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During our hunt for a HDB unit, we were confused and we had many questions that need to be answered. Some of our questions are, as follows : (a) Should I buy new HDB units or resale? (b) How much can I loan? (c) Where should I loan from (i.e. HDB or bank)? (d) What are the interest rates for the loan? (e) What portion of my salary should I set aside for monthly loan repayment? (f) How could I utilize my CPF? (g) Should I utilize all my CPF? (h) Am I entitled to CPF housing grant? How much of it? (i) How should I proceed to buy my house? (j) What is the house buying process like? (k) How much are the renovation works? (l) Are there any money saving tips? Hence, if you do also have the above questions, you are not alone. My wife and I were in the same conundrum, as you are in now. To make matters worse, there are some unprofessional housing agents out there who are unable to convince and will try to confuse you. My wife and I had since bought a resale unit and in the midst of doing so, we managed to filter off the either wrong or useless advice, and attain a crystal clear understanding of the housing policies. We would like to share our knowledge and experience with you in this book. It is recommended that you finish reading this book, prior to house hunting. This will make your house hunting process a less stressful one. Enjoy your house hunting! Best Regards, Peter & Clarri (Visit us at <http://renovabyproductions.blogspot.sg/>)

Exploring the Language of Drama introduces students to the stylistic analysis of drama. Written in an engaging and accessible style, the contributors use techniques of language analysis, particularly from discourse analysis, cognitive linguistics and pragmatics, to explore the language of plays. The contributors demonstrate the validity of analysing the text of a play, as opposed to focusing on performance. Divided into four broad, yet interconnecting groups, the chapters: * open up some of the basic mechanisms of conversation and show how they are used in dramatic dialogue * look at how discourse analysis and pragmatic theories can be used to help us understand characterization in dialogue * consider some of the cognitive patterns underlying dramatic discourse * focus on the notion of speech as action. there is also a chapter on how to analyse an extract from a play and write up an assignment.

This book constitutes the thoroughly refereed post-conference proceedings of the JSAI-isAI 2014 Workshops LENLS, JURISIN, and GABA which took place on November 2014, in Japan. The 26 contributions in this volume were carefully reviewed and selected from 57 submissions from the 3 workshops (LENLS11, JURISIN2014, and GABA2014). LENLS (Logic and Engineering of Natural Language Semantics) is an annual international workshop on formal semantics and pragmatics and it focused on the formal and theoretical aspects of natural language. JURISIN (Juris-informatics) 2014 was the 8th event in the series, the purpose of this workshop was to discuss fundamental and practical issues for juris-informatics, bringing together experts from a variety of relevant backgrounds, including law, social science, information and intelligent technology, logic and philosophy (including the area of AI and law). GABA (Graph-based Algorithms for Big Data and its Applications) 2014 was the first workshop on graph structures including string, tree, bipartite- and di-graph for knowledge discovery in big data. The purpose of this workshop was to discuss ideas for realizing big data integration, including algorithms with theoretical / experimental results.

Finally, a book about how average folks do above average things in order to achieve financial freedom. More than a “how-to” book, this is an “I can” book that illustrates how connecting behaviors that naturally exist within one’s personality makes it easier for anyone to unleash success. In this book, the author disrupts covetous schemes to instead reveal morally principled stories about what truly makes America great and how those understandings can equalize wealth injustices and improve the human condition! After years of drilling down to what truly makes people successful, Wall Streeter, Behavioral Finance Researcher and Champion of Financial Justice, Kevin J. Palmer, has unlocked how a distinctive group of individuals he calls “The Quiet Rich” used a spiritual connection to their personalities to make cognitive decisions that created wealth. Palmer uncovers victorious interpretations from hundreds of study subjects whose activities translated into wealth, from a hitchhiker turned serial entrepreneur to a grandmother who made her fortune wisely investing cookie jar money. His less traveled path of underlying research has blended powerful lessons by correlating Secret Success Standards of The Quiet Rich into common personality types that fit all people. What makes this book unique is that, until now, wealth techniques have come from instructors declaring what they think will work for others. Here, one self-discovers personal achievement practices by synthesizing the experiences of ordinary people who became successful through interpreting spiritual-self and then applying actions that uniquely fit the personality. This is not a one-man mandate that tests how to get rich. Instead, it is a collective voice of many achievers who took individualized paths to attain wealth that intuitively leads others on their own exclusive journey so that it is genuinely effective. This book shines with applied wisdom, courage, and the confidence to build meaningful, fruitful lives while amassing wealth based on virtues learned from these quiet and rich Americans that no one has known until now!

