

ISSUE 05

CAMPUS

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MONEY ISSUE

figuring out the figures

SCHOOL VS WORK

DEBT WONDERLAND

THE DAY SPORTS DIED

The winter Olympics came and went. Here in sunny Singapore, how many of you honestly followed the games with gusto? Whenever I tuned into ESPN to hopefully catch Shaun White doing a quadruple flipside off-axis flickity split with a double handed double knotted nuclear cascade grab, I was always greeted with the next best thing - curling. So I eventually gave up after 2 tries and moved on to better things like sleep, play P3 or watch Family Guy.

It's not because I hate the Olympics, but it's because big international sports is becoming a bit of a joke. What got me thinking was when I heard the 2010 winter Olympics may lose \$300million before the opening ceremony even began. For me, that was the day sports died.

Since when did the Olympics get so commercialised that it could lose hundreds of millions of dollars? When did it start being more about worldwide television rights or being the official carbonated beverage of the Olympic Village and less about the actual games?

There are odd-ball sports you've probably never heard of, like logging, where professional lumberjacks compete to see who can chop down a massive tree the fastest, or hurl axes at targets. For those lucky enough to live the dream, elite lumberjacks make around US\$25,000/annum or about \$6.50/hour, or roughly \$0.05/hour less than the lowest paid employee at McDonalds. Since they have to get themselves to and from competitions, and pay their own hotels, meals etc., it's safe to say there's not a lot of "living" in lumberjacking. Obviously, endorsements are few and far between in logging, with chewing tobacco and chain saw companies making up the very lowest rung of the sports endorsement world. At least for lumberjacks, the trees don't hit back.

Much closer to home are struggling Thai boxers. Most come from poor rural communities, and when they're not planting rice or doing manual labour, they train for hours each day for that one in a million shot to win their way to the bright lights of Bangkok's Lumpini Stadium. Young fighters earn a "whopping" \$510-15 per match (less than a tourist's entry ticket) if they win. If they lose, they usually go home empty handed.

So does going home broke mean that they're amateurs? After all, at that rate they're fighting for free. But then they don't fit the classic "amateur" profile. It's pretty hard to say they're fighting for free out of a love of the sport, since only a serious masochist would "love" getting their butt kicked, punched, kneed and headbutted every weekend, for 9 minutes at a time.

Ultimately they seek fame, fortune and a way out of the farm. But by definition, would that make them money-obsessed professional athletes?

Maybe the best example of what's wrong with sport is the raw deal that women athletes get. For starters, only 1 of the 50 highest paid athletes in the world is female (Maria Sharapova), and she earns most of her money through endorsement, because let's be frank, she's good looking.

To see how we reward women athletes purely on merit, look no further than football. Obviously, the world's top-earning footballers are all men. Despite winning the women's World Cup and competing at an international level, the highest-paid 3% of female footballers earn roughly what the bottom 2% of male footballers do.

I think it's not so much what's wrong with the Olympics but what's wrong with sports in general. Anyway, like everything, the problem is always money. After all, when it comes to sports, money is what separates a pro athlete from an amateur and there's no better showcase of amateur athletic talent at its best than the half-billion dollar losing Olympics right?

To start with, conventional wisdom says a pro athlete is one who makes their living off sports. And an amateur, like the name implies, earns bigger \$\$. Popular culture has settled on a more politically-correct definition of pro vs amateur, and it goes something like this: athletes compete for a deep-seated love. For pros, it's a love of money. For amateurs, it's a love of the game.

There's a problem with that description of a pro athlete being one who makes their living through sports. The problem is the word "living". A "living" can be very subjective, and here's a few examples why.

As fans, we've all been tainted by the idea that big money and big endorsement deals = greatness. It's with a mindset like that, that sport's highest earner - ergo its greatest contribution to human achievement, Tiger Woods - could be publicly defrocked one week with the sort of allegations that have brought down lesser men like presidents and prime ministers, and yet be forgiven by the public as being a bit "eccentric" the next, after a simple public apology. The real question isn't about sports, but what it says about us as fans.



