

PROFILE



TEXT BY

DR TAN YIA SWAM*Editor*

Dr Tan Yia Swam is an associate consultant at the Breast Unit of KK Women's and Children's Hospital. She continues to juggle the commitments of being a doctor, a mother, a wife and the increased duties of SMA News Editor. She also tries to keep time aside for herself and friends, both old and new.

Reference

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First the Dragon Year

NOW IT'S

SG50

As some of you may know, I have a son born in the Year of the Dragon, and I'm expecting another boy later in the year. Most mummies would know, there is really no way to *plan* a successful pregnancy. Sure, every couple roughly plans for kids, maybe two to four years apart, when the relationship and careers are stable. But those of us "older" mummies also know that trying for a child can be quite difficult and age does bring more complications. Meanwhile, the reality is sinking in; I have kids in reputedly crowded years!

Let's look at some statistics.



Photo: DBS Group and Ms Grace Tan

Since 2003, the number of babies born each year has been hovering around 37,000 to under 40,000. The year of the Dragon yielded a bumper crop of 42,600 babies (a 7.4% spike from 2011), the highest number born in a decade and the first time Singapore had exceeded 40,000 births.¹ Last year, there were 24,000 marriages involving at least one citizen, the highest number since 1997. Singaporeans had 33,000 babies, an increase from 31,000 in 2013. This raises the country's total fertility rate to 1.25, from 1.19 in the previous year.² In July, the National University Hospital reported a 7.6% increase in babies born from January to June this year compared to the same period in 2014, while KK Women's and Children's Hospital estimates a 5% increase in deliveries by the end of the year.³

The buses are so full of pregnant (and elderly) commuters that priority and even regular seats are filled. The best I can score is a standing corner with something to lean against. Waiting rooms are filled to bursting; it doesn't help when some pregnant patients bring along their entire extended family. I was guilty of that once, but now it's a quick solo visit for me. There are long waits to not only see the doctor, but also to register and pay. Dating and growth scans are booked months ahead. Although I appreciate that I'm booked for the FIRST slot, it does get stressful when I am reminded politely, but firmly, that I **MUST NOT** be LATE for my 7.45 am scan. I shall do my best to waddle onto the train, make my way safely and briskly to the clinic, clear my bladder and order the baby to be in an optimal position for scanning. At the last visit, the baby stayed prone for a long time and my doctor had to wait past clinic hours!

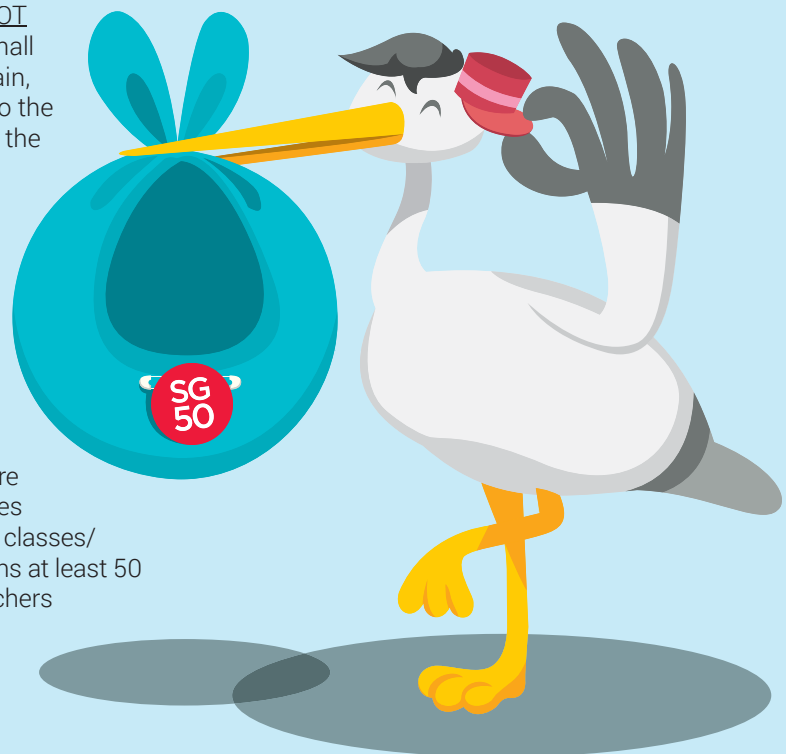
There will be more stresses to look forward to in the coming years. Taking a modest 5% increase in the total number of babies, that's still some 2,000 more babies. If each childcare class takes 20 kids, that's 100 more childcare classes/teachers needed; which also means at least 50 more primary school classes/teachers needed! I shall worry about that

when the time comes. Meanwhile, there's already the Dragon Boy to worry about!