This is the first study to cover Tan's entire oeuvre, and offers students and general readers an accessible, probing analysis of Tan's highly successful novels within broader debates about the representation of identity, history and reality.

As China continues to implement its commitments agreed upon with membership into the World Trade Organization (WTO), the environment for multinational corporations is changing rapidly. This book examines some of the changes WTO accession is bringing to the market environment and different sectors of the economy, and the resulting challenges and opportunities for companies doing business in China. The book draws on extensive field research with Chinese corporate executives, government officials, and representatives of nongovernmental organizations. Based on the findings from these interviews, the authors provide insights and strategies for companies seeking to establish a sustainable competitive advantage in the country's evolving marketplace.

Finalist for the 2017 Epigram Books Fiction Prize Sofia is an ordinary schoolgirl living in a future Singapore where the population is divided into three social strata. When she inadvertently unlocks the gateway to a new world, she realises she must escape the government’s radar. She ventures into the lowest rung of society, the Voids, and meets with the eccentric Uncle Kirk and the resourceful Father Lang. While on the run, she learns why her father disappeared seven years ago and why the new world exists in the first place.

At Dwell, we're staging a minor revolution. We think that it's possible to live in a house or apartment by a bold modern architect, to own furniture and products that are exceptionally well designed, and still be a regular human being. We think that good design is an integral part of real life. And that real life has been conspicuous by its absence in most design and architecture magazines.

A book on Biblical Parenting arranged using the acronym “MOTIVATE!”, the Tan-Chis set out their approach to parenting drawing from and relying on EIGHT biblical principles. The Tan-Chi’s teaching is enriched with anecdotes drawn from many sources including their experience as parents, and the book contains personal stories contributed by their children. Chapters include: - MODELLING the Christian

lifestyle, - OPEN Communication, - the importance of TIME, - consciously building INTIMACY with your children - VISION (that gives Direction and Purpose), - AFFIRMATION, - TEACHING and TRAINING biblical principles to your children (Obedience and Intentionality), and - ENTRUSTING them to God. Appendixes include - Evidences for the Authenticity of the Bible, - Recommended Resources on Parenting, and - Connecting your Child with Jesus.

English in Singapore provides an up-to-date, detailed and comprehensive investigation into the various issues surrounding the sociolinguistics of English in Singapore. Rather than attempting to cover the usual topics in an overview of a variety of English in a particular country, the essays in this volume are important for identifying some of the most significant issues pertaining to the state and status of English in Singapore in modern times, and for doing so in a treatment that involves a critical evaluation of work in the field and new and thought-provoking angles for reviewing such issues in the context of Singapore in the twenty-first century. The contributions address the historical trajectory of English (past, present and possible future), its position in relation to language policy and multiculturalism, the relationship between the standard and colloquial varieties, and how English can and should be taught. This book is thus essential reading for scholars and students concerned with how the dynamics of the English language are played out and managed in a modern society such as Singapore. It will also interest readers who have a more general interest in Asian studies, the sociology of language, and World Englishes.

Physics is hard to learn? If you are, you are not alone. I had been in your shoes before and experienced the same. It took me a hard time to find out what's wrong with my study method for Physics.

Subsequently, I overcame the difficulties and scored in the subject. Physics is not a subject that you could effectively learn by memorising the theories by hard, and practising repetitively. It's all about understanding and relating the concepts to the real world (sometimes, you can get by mathematics and chemistry by not relating the theories and concepts to the real world right?). The best thing about Physics is that once you know the correct study techniques, it could become the easiest subject for you.

Tropical Style showcases thirty-five contemporary Malaysian homes and resorts that feature the use of indigenous cultural forms and cross-cultural influences in new and exciting ways. The elegant and often breathtaking houses, apartments and resorts presented here evoke the essence of the modern tropical architecture, Malaysian style—a combination of indigenous cultural forms, organic building materials, exquisite local craftsmanship and adaptations to the sun-drenched tropical climate. Echoing trends in green architecture, Malaysian homes historically evolved to integrate environmental factors into traditional building techniques and designs that are harmonious with outdoor living. All the spaces included here have been selected for their stunning design, originality of concept and innovative fusion of age-old architectural patterns with a modern aesthetic sense. Minimalist homes in Kuala Lumpur, contemporary courtyard homes, wooden houses in lush garden settings, idyllic beach resorts and luxury homes modeled on traditional Chinese and Malay houses full of Asian decor are illuminated in this book celebrating the fascinating multicultural eclecticism of modern-day Malaysia. With over 350 stunning color photographs, Tropical Style: Contemporary Dream Houses in Malaysia will delight and inspire those who wish to apply these ideas to their own tropical homes, in any global setting.