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All colour separation and printing by Print Dynamics Pte Ltd.

Singapore MICA (P) 097/07/2009.

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Forever

REGULAR
STUFF

Looking for interns:

Doodle illustrations by ahtam.TAM

* **Fine Arts:** To create layouts, covers and amusing caricatures of other colleagues

* **Graphic Design:** To assist in conceptualisation and layout for print and web

* **Web Design:** To help us develop, expand and enhance our site

* **Writing & Reporting:** To conceptualise, research and write original stories

* **Beverage Dispensing & Affiliated Services:** To operate complex, multi-function automated coffee dispenser, have a working knowledge of basic Italian (espresso, grande etc.), and remember which mug belongs to whom.

Fringe benefits include a shared table space, free Red Bull, pizza during deadlines, unlimited use of in-house exercise facilities (our office is a 3rd floor walk-up). We can accommodate flexible hours, since we're always working. You should be creative, confident, and able to take direction, but still develop your own voice within a piece of work. Our work environment is fast-paced. What we are is a goal-oriented team of chronic workaholics, looking for other like-minded, impressionable young talents, to mold into our own, twisted image. We are not hiring right now, so don't ask. But we are looking to nurture and develop future talent.

Anyone not put off by the above should email 75 words or less about themselves and what position they'd be keen to fill to campusinterns@gmail.com.



Mr Konosuke Matsushita's LESSON #1:

"REALISE THAT DIFFICULTIES ARE THE ROOT OF INNOVATION"

Konosuke Matsushita
Founder of one of Japan's
greatest corporations,
Panasonic, known to many
as "the God of management"
and a world's top industrialist

AT THE LECTURE HALL...

HAVING TO DEAL WITH
PROBLEMS IS THE
CATALYST THAT MAKES
IT POSSIBLE TO FACE
ALL CHALLENGES.



HE'S SPEAKING
SO FAST... I
CAN'T KEEP UP!



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LECTURE
HALL!



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TIME AS THE STANDARD MJPEG.

Panasonic
ideas for life

THE GREAT AUSTRALIAN ROAD TRIP



FOR STUDENT DISCOUNTS ON TRAVEL TO AUSTRALIA, USE YOUR ISIC CARD. SEE PAGE 9 FOR MORE.

Ever dreamed of hitting the open road and explore Australia at your own pace? Here's your chance to live the dream! We've teamed up with Tourism Australia to give away a trip of a lifetime: the winner will get their pick of 1 of the 17 road trips, along with airfare, accommodation etc. totalling \$10,000 for themselves and a friend. And get to publish their experience on Campus Magazine!

To help get you inspired, here's just 6 of the 17 different road trips you could choose from:

Route 1 GREAT SUNSHINE WAY

Distance: 740km Duration: 7-10 days Challenge Level: ☺☺☺☺

From Brisbane, with its great cafes and clubbing scenes, you cross the Tamborine Plateau and onto Lamington for treetop walks and the famous "nightlife" of Springbrook's World Heritage "glow worm" cave. Then it's on to the Gold Coast and Surfers Paradise, with miles of gold sand and the best surf on earth. Next is Beerwah, home to Steve Irwin's Australia Zoo where you can get up close to everything from crocs to koalas. Wild dolphins and more great beaches await you at Noosa and Gympie, and things get super-sized at Hervey Bay with humpback whales. Finally, there's Fraser Island - the world's biggest sand island where wallabies, flying foxes and echidnas all have right of way.



