

THE RDU GUARANTEE

Red Dot United (RDU) guarantees that we will give our best to serve the residents of Jurong GRC and run their Town Council efficiently and prudently if elected, ensuring that all processes are transparent and that all responsibilities are fulfilled. In Parliament, RDU will consistently hold all policies and elected officials accountable to the principles and values of our Singapore pledge. We will speak up to enable Singaporeans to be the Captains of their own Lives, while caring for those in need of assistance. We will:

- push for policy changes in areas such as Jobs, Housing, Healthcare, Arts and Culture to improve the lives and happiness of Singaporeans, and reduce their anxiety and stress;
- advocate for Singaporeans to have more options and flexibility through access to needed information on our Governance and Reserves Management, and in areas like the use of their own CPF monies, and Education;
- champion policies that make Singapore ready for the future, focusing on Wages, Economy, Total Fertility Rate, and Climate Change; and
- safeguard our Constitution by subjecting constitutional changes to a much greater level of scrutiny and debate.

Please support our RED DOT UNITED members so that we can speak up to put Singaporeans at the heart of governance in Singapore and work hard to unleash the full potential of the people, our most precious resource.

United we can!

RED DOT UNITED



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INTRODUCTION

SAILING THROUGH UNCHARTERED AND TROUBLED WATERS

From the trade wars between big countries to COVID-19, Singapore is going through a rough patch. But rough patches do not last forever. Nations with strong institutions, adaptable economies and resilient people survive them.

Prime Minister Lee Hsien Loong said in 2013 that despite the massive reserves accumulated by the sacrifices of our people through the generations, and despite us rising from a Third World country to become a First World one, we are just an upgraded version of a sampan – "Sampan 2.0". This is very troubling! Why? Because a Sampan – regardless of whether it is an upgraded version or not – is only a one-man operated vehicle.

The ruling party asks the people for a strong mandate, they want Singaporeans to give them all the levers of control so that they alone can continue to operate Singapore and control Singaporeans in the manner they wish to. They believe that only they have all the answers.

The political playing field continues to be further tilted to perpetuate a one-party dominance where systems are purposely kept weak. Election after election they ask for a strong mandate but once our people give it to them, we have seen them tinker not only with our lives and livelihoods but also with our Constitution.

Institutional safeguards are purposely left vague so as to give the PAP leaders enormous powers. The Prevention from Online Falsehoods and Manipulation Act (POFMA) is a very good example of how much power they have given themselves – even to be the initial arbiters of truth. The PAP has argued that the powers they have are to prevent the emergence of a rogue government. But what if one does emerge after all? Power corrupts and absolute power corrupts absolutely.

If a self-serving leadership were to appear, they would be unstoppable by the weak institutions we now have in Singapore.

CAN WE CONTINUE TO REMAIN A 'SAMPAN' – EVEN A 'SAMPAN 2.0'?

The PAP has said over and over again that Singapore is not ready for multi-party democracy, that only they have the 'A' Team to take Singapore forward. But let us not forget that a sampan, even a Sampan 2.0 with the steadiest of hands, can only take its passengers that far.

In an increasingly globalised, competitive and fast-paced world, the challenges Singapore face have become more complex and multi-faceted. With global uncertainties and with technology transforming and disrupting many industries with traditional jobs, Singapore is sailing through unchartered waters towards an uncertain future.

When the world moves towards powerful zero-carbon ocean liners, we cannot remain a Sampan 2.0. While a sampan needs just one man to operate it, ocean liners require many hands on deck to take it in a new direction.

EMPOWERED TO BECOME THE CAPTAINS OF OUR OWN LIVES

With the many perils ahead of us and with the many twists and turns before us, we must come together and work hand-in-hand to chart the way forward. We cannot rely only on one person, or just one party.

This is why we have to strengthen our key institutions with the core values of Fairness, Accountability, Integrity and Transparency. We have to align our compasses towards a future of Happiness, Hope and Heart. Let us be your voice and your hands to make this fundamental change – to enable you to be the captains of your very own lives.

To do this, we seek your vote and your mandate. Vote for us! Every vote points our leaders in the right direction.



CAPTAINS OF OUR LIVES

In the past, we allowed the Government to intrude into our lives and families as some of these were necessary for social cohesion. But five decades of paternalistic governance has inhibited independent thinking and creative expression. The ruling party has established a system of 'carrots and sticks'. This system of fear and control has made Singapore and Singaporeans less passionate and more conformist.

In this age of technological disruption, we cannot continue to rely on others to captain our lives by telling us what we can or cannot do. This reliance undermines our ability to grow as a society. We need to develop a sense of self-reliance, a belief in ourselves and a willingness to take control of our own lives.

RDU aims to be a national movement dedicated to serving and empowering Singaporeans - to be the Captains of their own lives and families.