From 1894/95-1935/36, pt.6 of each volume is issued separately, with titles, 1894/95-1902/03: Code list of merchant vessels of the United States; 1903/04-1935/36: Seagoing vessels of the United States.

Me Migrant features the poems of Md Mukul Hossine – poems originally written in Bengali by Mukul, transcreated by Singapore poet Cyril Wong based on English translations by Fariha Imran and Farouk Ahammed. It represents the voice of hope and inclusiveness, of longing and dreaming, of service and heart. This collection was born of the friendship between volunteers of community clinic HealthServe and foreign construction workers. Dr Tan Lai Yong, a volunteer medical doctor at Healthserve and his team of medical students from National University of Singapore (NUS) were inspired by their experiences and Mukul's poems to respond with some writings of their own. The poetry within these pages makes us see farther, think deeper, and listen. In listening, let us cross these borders. Reader Reviews: "In Singapore, migrant workers are too often painted as either troublemakers or victims: faceless laborers without individuality or dignity. This book changes that." —Ng Yi-Sheng, writer, author of Loud Poems for a Very Obliging Audience "Hossine's poetry is the result of his emotion that he expresses in simple verses without any lofty ideas or unique images." —Golam Sarwar Chowdhury, Asiatic: IJUM Journal of English Language & Literature "In rewriting and editing the rough translations of what were essentially raw but passionately honest versifications, the colloquial directness of 'Me Migrant' kept coming back to haunt me..." —Cyril Wong "Along the way, our volunteers have grown to appreciate the resilience of the foreign workers who come to our island home, their devotion to and love for their own families left behind in their homeland. Our respect for their labour in building Singapore grew. Along the way, we also learnt about the many talents that they have. Talents that lay hidden behind their construction helmets and protective visors; talents that remain hidden because of our stereotyping." —Dr Tan Lai Yong

What Satan meant for harm, God meant for good. God's grace transformed pain, emotional distress, and suffering into a vibrant, purposeful, and rich life. Refusing to hide behind the dark memories that wanted to hold her captive, Joy Tan-Chi Mendoza shares her story, helping her readers towards strength, encouragement, and the healing of sexual trauma and abuse. (Harold J. Sala, author and friend)

foreword by Lester Thurow Per capita income in Singapore has gone from \$500 to more than \$20,000 in a little over twenty-five years. Edgar Schein, a social psychologist with a long and celebrated research interest in organizational studies, examines the cultural history of the key institution that spawned this economic miracle. Through interviews and full access to Singapore's Economic Development Board (EDB), Schein shows how economic development was successfully promoted. He delves into the individual relationships and the overall structure that contributed to the EDB's effectiveness in propelling Singapore, one of Asia's "little dragons" into the modern era. In his foreword, Lester Thurow locates Schein's organizational and case-specific account within a larger economic and comparative framework. Over a period of two years, Schein studied how the EDB was created, the kind of leadership it provided, the management structure it used, the human resource policies it pursued, and how it influenced other organizations within the Singapore government. Schein sat in on EDB meetings and extensively interviewed current and former members of the board, Singapore's leaders who created the board, and businesspeople who have dealt with the board. His book intertwines the perspective of the board's members and its investor clients in an analysis that uses both organization and cross-cultural theory. Although there are currently studies of comparable Japanese and Korean organizations, this is the first detailed analysis of the internal structure and functioning of the economic development body of Singapore, a key player in the Asian and world markets.

The growth of Spirit-empowered Christianity has been nothing short of phenomenal. From a handful of believers in the early twentieth century to a global movement today numbering over 600 million people in almost every culture and denomination, those who embrace the Holy Spirit and His gifts are now the fastest growing religious group in the world. This book is an authoritative collection from more than two dozen leaders in and scholars of the Spirit-empowered movement in Asia and Oceania. Focusing on the future of the movement, these world-renowned scholars address the theological and cultural challenges of the new century and share emerging insights on how the next generation will face them.

A comprehensive volume which engages with language policies and positions to highlight the issues surrounding language commodification and globalization.

This book makes available original case studies on how institutions developed in Singapore. Up until now, these case studies have been used exclusively in Singapore to teach public governance, and have been well-received in the Singapore Civil Service College's milestone programmes. With this publication, more will be able to access this material. Students, researchers and policy-makers can now use these case studies for pedagogy or to derive insights on Singapore's approach on governance. Designed around the theme of "building institutions", the case studies also present facets of how institutions