Route 2 PACIFIC COAST TOURING ROUTE

Distance: 1055km Duration: 7-14 days Challenge Level: ☺☺☺☺

This classic trip takes in 2 of Australia's biggest cities and hugs the shore for miles. Starting in Sydney, you'll pass picturesque beaches, farms and the famous St. Fiacre's Distillery en route to Hunter Valley and Newcastle - home of great beer, cheese, surfing and wineries. Throw in some dolphin watching at Port Stephens and koala hugging at Port Macquarie before continuing to the "Big Banana", a monument to kitsch and every banana souvenir you could ever need. After Byron Bay, you cross into the Gold Coast with its legendary beach strip dotted with theme parks and laid back experiences. Your journey ends in Brisbane, one of Australia's most happening party scenes.



Route 3 MELBOURNE'S SOUTHEAST TRIANGLE

Distance: 540km Duration: 4-7 days Challenge Level: ☺☺☺☺

From Melbourne, the route winds its way through the rolling hills of the Yarra Valley, home to some of Australia's best wine and food. The road winds through the mountains around Lilydale and the coast before reaching the Mornington Peninsula, with its adventure sports, surf beaches and wildlife. Phillip Island is a nature paradise, home to the world-famous "penguin parade", where indigenous penguins waddle back from their daily fishing trips. It's also home to a local fur seal colony at Nobbies Centre, as well as a large number of koalas. Finally, it's back to the mainland via San Remo for an easy 140km drive back into Melbourne.



Route 6 PERTH AND THE SOUTHWEST

Distance: 1200km Duration: 6-9 days Challenge Level: ☺☺☺☺

The trip begins with a 400km ride from Perth to Albany. The road to Albany, WA's oldest settlement, meets the coast at Torndirrup National Park, with its spectacular rock formations like The Gap and Natural Bridge. Then, take the Pemberton Tramway deep into the forest for great hikes among ancient trees and scenic waterfalls. At Cape Leeuwin, it's an ideal place for whale watching. Next, it's Margaret River's legendary surfing and wine, and Dunsborough's chocolate and more wine, all overlooking the passing whales. From Busselton's white beaches and frolicking dolphins, head up to Rottnest Island for a swim, picnic or surf. Or continue into hip Fremantle, a haven for artists.



Route 4 ADELAIDE, KANGAROO ISLAND & THE FLEURIEU PENINSULA

Distance: 775km Duration: 4-7 days Challenge Level: ☺☺☺☺

From Adelaide, the rural country road makes its way into the Mount Lofty Range, with its rolling vineyards and farms. Winding past several historic German towns like the 180 year old Hahndorf, you'll eventually reach Goolwa, home to South Australia's best beach and excellent surf. From Cape Jervis, take a ferry to Kangaroo Island, home to indigenous Australian critters like the Kangaroo Island Dunnart - a tiny marsupial found nowhere else on earth. The island's best sites include Flinders Chase National Park, the sea lion colony at Seal Bay and Little Sahara sand dunes. Then, it's back to the mainland via the Fleurieu Peninsula and the wine region of McLaren Vale.

COUNTRYSIDE & CRITTERS



Route 5 TASMANIA'S FOOD AND NATURE TRAIL

Distance: 600km Duration: 4-7 days Challenge Level: ☺☺☺☺

From historic Launceston, it's 10 minutes to the amazing Cataract Gorge, where you can take the chairlift up the steep cliff face overlooking the city. Then it's off to the Tamar Valley, Tassie's top wine region, and on through the rugged hills to St. Helens. You'll pass Pyengana Dairy Farm, which produces tasty cheese and Tasmania's top oysters, best enjoyed on the beach at the Bay of Fires - if you're lucky, you'll be joined by penguins. Freycinet Park, with its great hiking and nearby Swansea, is known for its seafood and great B&Bs. Tour the Tasman Peninsula, home to Tassie's most arresting views and the historic Port Arthur penal colony, before terminating at Tassie's premier city of Hobart.

A GOURMET RIDE!