We will devote all our efforts to helping Singaporeans:

Improve their lives and reduce anxiety;

Create more options; and

Be ready for the future.

We cannot see the present clearly, much less the future, when we are constantly worrying about issues like our jobs, our healthcare expenses, and our retirement adequacy. We cannot take on the future when we are overly anxious about failing and how to bounce back if we do. RDU will purposefully work towards reducing the unnecessary anxiety levels for Singaporeans.

Having more options with flexibility in our policies, from CPF to education, is also important as it will mean that Singaporeans will be able to live a happier and more satisfying life. RDU will propose more options for Singaporeans in several aspects.

The best way to predict the future is to try to create it. As a small island-nation with very little natural resources (except our geographically strategic location and our people), staying relevant and adaptable is an existential necessity for Singapore. Thinking long-term about the challenges and opportunities of the future should therefore be an integral part of the Singapore DNA. RDU includes a plurality of views so as to encourage greater foresight into our policy proposals for Singapore to take advantage of the many opportunities in the future.



IMPROVING LIVES, REDUCING ANXIETY FOR SINGAPOREANS

SECTOR FOCUS: JOBS, HOUSING, HEALTHCARE, COST OF LIVING, ARTS & CULTURE VALUES: Equality, Fairness, Happiness, Hope and Heart (empathy and compassion)

JOBS

Review of FTAs like CECA to show how Singapore and Singaporeans have benefited from this
agreement – how many local jobs have gone to Indian professionals, and how many Singaporeans
have gone to countries like India.

- 2. Assess bearing of Employment Pass system to study bearing on unfair competition for good jobs for Singaporeans.
- 3. Offer more protections to workers working under the gig economy. There is a need to look at the classification of workers as employees or independent contractors. The Employment Act could be revised to clamp down on errant employers, preventing them from abusing the distinction between employees and independent contractors in order to avoid giving benefits and protections to employees by classifying them as independent contractors.
- 4. Ensure a Singaporean First hiring policy by reevaluating the effectiveness of the Fair Consideration Framework to assess if it is an effective mechanism to ensure Singaporeans have access to good jobs.
- 5. Introduce an award scheme for Human Resource managers with good compliance track record for prioritising jobs for Singaporeans and provide incentives for companies to employ such HR managers.
- 6. Encourage more people to upgrade themselves by starting the reverse way match Professionals, Managers, Executives & Technicians (PMETs) to jobs before they go through an OJT or part-time training programme. Salary support can come from government to incentivize companies to hire such people and train them. The Professional Conversion Program where the government pays up to \$4,000 monthly salary to the company when they hire and re-train the employee is in place can be expanded. The agencies managing this need to identify why the take up is not as much as desired to be effective in absorbing the displaced PMETs.
- 7. Reserve some jobs for Singaporeans in selected future growth sectors to enable capability transfers and to grow local expertise.

HOUSING

1. Make En-bloc Redevelopment Programme Mandatory to ease Singaporeans' concerns about lease decay and the value of their HDB flats.

2. Allow Singles to buy bigger 3-room or smaller BTO and lower the minimum age under the Single Singapore Citizen Scheme (SSC) and the Joint Singles Scheme (JSS) progressively, so that Singles can eventually buy flats at age 30. This will ease the burden of Singles to be less dependent on their parents. It will also address the perceived inability of finding suitable housing which is a deterrent to early marriage.

3. Establish greater transparency in the cost of building HDB flats with a breakdown of land cost and building cost in order to price HDB flats affordably in a sustainable manner. Price new flats at a multiples of median income and location factor. This will ensure affordability and as income levels of Singaporeans change through the years, government revenue from flat sales would also rise. Therefore, better aligning the interest of individual and state. This will also incentivise policy makers to grow the wage share of Singaporeans.

HEALTHCARE

- 1. Provide heavily subsidized quarterly-to-annual doctor consultations without means testing, during which all preventive health measures such as vaccinations and screenings are carried out at the same time. This will help to identify ailments such as diabetes and hypertension early, ensuring better health for citizens and lesser cost for acute care in hospitals.
- 2. Improving Medifund to provide support for needy Singaporeans, as well as assistance in huge medical bills that can cripple the lives of average Singaporean families.
- 3. Adopt a proactive regulatory-change framework for Medical Technology (MedTech) usage especially in home care and where it provides considerable cost reductions in health care for Singaporeans. MedTech like wearable medical devices and home health monitoring devices are becoming more prevalent among patients of all ages. These devices allow vital data to be transmitted from a patient's home directly to hospital and other health care staff, resulting in real-time monitoring of a patient's health. Utilising these types of devices could result in considerable cost reductions and operational efficiency improvements.
- 4. Expand the scope of Medisave for use in more areas of outpatient consultations.

