.
HONORARY Treasurers’ Report

Assistant Honorary Treasurer
Dr Chow U-Jin

Honorary Treasurer
A/Prof Tan Sze Wee

We are pleased to report a healthy surplus of $280,742 for the SMA Group, which will be set aside for future capital expenditure. Our combined accumulated fund amounts to $6.0 million.

In 2012, we expanded the availability of more activities for our members and worked towards adding value to the SMA membership. We also initiated the provision of course fee subsidies for SMA members, enabling them to attend most of the courses conducted by SMA at either a complimentary or subsidised rate. Although this initiative has raised our annual expenditure, we are pleased to announce that this increase has also been met by increased incoming resources such as productivity improvements, financial grants and expanded channels of income.

SMA’s expenditure is currently supported by three primary sources: membership subscription, commission income and advertising revenue. Other income sources, such as rebate income from UOB-SMA Visa Platinum card usage, investment income and grants, help to add diversity to our income, thereby reducing the risk of solely depending on any one income source. These additional sources of income, besides income generated from membership subscriptions, enable us to add value to our members’ association with SMA, as we are able to generate up to three times more resources for every dollar from membership subscriptions collected.

With the improved financial status of SMA, we also embarked on improving and increasing the vibrancy of SMA through the introduction of a greater number of activities as well as a push toward an increase in medical students’ participation. This increased workload is evidenced by greater staff and office expenditure, but we have also taken great pains to ensure that every dollar spent adds value to the Association and is productively used.

Our investments, overseen by the Executive Directors of SMA Pte Ltd, have also returned an annual investment gain of about 2.74% since its inception in July 2008, even with the 2009 financial crisis. These investments are mostly in bonds and aimed to provide reasonable return in a low-risk portfolio.

SMA is constantly committed to the utilisation of our financial resources in a prudent and consistent manner in support of our programmes for SMA members. We also believe in giving back to society as best as we can, through initiatives such as our SMA Medical Students’ Assistance Fund and other public health programmes organised by SMA, medical students and the medical profession. In 2013, we aim to set up SMA Charity Fund as a separate entity, where we can provide greater focus and value in impacting the less fortunate and improve their lives in areas that are of interest to our profession.

We would like to take this opportunity to thank the SMA Council for their guidance and support, and our members, without whom SMA would not have been sustainable over the years, for your continued support of us.

Combined Accumulated Fund
$6.0 million

Annual Investment Gain
2.74%
Standing Committees

Administration Committees
Chairperson:	A/Prof Chin Jing Jih
Vice Chairpersons:	Dr Chong Yeh Woei
		Dr Wang Tien Hua
Members:	Dr Tammy Chan
		Dr Lee Yik Voon
		A/Prof Tan Sze Wee
		Dr Chow U-Jin
Executive Director:	Dr Lee Yik Voon

Members (continued):	Dr Lim Boon Leng
		Dr Jeremy Lim
		Dr Jipson Quah
		A/Prof Cuthbert Teo
		Dr Jimmy Teo

Ethics Committee
Chairperson:	Dr Wong Chiang Yin
Vice Chairperson:	Dr Noorul Fatha’art
Members:	Dr Devanand Ananatham
		Ms Kuah Boon Theng
		A/Prof Lim Yean Teng
		Dr Andrew Loy Heng Chian
		Dr Andrew Pan Beng Siong
		Dr Lawrence Tan Wei Meng
		Dr Tham Tat Yean
		A/Prof T Thirumoorthy
		Dr Christine Yap Hui Ann

Complaints Committee
Chairperson:	Dr Toh Choon Lai
Vice Chairperson:	Dr Abdul Razak Omar
Members:	Dr Lim Teck Beng
		Dr Lynette Shek
		Dr Soh Wah Ngee
		Dr Diana Tan
		Dr Allen Wang
		Dr Pee Siew Bock
		Dr Fabian Yap

Professional Indemnity Committee
Chairperson:	Dr Lee Pheng Soon
Vice Chairperson:	Dr Bertha Woon

SMA Taskforce on Professional Standards & Discipline Committee
Chairperson:	A/Prof T Thirumoorthy
Vice Chairperson:	Dr Noorul Fatha As’art

Convention Organising Committee 2013
Chairperson:	Dr Bertha Woon
Members:	Dr Noorul Fatha As’art
		Dr Helen Chen
		Dr Lim Li Ling
		Dr Pearllyn Quek
		Dr Tan Yia Swam
		Dr Arthur Tseng

Dinner Organising Committee 2013
Chairperson:	Dr Lee Pheng Soon

Medical History Awareness Committee
Chairperson:	Dr Lee Pheng Soon
Vice Chairperson:	Dr Chia Ghim Song

Medical Informatics Committee
Chairperson:	Dr Chow U-Jin
Vice Chairperson:	Dr Lee Yik Voon

Membership Committee
Chairperson:	Dr Chong Yeh Woei
Vice Chairpersons:	Dr Chia Ghim Song
		Dr Lee Hsien Chieh Daniel

Editorial Board – Singapore Medical Journal
Chief Editor:	Prof Teo Eng Kiong
Deputy Editors:	A/Prof Mahesh Choolani
		A/Prof Poh Kian Keong
Advisor:	Prof Wilfred CG Peh
Specialty Editors:	Dr Daphne Ang (from Jan 2013)
		A/Prof Sophia Ang (from Jan 2013)
		Dr Ang Tieng Leong
		Dr Chan Yiong Huak
		Dr Chang Haw Chong
		Dr Chuah Khoon Leong
		Prof Fong Kok Yong
		Prof Ho Nai Kiong
		Dr How Choon How
		Dr Hsu Pan Poh
		Dr Lee Soon-U Lawrence
		Dr Liau Kui Hin
		A/Prof Tchuyoson Lim (till Feb 2013)
		A/Prof Kenneth Mak (from Jan 2013)
		Dr Citra Mattar (from Jan 2013)
		Dr Andrew Peh (till Dec 2012)
		Dr Pwee Keng Ho
		Dr NV Ramani
		Dr Siaw Chuiin (till Dec 2012)
		Dr Sim Kang (from Jan 2013)
		Dr Sitoh Yih Yian (from Mar 2013)
		Dr Tan Cher Heng
		Dr Tan Chi Loong Benedict
		A/Prof Tan Kok Hian Kelvin
		A/Prof Tan Kwong Huat Benny
		A/Prof Tan Puay Hoon
		A/Prof Tan Ru San (from Jan 2013)
		A/Prof Tay Sam Wah Samuel
		Dr Tay Seow Yian
		A/Prof Cuthbert Teo
		A/Prof Thng Choon Hua
		Dr Ti Lian Kah (till Dec 2012)
		Dr Gervais Wansaicheong Khin Lin
		Dr Wong Moh Sim
		Prof Wong Wai Keong (from Jan 2013)

International Corresponding Editors:	Prof Jafri Malin Abdullah (Malaysia)
		Prof Giuseppe Guglielmi (Italy)
		Prof Malai Muttarak (Thailand)
		Prof Ng Kwan Hoong (Malaysia)
		Prof Tan Siang Yong (USA)
		Prof Gary Tse (Hong Kong)

Editorial Board – SMA News
Editor:	Dr Toh Han Chong
Deputy Editor:	Dr Tan Yia Swam
Members:	Dr Martin Chio
		A/Prof Daniel Fung
		Dr Jayant V lyer
		Dr Natalie Koh
Wine Appreciation Chapter
Chairperson: Dr Andrew Chin
Vice Chairpersons: Dr Chong Yeh Woei
Dr Wong Chiang Yin
Members: Dr Chua Soo Yeng Benjamin
Dr Khoo Chee Min James
Dr Lee Huling
Dr Leo Seo Wei
Dr Tan Shao-Weng Daniel
Advisor: Dr Yong Nen Khiong

Doctors in Training Committee
Chairperson: Dr Chia Ghim Song
Advisors: Dr Chong Yeh Woei
Dr Wong Chiang Yin
A/Prof Paul Tambyah
Members: Dr Ho Quan Yao
Dr Glen Liau
Dr Lim Kheng Choon
Dr Ng Chew Lip
Dr Tan Yia Swam

Private Practice Committee
Chairperson: Dr Wong Tien Hua
Vice Chairperson: Dr Abdul Razakj Omar