There are, however, some small perks to having an SG50 baby. I have done some research⁴ and gathered feedback from friends who have already delivered their babies. A list of the gift packages available and some comments on the items can be found on page 20.

Additional monetary incentives from the Government come in the form of cash top up (matching dollar-for-dollar up to S\$6,000 for first and second child).⁵ The initial participating banks are OCBC and Standard Chartered; this year, there are two other banks, POSB/DBS, and UOB who also offer the Child Development Account (CDA); with matching interest rates of 2% per annum, OCBC has revised their rate to match, while Standard Chartered is maintaining at 0.5% per annum. This is just a quick summary — for additional information, please check each respective website and talk to a bank representative.

Ultimately, I believe that every mother would agree with me — a healthy and happy child is the greatest gift we can have. The rest are just perks; nice, but not essential. I wish those who are trying for a baby all the best and I hope for good news soon.



BABY GIFT PACKAGE

SG50 BABY JUBILEE GIFT (8 ITEMS)

A commemorative birth certificate

- (1) Commemorative medallion
- (2) Scrapbook
- (3) Diaper bag
- (4) Baby clothes
- (5) Family photo frame
- (6) Five children's books by a local author
- (7) Baby sling with free workshop on usage
- (8) Multifunctional shawl

MY COMMENTS

The birth certificate (in a gold paper folder) looks decent. The rest of the items are quite useful, especially for first-time parents. The books are meaningful for a child to grow into and learn about the country. The medallion probably has monetary worth, but hopefully no one thinks of selling it! The commemorative value is worth more than the physical value.

POSB/DBS: LIMITED EDITION SMILEY GIFT BAG (9 ITEMS)

- (1) Smiley diaper bag
- (2) Mittens and booties
- (3) Plush toy
- (4) Coin bank
- (5) Height chart
- (6) 'Baby on Board' car signage
- (7) Bluetooth monopod (selfie stick)
- (8) 2R picture holder
- (9) A pack of Zappy baby wipes

Items are generally useful, although the coin bank is arguably antiquated? Still, a good way to start teaching the concept of saving! Smiley squirrel isn't very cute. Zappy reminds me too much of hospital wipes and why a selfie stick for a baby?

GREAT EASTERN SG50 BABY GIFT PACK (4 ITEMS)

- (1) Baby insurance (one year)
- (2) A pair of mittens
- (3) A pair of lion booties
- (4) Waterproof bibs

The lion booties are THE CUTEST!!!

THOMSON SG50 JUBILEE JOY PACK (14 ITEMS)

- (1) \$50 Cordlife cord blood banking premium (FBI/SBI members receive an additional \$650 premium)
- (2) SG50 rates for single and two-bedded rooms
- (3) AXA six months medical coverage for newborn and premium vouchers up to \$450 (FBI/SBI members receive an additional \$150 voucher)
- (4) OCBC exclusive (receive up to \$100 in your OCBC Child Development Account)
- (5) Six months online subscription to *Mother & Baby* and *8 Days* magazines
- (6) Huggies newborn diaper pack (24 pieces), Huggies gentle care wipes (10 pieces) and \$5 diaper voucher
- (7) Thomson Medical 36th anniversary special edition Baby's Health Booklet cover
- (8) Educational book made of fabric to aid child's learning
- (9) Baby latex bean pillow
- (10) Diaper caddy
- (11) Selfie stick
- (12) Baby changing mat
- (13) A copy of Thomson Mummies' Pampering Treats on dental/aesthetic/traditional Chinese medicine services
- (14) Thomson SG50 tote bag

Of the private hospitals, only Thomson seems to have a SG50 pack clearly stated on their website. From mummy bloggers, it looks like Mount Elizabeth has a maternity pack as well, although I couldn't find any information on the website. (If anyone has first-hand experience, do share it with us!)

As you can see, Thomson's pack does look a lot more valuable than the three earlier packs.

Do you know how much poo a breastfed baby passes and the price of diapers these days? 24 pieces is not to be sneezed at, and with a S\$5 voucher to boot! The baby book and bean pillow are also very useful. But again, why the selfie stick? ◆

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