- 4. Improve transparency of Standard Drug List (SDL) of subsidised drugs and decision-making processes leading to drug being placed on the list.
- 5. Separate dispensing from medical treatment in the private sector.
- 6. Study the benefits of the move to convert our public hospitals into restructured hospitals to examine whether a reverse course would be beneficial to Singaporeans and lower medical bills.
- 7. Establish a watchdog agency to examine healthcare costs and abuses of the system or consider a national health insurance scheme, incentivising government regulation of healthcare costs.

COST OF LIVING

- 1. 'No' to a further rise in the Goods & Services Tax (GST) or other fees, in the next five years.
- 2. Make policy makers focus more on growing the wages of Singaporeans. Globalisation aggravates inequality and one measure used to track this is the share of wages in national income. Despite having one of the highest GDP per capita in the world, our wage share of GDP is around 43% (lower than that of most developed economies, which is at 50% or more). This may mean that workers in Singapore are underpaid, and raises questions of if Singapore's economic growth has disproportionately benefitted multinational companies and capital owners at the expense of workers. Wage redistribution policies are also skewed towards better educated top-earners.
- 3. In benchmarking their salaries to 60% of the median income of the top 1,000 earners who are citizens, the Government Ministers have chosen to identify themselves with the top earners. Because their wages are pegged to the top earners, they have every incentive to ensure that the salaries of this group of earners remain high and continue to increase, while they have very little incentive to grow the incomes of all Singaporeans. To incentivise the Government to grow the wage shares in Singapore to match that of other first world nations, Ministerial salaries should be pegged to multiples of the Median Gross Monthly Income from Work.

ARTS & CULTURE

- 1. Provide more focus and effort on growing craftsmanship.
- 2. Provide more support for those who preserve and grow the repository of our arts and culture.



PROVIDING MORE OPTIONS AND FLEXIBILITY FOR SINGAPOREANS

SECTOR FOCUS: GOVERNANCE & NATIONAL RESERVES, CENTRAL PROVIDENT FUND, EDUCATION, CIVIL LIBERTIES VALUES: Fairness, Accountability, Integrity, Transparency, Independence

GOVERNANCE & NATIONAL RESERVES

Review public spending by Public Institutions, such as \$880,000 rubbish bin for National Arts Council and projects such as the Budget Terminal built at a cost of \$45 million and scrapped after being in operation for just 6-years.

2. Review legislation such as the Presidential Elections Act to study if such laws should allow for wider competition among qualified Singaporeans to provide better checks and balances, especially in the area of protecting our reserves and the function of public appointments.

3. Provide greater transparency in the Key Performance Indexes of public organisations or former public organisations that had been privatised and/or corporatised.

CENTRAL PROVIDENT FUND

- 1. Allow CPF Members an option to withdraw all their monies in the Provident Fund at retirement age. This will allow senior citizens to live their lives with dignity, and provide for flexibility to make their own retirement plans.
- 2. Allow members to borrow from their own CPF accounts to steady themselves in an uncertain jobs market. In today's uncertain job market, retrenchments are more common than they used to be. This will reduce anxiety as it is more difficult for unemployed older workers to find an appropriate new job, and they may remain unemployed for a longer period of time.
- 3. Study if more competition by professional fund managers can be introduced to get better returns on CPF Savings for Members.

4. Provide more options for CPF Members, for example, by incentivising staggered withdrawal of CPF money in 5 or 10 year intervals after retirement age through better interest rates for such savings.

EDUCATION

- Build in more flexibility in curriculum to allow students to experiment and pursue their interests, whether it be sporting, artistic, technical or academic in specific domains (Languages, Maths or Science).
- 2. For students in alternate education programmes (e.g. Madrasah, home-schoolers), provide an equal quantum of funding pegged against government expenditure per student, aimed at improving secular subjects such as language, maths and science. Such funding will ensure that students who are Singapore citizens do not get second-rate education or worse.
- 3. Expand Compulsory Education Act to cover all Singaporean children to complete ten years of primary and secondary education in approved educational programmes before they turn 18.
- 4. Relook school curriculum and syllabus to give more emphasis to topics like computational skills and soft skills.
- 5. Ensure andragogic and pedagogic educational qualifications have better international recognition.
- 6. Emphasise sports and other life-skills training for our children, where they can interact across schools and economic divides.
- 7. Expand the Anchor Operator Programme (AOP) to include 'diversity' in its assessment criteria of preschool service providers, and this criteria should be given greater weightage over criterions like 'the ability to increase capacity'. With a falling Total Fertility Rate (TFR), the criteria to 'increase capacity' is less relevant. This will help to ease parents' worry that that current AOP model will not lay the foundations for their young ones to be prepared for the future by emphasising character-building, emotional development and more individualized education.