HOW TO WIN A TRIP

1. Visit "www.australianroadtrips.com/game" and play the "Great Australian Road Trip" game.
2. Email us at "contest@campus.com.sg" and tell us your score, plus in 100 words or less, which of 17 amazing Australian Road Trips you'd take if you won, and why you should win.
3. Don't forget your details like name, NRIC, age, the school you attend and your year.

VISIT WWW.AUSTRALIANROADTRIPS.COM OR WWW.CAMPUS.COM.SG FOR MORE!



A MIXED BAG

FOREX

Read ads like "Make 500% in a week trading FOREX? This day-trading foreign exchange is a high-risk platform that's potentially rife with con-men. You start by buying Forex from them, making them a hefty profit since they bought it cheaper originally. Next, they offer you credit, often dozens of times your deposit."

The Catch:

Say you pay \$5,000, and get "bonus" \$200,000 of tradeable credit. And you take it, since it's the only way you could ever make 500% in a week. If you're trading \$5K, you're OK, but if you take credit and your value falls below a limit, they'll make a margin call: you top up the loss - not on \$5K, but \$200K. So even -25% puts you in their debt, and if you can't make back your losses before day's end, you leave a loser.

Thing is, when they call you a marked-up product, and make commission on every trade, it's legal. Extending you credit to buy more for bigger margins and commissions? Still legal. If you win, you will, but if you lose, you may owe more money than you started with.

4-1-9- NIGERIAN MONEY SCAM*

It's a classic, but still hundreds of millions of dollars are lost per year to this old classic. You get an anonymous email from someone claiming to be a civil servant, banker, attorney, exiled leader etc. they claim a huge amount of money is sitting in a secret account, and they just need a willing partner's bank details to transfer it.

THE CATCH:

once they have your account, they either steal your money outright, or ask you to wire some money to get the process started, which is then stolen outright. if you actually believe them in the first place, wouldn't it mean they're committing fraud? astonishingly, hundreds of people every year compound their losses by agreeing to meet their new "business partners" in person. they're then kidnapped, ransomed, murdered or simply strong-armed into giving up even more money.

* our apologies to any Nigerians out there - we are not picking on Nigeria, because this scam is widely known as the "Nigerian scam", "Nigerian money scam", "Nigerian 4-1-9" etc., we are just using the accepted name.

WORK FROM HOME

You see a web ad like "Earn up to \$2,500/week by working from home!". The "job" usually claims to be data entry, conducting marketing surveys etc. Easy right? You click the link and are soon contacted by your employer, who's a work-from-home entrepreneur themselves.

THE CATCH:

You need to buy a \$50 training manual, which they will use to teach you the ropes. The training manual you're getting is actually a step-by-step description of how to con the next person into paying you for a bogus "work from home scheme". It's basically multi-level marketing. Ultimately, you only lose a little money, but for worse is many people turn around and eventually follow the manual, and start conning other would-be entrepreneurs.

MODELLING SCAM

you're outside when some "model talent agent/scout" approaches, claiming you're exactly what they've been looking for. real modelling agencies have scouts - which gives you hope that you might be the "next top model".

THE CATCH:

you join a casting call, where dozens of hopefuls like you get a professional photoshoot, some basic tips on modelling... and an invoice for hundreds of dollars. While asking for money isn't exactly a scam - since photoshoots aren't cheap - you need to understand that there are companies out there who are more interested in your money than your success. Some real modelling agencies - if you showed promise - might actually cultivate you for free.

SCAMS AND WHAT WE DO FOR MONEY

It's amazing what some people will do for money, and we don't just mean the perpetrators, but also the victims, since a big part of all these working is the average person being too greedy or stupid to see through even the most bogus propositions. Here are just some of the 'scams' you might come across.

Cheat Sheet

#5 Investment by Julian Abraham



Piggy bank vs. savings account

1. INVESTMENT IN LAYMAN'S TERMS

It's like planting a seed and taking care of it until it grows into a tree. You put money in with the ultimate goal of taking out a whole lot more in the future.