SMA-CFPS Workgroup
on Locum:
Dr Wong Tien Hua
Dr Leong Choon Kit
Dr Fadzil Bin Jaafar
Dr Koh Eng Hoe
Dr Koh Hau Tek
Dr Philip Koh Kheng Keah
Dr Lai Kok Wei
Dr Lye Tong Fong
Dr Tan Joo Peng

Social Concerns Committee
Chairperson: Prof Wong Tien Yin
Vice Chairperson: A/Prof Tan Sze Wee

Sports & Games Committee
Chairperson: Dr Chia Yih Woei
Convenors:
Badminton: Dr William Kristanto
Bowling: Dr Yeo Tee Joo
Basketball: Dr Woo Yew Lok
Chess: Dr Jeevarajah Nithiananthan
Golf: Dr Charles Tan Tse Kiang
Pool: Dr Alvin Koo
Soccer: Dr Malcolm Tan & Dr Chng Nai Wee
Squash: Dr Jonathan Pang
Table Tennis: Dr Leow Khang Leng
Tennis: Dr Julian Theng
Volleyball: Dr Alfred Seng

Community Health Education Committee
Chairperson: Dr Chow U-Jin

Medik Awas Committee
Chairperson: Dr Tammy Chan

ITE Certificate in Healthcare (Outpatient) Course Committee
Chairperson: Dr Chow U-Jin

SMA-SNA CPR Training Programme Committee
Chairperson: A/Prof Lim Swee Han
Members: Dr Chee Tek Siong
Dr Choo Kay Wee
Dr Nelson Chua
Mr Goh Teck Koon
Ms Celestine Fong Sin Peng
Ms Christina Loh

Organisations under SMA’s Governance 2012/13
SMA Pte Ltd
Board of Directors (three-year term)
Executive Directors
Chairperson: Dr Wong Chiang Yin
Members: Dr Chong Yeh Woei
Dr Lee Yik Voon
Dr Toh Choon Lai
Dr Wong Tien Hua
Non-Executive Directors
Ex-Officios: A/Prof Chin Jing Jih
(President)
Dr Tammy Chan
(Honorary Secretary)
A/Prof Tan Sze Wee
(Honorary Treasurer)

Board of Trustees (five-year term)
SMA Trustees: Dr Tan Cheng Bock @ Adrian Tan
Prof Low Cheng Hock
Dr Yang Nen Khiong

SMA Centre for Medical Ethics & Professionalism (CMEP)
Executive Director: Dr T Thirumoorthy
Board of Directors:
Dr Devanand Anantham
Dr Ang Seng Bin
A/Prof Cheong Pak Yean
Dr Gerald Chua
Prof Goh Lee Gan
A/Prof Lai Siang Hui
Dr Lee See Muah
A/Prof Lim Shih Hui
Dr Peter Loke
Dr Rukshini Puvanendran
Dr Seow Wan Tew
Dr Lawrence Tan Wei Meng
A/Prof Cuthbert Teo
Dr Wong Kok Seng
Dr Bertha Woon
Dr Jason Yap Chin Huat
A/Prof Chin Jing Jih
Dr Tammy Chan

SMA Trust Fund
(re-elected three-year term from 15 April 2012 - April 2015)
Chairperson: Dr Khoo Chong Yew
Secretary: Dr Tan Yew Ghee
Treasurer: Dr Low Lip Ping
Members: Prof Low Cheng Hock
Dr Tan Kok Soo
Committees & Representatives (continued)

Representatives of SMA 2012/13

MOH CPG Prioritisation Committee
Prof Wong Tien Yin

MOH Allergy Review Sub Group of the National Medication Safety Taskforce
Dr Tammy Chan

SMC CME Coordinating Committee
A/Prof Tan Sze Wee
Dr Chong Yeh Woei (1st alternate)
Dr Wong Chiang Yin (2nd alternate)

SMC Committee on Maintenance of Competency
A/Prof Tan Sze Wee
Dr Chong Yeh Woei (1st alternate)
Dr Wong Chiang Yin (2nd alternate)

AIC GP Advisory Panel
Dr Chong Yeh Woei

Agency for Integrated Care – Community Health Centre (CHC)
Dr Lee Yik Voon
(Chair for CHC sub group)

HPB School Health Service’s Referral Process
Dr Lee Yik Voon
Dr Tammy Chan (alternate)

Advertising Standards Authority of Singapore
A/Prof Tan Sze Wee
Dr Chow U-Jin (alternate)

MOM Workplace Safety & Health (Healthcare) Committee
Mr Lee Sze Yong

MOM Workplace Safety & Health (Healthcare) Practices Subcommittee
Dr Abdul Razak Omar

MOM Workplace Safety & Health (Healthcare) Capability Building Subcommittee
Dr Wong Tien Hua

Singapore Dental Association Ethics Committee
Dr Wong Chiang Yin

ITE Health Care Training Advisory Committee
Dr Lee Yik Voon

MIMS Honorary Editorial Advisory Board
Dr Lee Pheng Soon

National Resuscitation Council
A/Prof Lim Swee Han

Biomedical Standards Committee, Standard Council, SPRING Singapore
Dr Chow U-Jin

IRAS Taxpayer Feedback Panel
Dr Chong Yeh Woei

ICPAS Investigation Committee Panel
Dr Wong Chiang Yin
Dr T Thirumoorthy

SMA-SAPI Joint Committee
Dr Lee Pheng Soon
Dr Lee Yik Voon

Singapore Anti-Narcotics Association
Dr Brian Yeo

SHF Heart Safe Singapore Committee
Dr Abdul Razak Jr Bin Omar

Medical Association of South East Asian Nations (MASEAN)
Secretary General: Dr Lee Yik Voon
Treasurer: Dr Tammy Chan
MASEAN Councillors: A/Prof Chin Jing Jih (President)
Dr Chong Yeh Woei (1st Vice President)

IDI-SMA Joint Committee (Memorandum of Understanding on Publicity Guidelines & Code of Ethics on Hospital Promotion)
Dr Chong Yeh Woei
Dr Lee Yik Voon
Dr Tammy Chan

The Confederation of Medical Associations in Asia and Oceania (CMAAO)
Vice Chairperson: Dr Chong Yeh Woei
CMAAO Councillor: Dr Bertha Woon

SMA Spokespersons
A/Prof Chin Jing Jih
Dr Tammy Chan
Dr Wong Tien Hua

SMA Honorary Legal Advisors
Mr Chan Hock Keng – Wong Partnership
Ms Kuah Boon Theng – Legal Clinic LLC
Mr Lek Siang Pheng – Rodyk & Davidson
Mr Edwin Tong – Allen & Gledhill

Professional Auditors
BP Yap & Co

Media and Communications
Ms Nalini Naidu – IMSG Singapore
KEY Statistics

18 SMA Council members
6,494 SMA members
140 doctors serving in our committees
0.73 Impact factor (SMJ)
23 Membership events conducted

ONE
united voice for the profession

75 Academy courses conducted
2,097 course participants

S$70,000
SMA course subsidies given

S$330,000 disbursed from
SMA Medical Students’ Assistance Fund
for 85 needy medical students
The SMA Annual Dinner celebrates the contributions of individuals to the medical profession and the healthcare sector. 530 guests turned up for the event, including the Minister for Health, Mr Gan Kim Yong, making this the grandest SMA Annual Dinner in recent memory.

The SMA Honorary Membership is the highest honour that SMA bestows on persons who are distinguished in public life or have rendered meritorious service to SMA or the medical profession. This year, we conferred the SMA Honorary Membership on Mr Lee Kuan Yew.