- 7. Review the National Education framework to encourage students to research, discuss and hold learning journeys to learn about the different ethnic and religious groups living and working in Singapore to build a more understanding and cohesive society.
- 8. Make every school a good school where the neighbourhood primary and secondary schools have smaller class sizes so that the burden of tuition will be lessened. MOE will have to recalibrate teachers' intake upwards to pre-2014 levels to make this happen.
- 9. Allow Singaporean children to study in International Schools if they so choose. This will free up spaces at the more popular schools so that there will be more spaces for other children.

CIVIL LIBERTIES

- 1. Review the current form of Protection from Online Falsehoods and Manipulation Act (POFMA
- 2. Review the current form of the Internal Security Act (ISA).
- 3. Advocate for Freedom of Information to enhance citizen access to information.
- 4. The right to freedom of assembly, speech and expression are the Constitutional rights of Singaporeans. In 2009, in amending the Public Order Act, the Government redefined "assembly" to reduce the number of participants from five to just one person. We have to review the Public Order Act.





ENSURING SINGAPORE IS READY FOR THE FUTURE

SECTOR FOCUS: SUPPORT FOR LOCAL BUSINESSES, INCREASING TOTAL FERTILITY RATE, CLIMATE CHANGE VALUES: Fairness, Transparency, Happiness, Hope, Unity

SUPPORT FOR LOCAL BUSINESSES

- 1. Provide priorities in government procurement for local businesses.
- 2. Use Sovereign-Wealth Fund (SWF) to acquire companies in selected industries and reserving some jobs in these companies for Singaporeans to create opportunities for exposure, experience and training.
- 3. Provide pathways for SMEs to partner GLCs/MNCs to venture overseas and provide risk capital in the form of debt instruments, quasi equity, and equity alongside technical assistance.
- 4. Study development of greater synergies with land-abundant neighbouring regions to support the whole value chain needs of businesses, thereby jointly offering investors a more attractive value proposition that spans borders.
- 5. Identify and better support local industries of growth with higher value.
- 6. Support the growth and development of local SMEs and move towards a more progressive tax structure.

INCREASING TOTAL FERTILITY RATE

- 1. Incentivise workplaces to develop family-friendly policies. These could be in the form of tax rebates, reliefs, priorities for leases and/or work permits or even awards.
- 2. Increase paid parental leave from the present 16+2 weeks to 6 months (26 weeks), of which at least 8 weeks need to be undertaken by either parent. Single parents can enjoy the full 6 months paid parental leave.

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- 3. Ensure that more flats are made available to young people in order to encourage early marriage and childbearing. This could be done through lowering the age Singles could buy HDBs (from 35 to 30) and ensuring there are sufficient sales-for-balance flats (SBF) which could be bought by young couples ready to marry and possibly start a family early.
- 4. One of the largest opportunity costs for parents choosing to stay home in order to wholly care for and nurture their children is the loss of income and inability to build up their savings for their retirement. Recognition should be given to these parents for their contribution and commitment to bringing up the next generation of Singaporeans, and so the bare minimum could be for the state to make contributions to such caregivers' CPF.
- 5. Presently, infantcare and childcare subsidies are provided to parents only if the mother of the child is working. This is one of the incentives for mothers to return to the workforce but also is yet another way to discriminate against parents to choose to stay home in order to nurture their children personally. In order to provide all parents with equivalent options for preschool education, all parents should receive the same subsidies available to households with working mothers who send their children to childcare or infantcare centres for half day programmes.

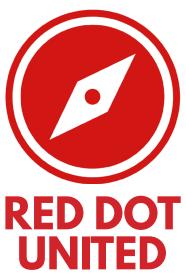
CLIMATE CHANGE

- 1. Invest in and Incentivise switch to clean energy. Besides exploring the feasibility of installing solar panels and wind turbines in public spaces, Singapore should also collaborate with the region in bringing clean solar and wind power to power the future Singapore.
- 2. Study the feasibility of renewable energy, but ensure that mega projects don't create environmental problems. We do have concerns about nuclear energy, especially with regards to safety issues. We feel that solar energy could be more feasible.
- 3. Scale back the rapid pace of deforestation in Singapore and increase the pace of our program to plant trees back is sufficient to counter the effects of rapid deforestation.
- 4. Increase public education in the 3Rs "Reduce, Reuse and Recycle".

- 5. Push for a reduction of waste from households and businesses, implementing waste management schemes and sustainable neighbourhood recycling programmes.
- 6. Support the move towards more energy-efficient public transportation like electric vehicles.
 7. Better enforce the Transboundary Haze Pollution Act to mitigate air pollution problems related to forest RDU is generally against big expenditure, but are agreeable to spending on social infrastructure for climate change purposes, which in turn must translate into upgraded living standards for Singaporeans.







CONTACT US

PHONE: 89080625 EMAIL: reddotunited @gmail.com

VISIT US ONLINE