SAVINGS ACCOUNT: What it is - The very basic banking product many people use to store their money instead of worrying about how much their dusty piggy bank at home can hold. How it works - Money is put into a bank to earn a small interest annually. Why invest - It's a whole lot safer and you get to earn some peanuts, better than letting money rot at home!

BONDS: What it is - Like how we hit our parents up for a few bucks to buy candy as children or asked the bank for a mortgage as adults. Government and companies need money for expansion and development purposes. How it works - The issuer of the bond pays an investor a fixed annual interest rate according to the cost of the bond. Why invest - Lesser risk of making losses than stocks.



STOCKS: What it is - It's like the board game Monopoly: you're buying and owning a chunk of a property. How it works - Net profit a company earns in a month is split among its stakeholders after subtracting expenses from revenue earned during that month. Profit is also made through the selling of stocks when the selling price is greater than the price you initially paid.

Why invest - It's the prospect of making far more profits than bonds and what other investments can generate that drives investors.

GOLD: What it is - To put it simply, you're buying and selling gold for a profit. How it works - You buy gold at a price, keep it for a period of time to allow the price of it to rise, then you sell at a price higher than what you paid. However, this isn't always the case as the market price can unpredictably rise and fall below the price you originally bought it. Why invest - It continues to be one of the most instantly recognizable and widely accepted forms of wealth across the globe that has a stable market.



All that glitters is not gold but this is!

2. EXAMPLES

WORST-CASE SCENARIO

Say you earn \$2,000 from your day job and decide to invest half of it each month into stocks. You see the value of it double accumulatively in the first year then as if Lady Luck was jealous, the company goes bust for corruption or some other problems other than fraud in the second year. Total losses? At least \$100,000 when you consider the possibility of taking out all the money before they went bust. It's as painful as buying a new Porsche one day then crashing it the next!

BEST-CASE SCENARIO

If you started day trading with \$25,000 and if you were to earn an average of 5% profit that accumulates per day, theoretically, you can turn \$25,000 into \$100,000 in only 31 days. That sums up to a whopping \$1,276,000 a year on estimate!



Jim Rogers

George Soros

3. INVESTMENT GURUS

JIM ROGERS is an American investor and financial commentator based in Singapore who became a Wall Street legend when he and George Soros founded the Quantum Fund, an investment company.

GEORGE SOROS also known as "the man who broke the Bank of England," is a Hungarian-American currency speculator, stock investor, businessman, philanthropist, and political activist.

Bull or Bear market?



4. COMMON TYPES OF INVESTORS

DAY TRADER: Source of income - Quick profits made from investing in stocks. The process - They rapidly buy and sell stocks throughout the day in the hope of making a quick buck from the changes in stock prices occurring during that same day. Average income per month - \$8,000.

STOCK BROKER: Source of income - Fee or commission-based. The process - Individuals or firms, acting as agents or middlemen, help buyers and sellers find the best offers in the investment markets for which brokers are paid for their services when deals are clinched. Average income per month - \$20,000.

INVESTMENT BANKER: Source of income - Fixed monthly salary paid by bank plus bonus. The process - Someone who represents an investment bank will assist corporations in raising funds for their business and providing advisory services for mergers, acquisitions and other transactions to these companies. Average income per month - \$75,000 (Salary) + \$40,000 (Bonus) = \$115,000.



Money money money! MONEY!

BALI:

MOTORCYCLE DIARIES



By Kelly Morse

Everyone knows Bali for its impressive surf and awesome beaches. However, this isn't just another article rehashing the same old things you've heard about Bali. While visiting only a few weeks ago, I discovered that there's much more to do in Bali besides waxing your surfboard and tanning your bum. Bali has lots of adventure activities like trekking volcanoes, biking through rice terraces, and riding the waves. Even more, the Balinese culture is fascinating to discover with its Kecak dances and Hindu celebrations. From outdoor adventures to cultural festivities, one thing can be said for sure, I'll definitely be going back to Bali and here's why.