Other awards conferred during the evening include:

**SMA Merit Award:**
- A/Prof Lim Swee Han
- Ms Mak Wai Munn
- Ms Nalini Naidu
- Dr Teoh Ming Keng

**SMA Long Service Award:**

- Dr Khoo Chong Yew
- Dr Lee Pheng Soon
- Dr Lim Teck Beng
- Dr Tan Yew Ghee

- Dr Chan Yiong Huak
- A/Prof Chin Jing Jih
- Dr Chuah Khoon Leong
- Dr Soh Wah Ngee
- A/Prof T Thirumoorthy
- Dr Toh Han Chong
- Prof Wong Tien Yin

- Ms Angeline Teoh

**5 years Service Award (staff)**
- Ms Loy Li Li

**SMJ Best Research Paper Awards 2011**

**First Prize**
The efficacy and safety of intramuscular injections of methylcobalamin in patients with chronic nonspecific low back pain: a randomised controlled trial by Dr Chiu Chee-Kidd, Dr Low Tze-Hau, Dr Tay Yee-Sin, A/Prof Dr Vivek Ajit Singh and A/Prof Dato Dr Shong Hing-Kock

**Second Prize**
Low- versus high-dose combination of midazolam-ketamine for oral premedication in children for ophthalmologic surgeries by Dr Vanlal Darlong, Dr Dilip Shende, Dr Mandeep Singh, Dr Rakesh Garg, Dr Ravindra Pandey and Dr Jyotsna Punj

**Third Prize**
A randomised controlled trial of glutamine-enriched neonatal parenteral nutrition in Malaysia by Dr Mohamad Ikram Ilias, Prof Quah Ban Seng, A/Prof Dr Norada Ramli, Dr Stanislaus Djokomulijanto, Mr Faris Irfan Che Yusof and Prof Hans Amin Van Rostenberghe

Dr Toh Choon Lai would like to express his appreciation to all who have contributed to the success of this event.
Organised in collaboration with the Office of the Public Guardian, a division of the Ministry of Social and Family Development, this year’s convention focused on topics related to mental health.

The keynote addresses of the event were delivered by Mr Gerard Ee, Public Guardian Board Member, and A/Prof Chua Hong Choon, Chief Executive Officer of the Institute of Mental Health, followed by four different breakout sessions that spanned the day. In total, more than 450 participants joined us for this convention that targeted public education in order to improve the knowledge and awareness of mental health issues, and the Mental Capacity Act and its legal implications.

Dr Ang Peng Chye and Dr Noorul Fatha As’art would like to express their gratitude and appreciation to the speakers and sponsors, who made this event possible.
SMA believes that we, including our members, have an integral part to play in shaping Singapore’s healthcare landscape for the better, both for doctors and patients. SMA has been represented in many healthcare-related working groups and discussions, and some of the key discussions are as follows:

Community pharmacy
The Ministry of Health (MOH) met up with SMA representatives to discuss the possible considerations of adopting a community pharmacy model in Singapore. As the model was in the preliminary stage at the point of discussion, SMA raised the considerations of a reasonable subvention amount and the need for a clear depiction of expenses for the patients based on their drug usage under the proposed scheme.

Revision of the Singapore Medical Council (SMC) Ethical Code and Ethical Guidelines
Through its representative in the feedback committee, SMA received a draft of the proposed revised SMC Ethical Code and Ethical Guidelines. We raised numerous considerations and concerns over the language used, its legal and practical implications, as well as the challenges that the medical profession will face with the proposed changes. We understand that the SMC is reconsidering the direction of the revised SMC Ethical Code and Ethical Guidelines following the feedback session.

National Electronic Health Records (NEHR) and Clinic Electronic Medical Record and Operation System (CLEO)
SMA was invited to be represented in the committees involved in the abovementioned projects. In order to gain a deeper insight into possible issues of the NEHR, SMA invited MOH Holdings and MOH representatives to meet up and discuss the progress of the project. SMA highlighted issues that needed greater clarification and elaboration, such as the usage of the NEHR, medico-legal aspects of such information sharing, and the need for public knowledge and acceptance. SMA representatives were also involved in the CLEO User Acceptance Testing, and SMA raised numerous feedback and concerns of the system, in the hope that any system launched would facilitate and enhance the work effectiveness of GPs.

Proposed Personal Data Protection Bill
Infocomm Development Authority of Singapore (IDA) met up with SMA representatives to understand the extent and possible impacts of the proposed Personal Data Protection Bill to the healthcare industry. The issues of patient medical records, managed care companies and the implications of the Bill on the proposed NEHR were explored. It was decided that should the Bill come into effect, SMA could collaborate with IDA to conduct educational workshops or publish articles to create greater understanding amongst our members.

Review of the maintenance of competency framework
At our request, SMA representatives met up with MOH to gain a deeper understanding of the new proposed requirements that are currently being considered by the committee. As we understood that the preliminary framework was going to be more complex than expected, SMA highlighted the need for medical doctors to be easily made aware of the requirements they need to fulfil, so as to ensure an increased ease of compliance. We also raised the need for the electronic record system to be ready for the proposed changes, as well as greater clarity on the details for more robust feedback, before SMC proceeds with any changes.

Discussion on national licensing examinations for house officers
In a discussion paper to MOH, SMA looked at the pros and cons of having a national licensing examination for house officers. In the paper, we expressed our concern that the costs of having such an examination may outweigh the benefits derived from them.

Understanding the implications of the amended Lemon Law
SMA wrote to the Consumers Association of Singapore (CASE) on the amended Consumer Protection (Fair Trading) Act to seek clarification on the implications of the amended Lemon Law on the medical practice. The details of SMA’s letter and the response received from CASE can be found in the October 2012 issue of SMA News, “SMA Queries CASE about New Lemon Law”.

Meeting with MOH on American Board of Surgery In-Training Examination (ABSITE) being compulsory for surgical Advanced Specialist Training (AST)
SMA Doctors in Training Committee representatives met up with MOH to seek greater understanding on the rationale behind ABSITE being made compulsory for AST trainees. The discussion brief can be found in the March 2012 issue of SMA News, “The SMA Doctors in Training Committee”.

Speaking up for tomorrow, today

“I think few will disagree that the practice of medicine is based upon a framework of professionalism with its components of knowledge, ethics and compassion. The core business of the profession is therefore achieving the best interests of our patients. By putting the interests of the weak and vulnerable first, the profession also advocates and propagates key social values such as altruism, compassion, fidelity, trustworthiness, and perhaps even filial piety.”

A/Prof Chin Jing Jih
SMA Annual Dinner, 12 May 2012
SMA in the News

Media reports mentioning SMA, Singapore Medical Journal (SMJ) and SMA News are listed below.

1 February 2012
Women have better cancer survival rate than men
The Straits Times

According to the study, “Singapore cancer trends in the last decade”, published in the January 2012 issue of SMJ, it was noted that while overall survival rates improved for both genders, women have a 52.8% chance of survival, compared to 40.7% for men. It was also found that mortality rates have decreased for men and women sufferers, and that colorectal and breast cancers are the most common cancers among men and women, respectively. The objective of the study was to examine and summarise cancer trends in the last decade to allow for comparisons with other countries in terms of incidence and survival.

12 February 2012
Why men still pop illegal sex pills
The Straits Times

In a report on men popping illegal sex pills, it was noted that four men were hospitalised with dangerously low blood sugar levels. Medical experts noted that men took such pills in order to keep their libido up, or to have a quick fix for erectile dysfunction problems. A January 2003 study published in theSMJ, “Erectile dysfunction in Singapore: prevalence and its associated factors – A population-based study”, was cited as it found that 51% of 729 subjects aged 30 and above reported some degree of erectile dysfunction.

25 February 2012
Treat health as an investment
Berita Harian

Dr Abdul Razak Jr Omar, member of the 52nd SMA Council, urged the Malay community to avoid getting chronic ailments at a young age. He encouraged Malays to invest their time and energy in taking care of their own health from an early age. It was also reported that according to the National Health Survey 2010, Malays had the highest percentage of individuals suffering from high blood pressure, high cholesterol, obesity and smoking, as compared to other races.

1 March 2012
Pay revisions may not stem public sector doctors’ exodus
The Straits Times

In a report on the exodus of doctors from the public sector, it was noted that pay may not be the main push factor. Other factors may include heavy workload and dissatisfaction with changes to the healthcare system over the years. Dr Chong Yeh Woei, President of the 52nd SMA Council, noted that the high workload in the public sector puts doctors at risk of professional errors and being complained against by patients. He also cited reasons in support of the pay review, such as the fact that doctors’ basic pay had remained static for the last 15 years and this review would enable junior doctors to cope with their tuition debt, as well as prevent the income gap between the public and private sectors from widening. Dr Chong added that this increase in pay may also stem the flow of doctors from the public to private sector.

7 March 2012
Salary increments for healthcare professionals in the public sector
Lianhe Zaobao

Minister for Health, Mr Gan Kim Yong, announced a new pay framework where public sector doctors would receive pay hikes and that the increases would not be passed on to patients. Dr Chong Yeh Woei, President of the 52nd SMA Council, commented that SMA was encouraged by the changes. He also noted that the next step would be to look at factors aside from salary that influence the retention of doctors in the public sector.