HINDU FESTIVALS

Music, incense, bright colors, plus a huge gathering of family and friends are a few aspects of Hindu celebrations that make them so fascinating to experience. Nearly 90% of Balinese are Hindu, which is unique because most of the approximate 17,000 Indonesian islands are Muslim. During my time in Bali, I was able to gain a better understanding of this religion through attending a funeral and a celebration leading up to the Balinese New Year (Nyepi). The locals were friendly and accepting of my taking part in their rituals and even adopted me into their families for the day explaining the ceremonies in great depth.

THE CELEBRATION

At an annual Hindu celebration, my eye caught a glimpse of a man with a large circular earring completely inserted in his earlobe fiercely stretching out the skin. Of course I gawked at him and pulled out my camera in one swift move. However, given the not-so-inconspicuous nature of a DSLR, he caught me. I blushed and asked him if it hurt. Although he chuckled, he told me it definitely did.

He invited me to join his family and proceeded to describe that this celebration was one day out of the full 15 days that they were celebrating leading up to the Balinese New Year (Nyepi). Before I knew it, the family was lighting up sticks with a small flame and planting them in the ground. An older man came over a loud speaker and gave instructions in Bahasa. Beyond my simple

knowledge of "selamat jalan" and "terima kasih," I didn't have a clue, so I just mimicked the family. Everyone put their hands over their own little fire and then wiped their face with their fingers. The flames are believed to be cleansing. After this process, everyone prayed and made offerings to the gods.

A couple of young men made their way through the crowd with smooth, brown coconut shaped buckets-one filled with water, one with rice. Stopping at each seated family, one of the men would fill up everyone's right palm four times. For the first three, I sipped the cool liquid from my palm quickly, following the others around me. These actions honour the Hindu God



Rice Terraces

Palm trees tower over the lush green rice terraces etched into the side of Bali's mountains. Throughout the island, I found locals planting, tilling, or tending to their crops. The local Balinese man who was taking me around on the back of his motorbike*, told me that rice is planted about three times a year, providing enough food for all the families on the island who practice subsistence living.

*After being lost for 3 hours while trying to find my way from Kuta to Uluwatu, I decided to hire a motorbike driver for my next excursion. The bus I took to Uluwatu dropped me off in the centre of town with my four bags (which included a DSLR and a computer) during a torrential downpour. A sympathetic Balinese man rescued me on his motorbike and helped me find a hotel. Once the skies cleared up, off we went to the rice terraces!



Surfing

Bali has amazing surf for all levels-beginner to expert-and Kuta beach is one of the best locations to learn. The sandy beach isn't so rough to land on when your first couple tries at catching a wave are unsuccessful, and let me tell you, my first hour was quite unsuccessful! However, the true epic surfing adventure is at Uluwatu. Some of the best breaks are here, but the large waves, massive reefs, and sharp rocks can be a bit dangerous, especially if you are travelling alone.



THE FUNERAL

As I was whizzing my way through the countryside on my motorbike, I noticed smoke from a crowded ceremony beyond a gated yard. I dismounted my bike and strolled over to discover that everyone in the tiny community had gathered for a funeral.

A young Balinese man came over to greet me. He explained how they combine multiple deaths into one event in order to save money. At this funeral, two people were being honoured; one young, one old. I realized the smoke was coming from the two burning "bodes" (cremation towers) representing the deceased.

I explored the graveyard and to my surprise, it wasn't just the grave markers that were drastically different. It seemed the dead

Volcano Trekking

Watching the stars fade from the night, and the sky turn from black to deep orange as the sun rose over Gunung Abang and reflected on the pool of water below was definitely worth the 2am start time and 2-hour trek up Gunung Batur. I climbed the still-active volcano just before the crack of dawn to watch the sunrise over the neighbouring peak. One piece of advice - bring a jacket! It's freezing in the morning!

Book your trip to Bali through KLM before April 30 to enjoy low fares from \$198 return including tax. Flights are available four days a week on Mondays, Wednesdays, Fridays, and Saturdays.



Kecak Dancing

Sitting atop a cliff with the back drop of the setting sun, I watched elaborately costumed Balinese recreate ancient stories from their past at Uluwatu Temple. Here, Kecak dances take place every night of the week. Through chanting, dancing and performing, the Balinese share a piece of their culture.



CHEAP EATS

Hard Rock Cafe (Sydney) - Special AUD\$20 F&B selection
Wagama Food Market (Nationwide in Australia) - 10% off up to AUD\$30

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Born | Né(e) le | Nacida/o el
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CHEAP TRIPS

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All Nations Backpackers (Melbourne) - AUD\$10 off your first night
YMCA on the Park (Sydney) - 10% off
Billabong Gardens Hostel (Sydney) - Free 1st night if staying 3+ nights

statravel.com.sg/isicdiscounts.htm

If you're a student, get this for great discounts across Australia & Indonesia

Can you "bull" it off?

Contributed by
Yan Qian & Foo Wenxin

What would you do with an empty Red Bull can? Toss it? Give it to the karang gun? Or make it into art?

Since 1977, artists have been making pieces of artwork - from collages to pieces of jewelry to clothing - out of Red Bull's signature blue and silver cans. This year, Red Bull's international Art of Can competition has made its way to Singapore!

Artists around the world have been creating amazing, whimsical and mind-blowing art just from these blue-and-silver cans. Like a life-sized eagle, complete with feathers. Or a sculptural dragon with spiky scales. These are just some of the stuff to look forward to.

You don't need to know how to fold a paper plane, but if you feel up to the challenge, you can have a go at cutting up bits and pieces of metal and turning it into your very own 'creation'. There's no need for fancy tools - you just need basic ones like screwdrivers and scissors - just don't cut your own hand. Here is some inspiration:

Jay Hammond

Singapore-based artist Jay Hammond - who's travelled to 131 countries after originally leaving home with only \$10.00 in his pocket - will be one of many submitting their artwork to this year's Red Bull competition.

His piece? A super duper metal glove fit for a knight in (tinny) armour. Made mainly of Red Bull can tabs and the base of the cans, the little pieces of metal were riveted together to form a glove that looks fit to be part of Sir Lancelot's 'piece de resistance'.

In fact, for the competition, Jay is planning to make an entire suit of armour out of the Red Bull cans. The concept for his design is not only to make a showpiece to be displayed on a mannequin or on a shelf, but to make something out of the cans that can be wearable.

He's also made a corset by weaving strips cut out from the can. Just like the glove, the corset is wearable too. You can tell the competition's going to be tough.

The competition will open your eyes to a whole new world of 'art'. In a word, Recycling has become Art.



WANNA GIVE IT A GO?

WINNER GETS A 6D5N TRIP FOR 2 TO BERLIN, GERMANY (WORTH \$10,000)!

VISIT WWW.REDBULLARTOFCAN.SG TO REGISTER TODAY!
DEADLINE FOR SUBMISSION'S 15 MAY.

THE OSCAR WAR AVATAR VS. HURT LOCKER

Article by Shah Salimat

THE DARK KNIGHT: \$1 billion
THE LORD OF THE RINGS: \$1.1 billion
TITANIC: \$1.8 billion

Such numbers that depict ticket sales and, more importantly, filmgoer acceptance, commonly represent a film's popularity and success.

However, with Avatar passing Titanic as the highest-grossing film of all time but losing out by three awards to The Hurt Locker's sweep of six Oscars during the 82nd Academy Awards, the irony could not get any clearer: there are different variables to a film's worthiness.

The recent Avatar upset to The Hurt Locker was quite a controversy, considering everything that Avatar had going: big-budget part-CGI film to small-scale independent film, more than \$2 billion grossed to \$14.7 million grossed, \$230 million budget to \$14 million budget.