24 March 2012
More seeking unregulated alternative treatments
Chinese TV

It was reported that more patients were choosing alternative health services that are not approved by MOH, such as hypnotherapy and osteopathy. Dr Chong Yeh Woei, President of the 52nd SMA Council, noted that these forms of treatment were not scientifically verified, but there were some patients who found that the treatments helped their ailments and thus found comfort in them.

16 April 2012
More can be done for dying children: Study
The Straits Times

A study published in the March 2012 issue of SMJ found that for 68 children under the age of 19 who died of illness between 2008 and 2009 in Singapore, few families were offered the option of having the child die at home. The study also found that among the patients with cancer, only half were referred for palliative care. The study noted that more can be done to improve the care given to critically ill children, and that palliative care for sick children should be sought earlier, instead of only when they are about to die. In addition, the study also found that “advance care planning” is satisfactory. In seven out of the ten cases in the study, the families were told that the child’s illness was critical and were consulted on how they wanted the child’s care to be managed.

3 May 2012
Last Wishes
Mind Your Body

In the regular feature “Doc’s Talk”, Dr Toh Han Chong, member of the 52nd SMA Council, wrote about his experiences with cancer patients and their requests to him. He noted that cancer survival rates were increasing with the latest advances in medical treatment, which included tailoring drug therapy. However, he also noted that in cases where there was no evidence that life could or should be prolonged, there came a point when it was no longer meaningful to keep prescribing anti-cancer drugs, and the focus should be to best control the patient’s symptoms and enhance quality of life. Dr Toh commented that most cancer patients’ last wish was to be free of pain, and while physical pain could be managed through medication and other interventions, other pain dimensions required a more holistic approach.

6 May 2012
3 in 100 youths are problem gamblers
www.asiaone.com

In a study published in the June 2011 issue of SMJ, it was found that about one-third of pathological gamblers, who are seeking treatment, were exposed to gambling before they turned 18. It was noted that untreated young problem gamblers are at greater risk of developing serious gambling related problems when they enter adulthood.
5 June 2012
Local study: most doctors will reveal condition to cancer patients
Shin Min Daily News
An SMJ article published in May 2012 surveyed 25 oncologists from the National Cancer Centre, Singapore, on how they managed relationships with cancer patients. It was found that patient-doctor communication was crucial when conditions were revealed to patients, and 72% of oncologists shared that they would be upfront with patients about their condition. Doctors were reported to feel uneasy if the next of kin requested that conditions were kept from the patient. The article also noted that patients might be able to achieve better outcomes if they were aware of their condition, as they could make better decisions about their treatment options.

13 June 2012
Greater autonomy now
TODAYonline
The westernisation of Asian societies has brought about the benefit of greater patient autonomy in medical practice. This has led to a shift towards patient-centred healthcare. The study, “Letting the cat out of the bag: shifting practices of cancer disclosure in Singapore”, published in the May 2012 issue of SMJ, found that 18 out of 25 oncologists surveyed were more likely to disclose the cancer diagnosis to the patient first, rather than to the family. This was in contrast to a 1993 study that found nine in ten of the doctors surveyed would first tell the patient’s family the diagnosis, and less than half (43%) would tell the patients themselves. The report noted that doctors felt that accessing to the family’s request for non-disclosure would have a negative impact on doctor-patient and family-patient relationships.

5 August 2012
Spike in influenza cases
Chinese TV
It was reported that the number of influenza cases has risen above warning levels, with polyclinic attendances up by 20%, as compared to the same period last year. Doctors also noted that patients’ conditions seem more severe. Dr Chong Yeh Woei, 1st Vice President of the 53rd SMA Council, commented that this may be due to the mutation of influenza viruses and a lowered immunity against them, which may have resulted in a longer-than-average recuperation period.

6 August 2012
More doctors needed to fight addiction
TODAYonline
According to the review article “Addiction in Singapore: changing patterns and evolving challenges”, published in the July 2012 issue of SMJ, the authors felt that there was an urgent need to ramp up services and double the number of doctors trained in addiction management. In addition, they also noted that there was an important need for trained manpower in primary care, and called for incentives for those who choose to be trained in addiction.

8 August 2012
Docs who draw long queues of patients
The Straits Times
The report noted that some GPs drew long queues of patients who liked their bedside manner and found their prescriptions effective. The popularity of such clinics spread through word of mouth and online forums. Dr Wong Tien Hua, 2nd Vice President of the 53rd SMA Council, explained that a strong following of patients were due to reasons such as clinical skills through years of experience and a strong doctor-patient relationship.

11 August 2012
Do not drive if you are unwell: Doctors
The Straits Times
It was reported that the incident at Chong Pang market on 6 August 2012, when a driver reversed erratically over a kerb and injured five people, could have been prevented. The driver in question was indicated to have recently suffered a stroke, though the exact cause of the accident was still unknown. Dr Wong Tien Hua, 2nd Vice President of the 53rd SMA Council, noted that drivers should seek medical assessment if they had recently suffered a medical condition that might impair their driving. It was also noted that SMA has also published updated Medical Guidelines on Fitness to Drive in 2011 with the aim of assisting doctors in determining a patient’s fitness to drive.

21 August 2012
More young women are binge drinking
The New Paper
According to the study “Addiction in Singapore: changing patterns and evolving challenges” published in the July 2012 issue of SMJ, it was reported that binge drinking (categorised by MOH as having six or more alcoholic drinks on a single occasion) among young Singaporeans was reaching US levels. The fastest-growing group was women aged between 18 and 29, and more attention was called to curb binge drinking. The findings were also reported in the Singapore Mental Health Survey conducted in 2010 and at IMH’s National Addictions Management Service, and the number of new outpatients for alcohol addiction had come up to about 1,200. However, the survey found that alcohol abuse and dependence levels were still far behind from US’ and only a small percentage of Singaporeans developed alcohol problems.

31 August 2012
“Healthy Mind, Healthy Life”
Lianhe Wanbao
It was stated that the World Health Organisation redefined the meaning of “being healthy”, stating that “it is not solely based on not having any illnesses and disabilities; it includes having a healthy physiological, psychological state of mind and social adaptability as well”. This was in line with the 43rd SMA National Medical Convention’s theme.

1 September 2012
Market determines fees, say private docs
The Straits Times
It was reported that doctors in private practice have adopted various methods of setting prices for their services after fee guidelines drawn up by the SMA were withdrawn in 2007, on legal advice that they could infringe the Competition Act. First published in 1987, the guidelines detailed how much doctors should charge for consultations and surgical procedures, among other items, after MOH mooted the idea following public complaints about overcharging. The pricing policies of private doctors are in the limelight, following prominent cancer surgeon Dr Susan Lim’s battle against allegations that she overcharged a royal patient from Brunei. Dr Wong Tien Hua, 2nd Vice President of the 53rd SMA Council, said there is a need to address the gap left, and hopes that regulatory bodies can do so. Dr Wong questioned whether these doctors have access to formal guidance as to what constitutes reasonable charging. He reasoned that otherwise, whether any fee constitutes overcharging appears subjective.
6 September 2012

Why are we not happy?
Lianhe Zaobao
Dr Ang Peng Chye, a psychiatrist with The Psychotherapy Clinic and Chairman of the 43rd SMA National Medical Convention, explained during the event that people are unhappy because their mental and psychological states are not healthy due to their fast-paced lifestyle. Dr Ang also explained that some psychological issues that students face today include strong academic competition, obsessive compulsive disorder and erratic eating habits. Speaking on the elderly’s unhappiness, Dr Ang clarified that fear of death is one of the reasons behind their unhappiness, which is related to their religious beliefs.

9 September 2012

Nationwide mental health blueprint is effective
Lianhe Zaobao
A/Prof Chua Hong Choon, Chief Executive Officer, Institute of Mental Health, reiterated during his speech at the 43rd SMA National Medical Convention that the five-year nationwide mental health blueprint emphasised on providing the public with additional knowledge about mental illnesses, ways to lessen acute mental illnesses cases, early detection and treatment, as well as for patients to reintegrate into society.

10 September 2012

Mental incapacity: Few young adults take legal safeguard
The Straits Times
Following the 43rd SMA National Medical Convention, it was reported that more Singaporeans are considering the option of a legal agreement, known as the Lasting Power of Attorney, which allows them to nominate trusted people to make key financial and personal decisions on their behalf, should they lose their mental capacity, but there are not enough young people doing so.

13 September 2012

Urgent need for faster TB diagnoses: Experts
TODAYonline
SMJ’s commentary published in August 2012 noted that the increase in tuberculosis (TB) rate could be due to the delay by patients seeking help. The authors of the article suggested that the lack of availability of services or low awareness of TB among healthcare workers may be due to the impression among the medical community and the public that “TB is no longer a health threat in Singapore”. The TB rates in Singapore had sharply declined in 1997, following the introduction of the Singapore Tuberculosis Elimination Programme.

21 September 2012

Life with or without medical fee guide: Comparison is already possible
The Straits Times
SMA wrote a letter on the decision to withdraw its Guideline on Fees in 2007, following legal advice that it could infringe the Competition Act. Mr Joshua Seet’s arguments in an earlier letter (“Why medical fee guides don’t help most patients”, 19 September 2012) focused on three points – that there was price convergence; that prices were sufficiently transparent and accessible; and that the patient had a choice. SMA questioned these assumptions, as healthcare is an example of market failure because of information asymmetry. The reply also highlighted that the fee guidelines were in force from 1987 to 2007, and any fee increases over the period were modest and probably lagged healthcare inflation over the same period. SMA noted that pragmatic questions should be asked on whether patients were better off with or without the fee guidelines, and if they are better informed and protected against overcharging.

3 December 2012

SMA opens its doors to medical undergrads
TODAYonline
One of the key goals of the SMA Council is to plan for continuous renewal and rejuvenation of the Association and profession. This is to ensure continuation of the vision, mission and functions of SMA in the long term, and the preservation of a common work ethic that will serve the interest of the profession and our patients. SMA was encouraged by the overwhelming response from the medical students when it extended its membership to the students in the two local medical schools recently. SMA’s student membership numbers now stand at 1,148 members out of the current student population of 1,300. SMA plans to actively bring students of the three medical schools together as they prepare for graduation and enter the profession, where they will have many opportunities to work alongside each other at the wards. While SMA saw the need for an early engagement of the future members of our profession, we also recognised the fact that the Association and its members have a lot to offer our medical students in terms of resources – knowledge and experience.

18 December 2012

Time for more to do pro bono work
The Straits Times
The article reported that pro bono work should extend across more professions in Singapore, especially the medical sector. Citing an example of Singaporean medical professionals heading to disaster zones to conduct relief efforts, it urged SMA to consider forming a formal pro bono scheme so as to contribute to narrowing the income gap locally.

19 December 2012

Prescription for a new disciplinary regime
TODAYonline
Following recent news reports about the handling of patient cases, the report quoted SMA News and SMJ’s articles on the disciplinary process for doctors. The SMJ commentary featured lawyers Eric Tin and Kang Yixian, who reasoned that the three-month minimum suspension term for doctors should be removed as it obstructs Disciplinary Tribunal and the High Court’s sentencing process. In addition, Dr T Thirumoorthy suggested in an SMA News article that SMC should consider developing a process that enables “restorative mediation” before complaints reached the Complaints Committee.

21 December 2012

Patient-doctor disputes can be settled amicably
TODAYonline
In relation to a previous news report (“Prescription for a new disciplinary regime”); 19 December 2012) that highlighted suggestions made in SMJ and Dr T Thirumoorthy’s article in the November 2012 issue of SMA News, the writer felt that mediation is the right, sensible approach to maintain doctors and protect patients’ interests, as compared to current disciplinary processes that were harsher, more costly and often do not offer any resolution.

30 December 2012

Medical council: prosecutor, judge, jury
The Straits Times
In relation to Dr T Thirumoorthy’s article in the November 2012 issue of SMA News, the suggestion to set up an independent body to take over the disciplinary process for doctors was raised, so as to avoid any possible conflict of interest. It was stated that since the registrar of the SMC is the director of medical services at MOH, and the ministry was a “major complainant” against doctors, the SMC then becomes the investigator, prosecutor, judge and jury in the disciplinary process. Dr Thirumoorthy pointed out that an independent disciplinary function will help doctors regain confidence in the fair trial process and not resort to defensive medicine.
6,200 members and growing, we represent the majority of doctors and medical students in Singapore. Together, we can advocate for a better healthcare system for both doctors and patients. Putting Service before Self, we want you to be part of the Voice of the profession.

2012 marks a year where we focused on creating greater value for our members, not just in what we advocate, but also through membership privileges such as our course and event subsidies. We have also opened up complimentary spouse memberships and student memberships, in order to reach out to a wider group of medical professionals and students. We are glad that SMA’s direction resonates with the medical profession as we saw a tremendous increase in our membership numbers. This is not an end in itself, but a means to achieve our vision of advocating for a better healthcare system for both doctors and patients.

We have also set up more focus groups and committees to look into the specific needs of medical students and doctors in training as we recognised the increasing diversity of challenges faced by each of these subgroups. We hope that with these special focus groups, we can meet the needs of all our members and bridge the gaps within our medical profession through collegiality and understanding.

In the past year, we also embarked on a revamp of the SMA Ethics Consultation, SMA Forum and the Locum Listing sites, in line with the changes made to the SMA website.

Check out the full list of exciting membership benefits, ranging from lifestyle and travel promotions to medical resources and practice needs, at http://www.sma.org.sg/membership.

Membership Breakdown (2010–2012)

<table>
<thead>
<tr>
<th>Membership Type</th>
<th>2010</th>
<th>2011</th>
<th>2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ordinary Members</td>
<td>3921</td>
<td>3944</td>
<td>4013</td>
</tr>
<tr>
<td>House Officers</td>
<td>3%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Medical Officers</td>
<td>8%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Registrars</td>
<td>8%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Specialists</td>
<td>35%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>General Practitioners</td>
<td>24%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Retired Doctors</td>
<td>4%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Students</td>
<td>18%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Retired Members</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Life Members</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non-voting Members</td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>

*Non-voting members
Membership tally

<table>
<thead>
<tr>
<th></th>
<th>2012</th>
<th>2011</th>
<th>2010</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total number of members (at beginning of year)</strong></td>
<td>5,171</td>
<td>5,077</td>
<td>5,056</td>
</tr>
<tr>
<td><strong>Add</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>New Members</td>
<td>1,477</td>
<td>308</td>
<td>257</td>
</tr>
<tr>
<td>Resignations/deceased</td>
<td>105</td>
<td>157</td>
<td>180</td>
</tr>
<tr>
<td>Stuck off in arrears</td>
<td>49</td>
<td>57</td>
<td>56</td>
</tr>
<tr>
<td><strong>Subtotal</strong></td>
<td>154</td>
<td>214</td>
<td>236</td>
</tr>
<tr>
<td><strong>Total number of members (at end of year)</strong></td>
<td>6,494</td>
<td>5,171</td>
<td>5,077</td>
</tr>
</tbody>
</table>

A list of SMA members can be found in the CD attached in this annual report.

Membership events

SMA has increased our suite of activities for our members and ventured beyond mere provision of academic content by the SMA Academy. In 2012, we have organised more than 20 different events, talks, dinners and sports activities, garnering more than 1,800 participants from these activities.

We rounded off 2012 with a movie event in appreciation of our members and volunteers, filling two theatres with SMA moviegoers to watch the premiere of “The Hobbit” on 13 December 2012.

Inter-Professional Games 2012

The 27th Inter-Professional Games (IPG) was held from 6 October 2012 to 17 November 2012, with the Law Society of Singapore (LSS) as the main convenor for the games.

A series of 11 games were played among members of SMA, LSS, Institute of Certified Public Accountants of Singapore (ICPAS), Institute of Engineers (IES), Singapore Institute of Architects (SIA), and Singapore Institute of Surveyors and Valuers (SISV).

LSS emerged as the overall champions of IPG 2012, with ICPAS taking second place. The third place was a tie between SMA and IES. SMA, however, emerged as champions in chess, pool and soccer.

If you are interested in flying the flag of the profession for the upcoming games, please contact the membership department at membership@sma.org.sg to link up with the respective captains of these special interest groups.

<table>
<thead>
<tr>
<th>Games</th>
<th>Champions</th>
<th>1st Runner-up</th>
<th>2nd Runner-up</th>
<th>Captains</th>
</tr>
</thead>
<tbody>
<tr>
<td>Badminton</td>
<td>ICPAS</td>
<td>IES</td>
<td>LSS</td>
<td>Dr William Kristanto</td>
</tr>
<tr>
<td>Basketball</td>
<td>LSS</td>
<td>ICPAS</td>
<td>SMA</td>
<td>Dr Woo Yew Lok</td>
</tr>
<tr>
<td>Bowling</td>
<td>IES</td>
<td>SIA</td>
<td>LSS</td>
<td>Dr Yeo Tee Joo</td>
</tr>
<tr>
<td>Chess</td>
<td>SMA</td>
<td>LSS</td>
<td>-</td>
<td>Dr Jeevarajah Nithiananthan</td>
</tr>
<tr>
<td>Golf</td>
<td>Cancelled due to inclement weather</td>
<td></td>
<td></td>
<td>Dr Charles Tan Tse Kuang</td>
</tr>
<tr>
<td>Pool</td>
<td>SMA</td>
<td>IES</td>
<td>LSS</td>
<td>Dr Alvin Koo</td>
</tr>
<tr>
<td>Soccer</td>
<td>SMA</td>
<td>LSS</td>
<td>ICPAS</td>
<td>Dr Malcolm Tan and Dr Chng Nai Wee</td>
</tr>
<tr>
<td>Squash</td>
<td>ICPAS</td>
<td>LSS</td>
<td>-</td>
<td>Dr Jonathan Pang</td>
</tr>
<tr>
<td>Table Tennis</td>
<td>IES</td>
<td>SISV</td>
<td>ICPAS</td>
<td>Dr Leow Khang Leng</td>
</tr>
<tr>
<td>Tennis</td>
<td>LSS</td>
<td>IES</td>
<td>SMA</td>
<td>Dr Julian Theng</td>
</tr>
</tbody>
</table>

SMA membership annual subscription fees

The SMA membership annual subscription fee is pegged at a flat rate of S$200+ prevailing GST. However, to assist new doctors who have recently graduated from medical school, SMA has implemented steep membership discounts to help them find their footing, and receive SMA’s support at the same time. Over the years, as these doctors start practising and become financially stable, the discounted rate decreases in tandem until they are able to commit to the full annual subscription fee. SMA strongly believes in the importance of junior doctors, and seeks to pass these discounts to each new cohort.

SMA membership annual subscription rates are as follows:

1st year after graduation: S$53.50 (25% of full rate)
2nd to 4th year after graduation: S$107.00 (50% of full rate)
5th to 7th year after graduation: S$160.50 (75% of full rate)
8th year onwards: S$214.00 (100% of full rate)

Overseas membership: S$150.00
Spouse membership: Complimentary
Student Membership: Complimentary (usual price: S$21.40)

All rates are inclusive of 7% GST. SMA membership subscription is tax deductible.
The SMA Academy seeks to be the educational institution that brings you the essential skill sets needed to succeed in being beyond just a competent clinician. One must understand that a good and successful doctor is more than just a skilled technician, but is instead one who develops good ethics and professionalism, with a robust knowledge of health law and medical practice management skills in tandem.

The Centre for Medical Ethics & Professionalism (CMEP) provides leadership in the domains of Medical Ethics, Professionalism and Health Law. These domains constitute CMEP, which aims to develop and promote the art and science of medical ethics and medical practice for the betterment of patient care and public health.

In addition, the Medical Practice Management arm seeks to provide clinicians with key management and leadership skills that are required to manage a successful team and practice.

The SMA Academy also runs courses to equip our members and medical professionals with relevant skill sets, so as to positively impact the overall competency of the healthcare sector and its resources for the betterment of patient care and public health.

We constantly increase and refresh our suite of courses to meet the diverse needs of our members. You may view the updated list of courses on our website at www.sma.org.sg or keep yourself updated through our mailing list, SMA publications and the SMA Facebook page.

More than 70 courses have been conducted under the broad umbrella of the SMA Academy in 2012, ranging from half-day seminars to the 12-month long SMA-ITE Skills Certificate in Healthcare (Outpatient). We had participants totalling 2,000 who attended the courses held in 2012, out of which more than 1,000 were SMA members who enjoyed course subsidies through fee waivers amounting to S$70,000.
SMA Centre for Medical Ethics & Professionalism (SMA CMEP)

In 2012, with the strong support of its faculty and board members, the SMA CMEP expanded its reach to medical practitioners through a wide-ranging set of workshops and seminars, as well as monthly articles in SMA News. The work of SMA CMEP in 2012 culminated in the SMA Conference: Professional Accountability & Professional Misconduct, which was held at the end of the year, with a participation rate of more than 100 medical and allied health professionals.

The topics covered for 2012 include:

1) SMA Course on Professionalism, Medical Ethics and Health Law for Advanced Specialist Trainees (Ethics Course)
2) SMA Workshop: Death Certification
3) SMA Seminar: Medical Confidentiality – Protecting Privacy or Sharing Secrets
4) MPS-SMA Medical Experts Training Course
5) SMA Seminar: Legal Implications of Clinical Practice Guidelines
6) SMA Seminar: Professional Misconduct and Framing of Charges
7) SMA Mediation for Dispute Resolution: Preserving Relationships, Saving Costs
8) SMA Conference: Professional Accountability & Professional Misconduct

In 2013, SMA CMEP will extend the Ethics Course to residents who are required to complete the course as part of the requirement for completion of the residency programme.

SMA CMEP customised the curriculum and conducted two seminars on health law for SingHealth residents in 2012. The module, which targeted Year 3-5 residents, hoped to educate them on the following:

1) Recognise the differences between how ethics and the law each impacts the practice of medicine and duties of doctors;
2) Acquire basic understanding of the law and how it affects medical practice; and
3) Create awareness of the scope and implications of the legal responsibilities of registered medical practitioners.

Medical Practice Management (MPM)

The MPM arm focuses on introducing courses that provide essential skills for our members to better manage their medical practice, so that they can focus on bringing about better medical care for their patients. In this vein, 2012 thus signified the start of the growth of SMA’s MPM arm.

The topics covered for 2012 include:

1) SMA Seminar: Tax Obligations of a Medical Practice
2) Taking the Plunge – Going into Private Practice Symposium
3) Safety Awareness Courses
4) BCLS/CPR + AED Courses
5) SMA-ITE Skills Certificate in Healthcare (Outpatient)
6) SMA-SMU Healthcare Advanced Management Programme

Our MPM arm is constantly on the lookout for collaborations with valuable partners to deliver quality content in the area of medical practice management to SMA members. Moving forward into 2013, we project continued growth coupled with an increasingly diverse range of content to meet the needs of medical practitioners.
SMA seeks to be the centre of knowledge and body of opinion that forms the Voice of the profession and inspires thought leadership. Through our publications, we work toward the advancement of healthcare in Singapore for both doctors and patients.

The Singapore Medical Journal (SMJ) is a monthly publication of the SMA. The SMJ aims to advance medical practice and clinical research through the publication of papers that benefit the medical profession, both locally and globally. To submit your paper for consideration, please visit http://SingaporeMedJ.edmgr.com.

The SMA News is a monthly newsletter that provides a platform for our members to share their perspectives on current and prevalent matters in the healthcare sector. We encourage all members to play a part in SMA News. If you would like to contribute articles, please email news@sma.org.sg.

Singapore Medical Journal
The year 2012 closed with a total of 1,331 new manuscripts submitted to the journal from 39 countries. Despite our growing international reach, 32% of submissions and 46% of published articles were local papers, thus maintaining a healthy balance of international and local content. 2012 also saw the attainment of our first impact factor of 0.73, which is an encouraging sign that the SMJ is gaining some degree of influence and heading in the right direction.

The journal published 284 articles in 2012, with four quarterly theme issues, namely Oncology, Infectious Disease, Psychological Medicine and Obstetrics & Gynaecology, as well as a supplement issue for Alexandra Health Forum 2012. A new CME series, Practice Integration & Lifelong Learning, or PILL for short, was launched in June 2012. This series, which aimed to integrate the latest medical evidence and deliver it in small, therapeutic doses, was well received by readers, who felt that the topics were not only relevant to their practice, but also easily digestible. Likewise, a revamp of the front cover and layout garnered positive feedback.

Overall, the SMJ fared well in 2012, and this achievement could not have been possible without the contributions of our editors, reviewers, authors and staff. In particular, we would like to
appreciate the following editors who stepped down from the editorial board in 2012: A/Prof Chin Jing Jih, A/Prof Chng Wee Joo, Dr Hsu Li Yang, Dr Ho Gay Hui, A/Prof Shirley Ooi, A/Prof Tan Mann Hong and Dr Tan Ngiap Chuan. We also welcomed three new editors on board, namely Dr Tan Cher Heng, Dr Tay Seow Yian and Dr How Choon How, who bring a wealth of expertise to the journal.

2013 promises to be yet another exciting, albeit challenging year. In the backdrop of global economic uncertainties, rising costs and declining advertising, the journal needs to continue to progress and yet maintain a sustainable model for open access publication. Plagiarism and duplicate submissions continue to plague the journal, necessitating active efforts on our part to compare authored work against submitted content. There is also room for improvement in the peer review process and waiting time for publication.

To these ends, several new initiatives have been rolled out in 2013. A fixed one-time article processing charge for online submissions has been introduced, with provision for waivers for SMA members and on a case-by-case basis. This will serve to support the cost of administering peer reviews as well as act as a deterrent to professional plagiarism. In addition, digital object identifiers will be assigned to all online publication from 2013 and a plagiarism screening tool has been installed in our efforts to further curtail scholarly plagiarism and duplicate submissions.

The SMJ editorial board is optimistic that with these new initiatives and the continued support of our stakeholders, the journal will be poised for greater growth in 2013.

SMA News

2012 saw the review of content within SMA News. The Feature segment continues to be the mainstay of every issue, but from 2012, we shifted our focus from interviews to current issues close to the heart of the medical fraternity, as well as the exploration of perennial topics that impact the healthcare sector. We hope that these feature articles will provide food for thought to our readers, and help better the medical landscape for both doctors and patients. We kicked off our revamped Feature column in January 2012 with a discussion on the synergies of the private sector and the public healthcare environment. Meanwhile, profiles on prominent personalities are still published in the Interview column.

In 2012, new content are also presented in the Ethics column, which features frequently asked questions related to medical ethics that SMA have received from our members in recent years. The SMA Centre for Medical Ethics & Professionalism (CMEP) also contributes articles to a monthly column eponymously titled CMEP. We believe that ethics-related knowledge and training will provide a firm foundation upon which better professionalism and an improved healthcare environment can be built.

Other new columns introduced in 2012 include Executive Series, where matters relevant to the management of medical practices are discussed, as well as From the Heart, where we provide charities and volunteer welfare organisations with complimentary advertising space to promote volunteerism amongst SMA members.

We devoted the April 2012 issue of SMA News to the comprehensive discussion of the issues faced by doctors in training. This issue, aptly titled the Doctors in Training Issue, was fronted by our editorial board members, who are also doctors in training, and the SMA Doctors in Training Committee. We published articles on the insights and opinions of various doctors on the new residency system, the challenges they faced and the role of senior doctors in medical education. In addition, we also carried articles about trainee doctors in the Doctors in Training column throughout the year. For example, student leaders from the Yong Loo Lin School of Medicine and Duke-NUS Graduate Medical School shared the visions of their respective student bodies for 2013 in the November 2012 issue.

Throughout the year, SMA News published several theme issues, including the Sports + Medicine Issue in August 2012, which was timed to coincide with the London Olympics, and the Psy Issue in November 2012, which focused on Psychiatry.

We welcomed three new editorial board members: Dr Jimmy Teo and Dr Natalie Koh in 2012, as well as Dr Jipson Quah in 2013, who bring with them great diversity in thoughts and views that will further our goal to inspire thought leadership within our profession. A short introduction to Dr Jimmy Teo and Dr Natalie Koh can be found in the December 2012 issue of SMA News, while Dr Jipson Quah’s introduction is featured in the January 2013 issue.

We are constantly looking for ways and resources to enhance SMA News, to truly make it your publication with your voice. Please email news@sma.org.sg with your thoughts or comments. We appreciate your views and time to help make SMA News a better publication.
SMA believes in giving back to society, and we encourage our members to do the same. We stand firm in our goal of addressing the myriad needs present in the medical and public health landscape.

We aim to create a bigger impact on and work toward a better healthcare sector in Singapore through a five-pronged approach, focusing on the strategic areas of:

1) Financial support: relieving distress, poverty and suffering among members of the public and the medical profession in Singapore, and also providing scholarships, financial assistance and awards to students pursuing a medical education.

2) Education: educating the public in areas of healthcare, potentially leading to better health outcomes.

3) Volunteerism: promoting volunteerism within the medical profession.

4) Exposure: supporting medical students by encouraging them to attend conferences, seminars, workshops, or the like, which could lead to enhanced medical knowledge and better health outcomes for the public.

5) Research: supporting medical research and public health projects.

In our vision to create a lasting impact on society, we believe that the setting up of a separate entity is the way forward to allow for greater flexibility in meeting the vast and changing needs of society and the needy in the medical profession. We have already begun the process of making this happen and we envision SMA Cares to be ready for operation in 2013.

While the SMA Charity Fund is being put in place, the good works we have been doing continue to garner wide support from our members.

SMA Medical Students’ Assistance Fund

This fund was set up in 2007, with an aim to help less privileged medical students with basic living expenses while they are in medical school. Since it was initiated, the fund has provided support to 85 medical students from the National University of Singapore (NUS) Yong Loo Lin School of Medicine (YLLSoM), to the tune of close to $330,000.

Since its inception, the fund has garnered more than $1 million in donations through the kind gestures of more than 400 individuals and corporations. We are thankful for the support rendered to the SMA Medical Students’ Assistance Fund and we encourage the recipients of the fund to continue to make a positive difference in their lives.

If you would like to make a donation, please make your cheque payable to the National University of Singapore, and write “SMA Medical Students’ Assistance Fund” on the reverse side. Your generosity will go a long way in helping less privileged medical students from YLLSoM with their living expenses. You can also donate online at http://www.giving.nus.edu.sg/sma or contact the SMA Secretariat at sma@sma.org.sg for more details.

Medik Awas

Medik Awas, a community service programme launched in 1970, aims to prevent medical mishaps by alerting medical and dental personnel to any medical allergies or specific medical problems of registrants through the use of identification devices such as a card or an amulet.

SMA Cares pages in SMA News

SMA seeks to encourage our members and the medical profession to volunteer their time and expertise to support the less fortunate, locally or overseas. In 2012, we provided complimentary advertising space for charities and volunteer welfare organisations to promote volunteering opportunities for our members, so as to create greater awareness and involvement. If you are keen on promoting such opportunities, please contact news@sma.org.sg for more details.
Singapore Medical Association – Lee Foundation (SMA-LF) award for Duke-NUS graduating students

In 2009, the SMA and Lee Foundation jointly set up the SMA-LF award for students of the Duke-NUS Graduate Medical School. Lee Foundation kindly donated $200,000 towards the award. The annual SMA-LF award recognises:

• Most Outstanding Exit Exam Achievement in the graduating class, with a prize of $1,000 and a SMA-LF trophy; and

• Outstanding Teamsmanship in five outstanding students from the graduating class who demonstrate exemplary team values, with a cash award of $400 and a SMA-LF trophy each.

The SMA-LF award was first presented during the Inaugural Graduation Celebration and Hooding Ceremony for Duke-NUS’ pioneer cohort of 24 students. This is a constant contribution from SMA to promote excellence and teamwork in pursuit of the students’ medical education.

Camp Simba

Inaugurated in 2009, Camp Simba fulfils an unmet need in Singapore, providing children of terminally ill patients with a weekend of fun, and a break from challenging home environments. The camp is a collaboration between students from YLLSoM and Duke-NUS Graduate Medical School. Children are encouraged to express their thoughts and emotions through camp activities, and to share their experiences with fellow camp members and counsellors. Camp Simba organisers made an appearance at the SMA Annual Dinner 2012 to share their cause with the guests.

Public Health Screening

A yearly screening organised by YLLSoM, this public event exhorts a healthy lifestyle and provides free health screening for residents. It aims to increase public awareness of health issues by providing screening services, and participants with abnormal screening results are urged to seek early treatment. SMA provide funding support for this student-organised initiative, to support the NUS Medical Society in their work.

Singapore Medical Association – Wong Hock Boon (SMA-WHB) Outstanding Mentor Awards 2012

These awards are given by the Wong Hock Boon (WHB) Society, in appreciation of mentors who have made an impact on medical students’ research. SMA is glad to have the opportunity to partner WHB Society in their efforts to promote medical research amongst medical students.

The winners of SMA-WHB Outstanding Mentor Awards 2012

<table>
<thead>
<tr>
<th>Name</th>
<th>Title</th>
<th>Faculty</th>
</tr>
</thead>
<tbody>
<tr>
<td>Paul Tambyah</td>
<td>Associate Professor</td>
<td>Medicine, NUS</td>
</tr>
<tr>
<td>Shirley Ooi</td>
<td>Senior Consultant</td>
<td>Emergency Medicine, National University Hospital (NUH)</td>
</tr>
<tr>
<td>Derrick Aw</td>
<td>Head (Dermatology)</td>
<td>Medicine, NUH</td>
</tr>
<tr>
<td>Irwani Ibrahim</td>
<td>Consultant</td>
<td>Emergency Medicine, NUH</td>
</tr>
<tr>
<td>Soong Tuck Wah</td>
<td>Associate Professor &amp; Head</td>
<td>Physiology, NUS</td>
</tr>
</tbody>
</table>

YLLSoM Annual Graduate Scientific Congress 2013 Awards

The YLLSoM Annual Graduate Scientific Congress offers National University Health System (YLLSoM, Saw Swee Hock School of Public Health, Alice Lee Centre for Nursing Studies, Faculty of Dentistry, and Cancer Science Institute of Singapore) graduate students and WHB Society MBBS research students an opportunity to interact, share and showcase their scientific discoveries through oral and poster presentations. SMA is a proud partner in the support of three different types of awards for good quality research since the Congress in 2012:

a) SMA-WHB awards for undergraduate students
b) SMA Clinical Research awards for both graduate and MBBS students
c) SMA Public Health Research awards for both graduate and MBBS students

This year, the Congress will be held on 30 January 2013, following the theme of “Science @ the Heart of Medicine”.

Supporting Social Enterprises

SMA also supports social enterprises such as MINDS and Bizlink by outsourcing jobs to them. MINDS was appointed as the official packer of our event packs for 2012, while Bizlink was appointed to scan hard copy files into soft copies and rename them. We believe that these projects will help to bring financial sustainability and meaning to the lives of the less fortunate.
The SMA website, www.sma.org.sg, underwent a major overhaul in 2011 that was completed in 2012. The outcome of this virtual project is the creation of a membership module where members are able to access their individualised account to view the list of courses they have registered for and completed, update their personal particulars, post onto the locum site as well as obtain a printout of their membership card to enjoy the SMA membership benefits with our participating partners.

To achieve a vibrant and user-friendly interface, the “SMA Red” was used as the predominant colour, and relevant images of interest points were included to help users quickly identify their intended destination within the website. Various banner spaces are also incorporated throughout the website, so as to allowing members to easily access announcements or advertisements which may be of interest to them.

The website’s information is broadly categorised into eight sections for the ease of course and event searches and registration. When an SMA member logs into their personalised account, their particulars are auto-populated into their selected course registration form, making registration simple and efficient. An auto response system is generated after submission, assuring members of the receipt of their registration which awaits processing.

Pages important to our members, such as “Locum Hiring and Seeking” and “Ethics Consultation”, are accessible through the member’s login page. A jobs portal page that advertises available positions for medical doctors, as well as the “From the Heart” page, which lists possible volunteering opportunities offered by volunteer welfare organisations, are also available.

We are pleased with the increase in web traffic to SMA’s website following its makeover, with an approximate of 7,000 visitors per month as compared to 6,000 visitors for the previous website. SMA will strive to improve the user friendliness of our website and bring more functionality, tailoring it to the needs of our membership in the coming year.

In addition to the revamped website, the hosting site for the SMA Forum was relocated, so as to improve its usability, by eliminating the constant accessibility issues that plagued our previous hosting site.

SMA encourages all members to explore our new and improved website and visit the homepage for regular updates on new courses and events that are planned for our members, as well as the details of SMA’s work. If you have yet to receive your username and password, do write in to membership@sma.org.sg and we will respond to you shortly.
# Financial Highlights

## Group Statement of Income and Expenditure

<table>
<thead>
<tr>
<th></th>
<th>2012</th>
<th>2011</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total Income</strong></td>
<td>$2,881,479</td>
<td>$2,686,181</td>
</tr>
<tr>
<td><strong>Total Expenses</strong></td>
<td>$2,600,737</td>
<td>$2,195,377</td>
</tr>
<tr>
<td><strong>Surplus after tax</strong></td>
<td>$280,742</td>
<td>$490,804</td>
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</tbody>
</table>

## Income

<table>
<thead>
<tr>
<th></th>
<th>2012</th>
<th>2011</th>
</tr>
</thead>
<tbody>
<tr>
<td>Subscriptions</td>
<td>$667,732</td>
<td>$677,646</td>
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<tr>
<td>Commission Income</td>
<td>$807,427</td>
<td>$881,956</td>
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<tr>
<td>Rebate Income</td>
<td>$189,312</td>
<td>$189,171</td>
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<tr>
<td>Courses Income</td>
<td>$311,111</td>
<td>$200,017</td>
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<tr>
<td>Income from Investment</td>
<td>$155,953</td>
<td>$43,440</td>
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<tr>
<td>Publication</td>
<td>$462,503</td>
<td>$511,910</td>
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<tr>
<td>Event &amp; Convention</td>
<td>$277,601</td>
<td>$137,685</td>
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<tr>
<td>Other Income</td>
<td>$9,840</td>
<td>$44,356</td>
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<tr>
<td><strong>Total Income</strong></td>
<td>$2,881,479</td>
<td>$2,686,181</td>
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</table>

## Expenditure

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<thead>
<tr>
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<th>2012</th>
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</thead>
<tbody>
<tr>
<td>Administration and Operating Expenses</td>
<td>$538,024</td>
<td>$526,501</td>
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<tr>
<td>Courses Expenses</td>
<td>$311,867</td>
<td>$106,947</td>
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<tr>
<td>Publication Expenses</td>
<td>$288,659</td>
<td>$281,397</td>
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<tr>
<td>Event &amp; Convention Expenses</td>
<td>$313,811</td>
<td>$161,061</td>
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<tr>
<td>Staff Cost</td>
<td>$1,148,376</td>
<td>$1,119,471</td>
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<tr>
<td><strong>Total Expenditure</strong></td>
<td>$2,600,737</td>
<td>$2,195,377</td>
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## Group Statement of Financial Position

<table>
<thead>
<tr>
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<th>2012</th>
<th>2011</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Assets</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non-current assets</td>
<td>$2,273,291</td>
<td>$1,540,288</td>
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<tr>
<td>Current assets</td>
<td>$4,077,789</td>
<td>$4,543,017</td>
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<tr>
<td><strong>Total assets</strong></td>
<td>$6,351,080</td>
<td>$6,083,305</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>2012</th>
<th>2011</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Equity and Liabilities</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Equity Attributable to members of the Association</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total equity</strong></td>
<td>$6,070,427</td>
<td>$5,789,685</td>
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<tr>
<td>Non-current liabilities</td>
<td>$470</td>
<td>$3,279</td>
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<tr>
<td>Current liabilities</td>
<td>$280,183</td>
<td>$290,341</td>
</tr>
<tr>
<td><strong>Total equity and liabilities</strong></td>
<td>$6,351,080</td>
<td>$6,083,305</td>
</tr>
</tbody>
</table>
KEY Financial Highlights

Group Investment

Group Surplus

Group Income

Group Expenditure

- Amount Invested
- Portfolio Value

- Total income
- Total Expenses
- Surplus after Tax

- Subscriptions
- Commission Income
- Rebate Income
- Course Income
- Income from Investment
- Publication
- Event & Convention Expenses
- Other Income

- Administration & Operating Expenses
- Course Expenses
- Publication Expenses
- Event & Convention Expenses
- Staff Cost