Hold on, just right there.

What signifies a film's success? Is commercial success the only true measure of worthiness? Avatar and The Hurt Locker provide excellent examples to examine the seeming conflict between independent films and blockbusters.

AVATAR

Released in 2D, and 3D with a 4D version in Korea, James Cameron made a huge 16-year project come to reality. With the use of specially developed software to fit the script and motion-capture animation technology to put real-life facial expressions into their digital counterparts, Avatar has spawned the way for interaction with and integration of the digital and physical sides to film. This was what distinguished Avatar from other films.

It was a breakthrough for film and for audience viewing. With all the visually stunning battle scenes and glimpses of Pandora, it is hardly surprising that the rehashing of plot concepts was not easily

spotted. Avatar's plots were at times reminiscent of other films, literature and media. The most obvious parallel came in the Noon Universe novels. The setting is in the 22nd century in a forested world called Pandora with an indigenous species called the Na'vi. Funny how a case of "familiarity breeds contempt" never emerged, at least with ticket sales.

With such parallels plaguing Avatar's originality, you might ask yourself if it falls into the trap of mediocrity. Instead, James Cameron took Avatar up a few notches and created what very few films have: a new world, a new race and a new language. Therefore, The Hurt Locker is at stark contrast with Avatar.

With Avatar pitted against The Hurt Locker, which film wins the tug-of-war? Commercial response favours the former, whereas critical reception favours the latter. Avatar reinvented convention, and won audiences partly because it stuck with what is comfortable and pushed it to a whole new level. The Hurt Locker did the exact opposite. It broke convention by giving a completely different spin on a war film.

Success is, frankly, quite subjective. Critical success might not necessarily mean it is popular and vice-versa. Films were made to be subjective. They were meant to reach to each individual's heartstrings. The essence of a film is not to market an idea to many people; it is to touch audiences in ways only they can relate to. Maybe the next time you want to watch a film, give the critically-acclaimed one a chance. Who knows, you might relate to and learn from it. The Oscars jury took that chance with Slumdog Millionaire, and as they say, the rest is history.

TIRED OF HOLLYWOOD FLICKS?

Check out the Federico Fellini Retrospective happening from April 16 to May 5. The Italian Cultural Institute and the National Museum of Singapore have partnered to bring you over 20 of Fellini's films, which are famous for their creativity. For more information, visit www.isingapore.esiteri.it.

THE HURT LOCKER

With The Hurt Locker, the extreme switch into accurately portrayed Hollywood realism proved successful as it garnered major critical buzz and numerous festival screenings. By showing the 2004 Iraq war from the perspective of the US Army Explosive Ordnance Unit (EOD), the details were fresh yet accurate and personal.

The realism element was further accentuated by the vision of director Kathryn Bigelow, who happens to be James Cameron's ex-wife. Bigelow worked closely with Mark Boal, a freelance journalist who was attached with an American bomb squad during the Iraq war. Boal and Bigelow sought to combine the former's experiences into a fictional retelling of real events. Unlike Cameron, Bigelow did not create a world; she lived in it.

The execution of Bigelow's envisioned in-your-face realism had to be in the most, well, real way possible. The need for authenticity led lead actor Jeremy Renner to actually train with real EOD teams, plus, most of the extras are Iraqi refugees. However, with Hollywood realism, character qualities such as drive, heroism and respect are interweaved with aspects of family, brotherhood and servant leadership to create authentic characters. Seeing this could lead to the typical action-and-emotion Hollywood treatment, but Bigelow saw the grit through.

GET A LOYALTY CARD.

Starbucks has one. So does Coffee Bean. Essentially, this prepaid card lets you purchase a fixed number of drinks for less than if you were to buy one drink everyday at the menu price. If you're a huge coffee drinker, this adds up to a lot of savings.

Extra tip: Buy the card when you're hanging out with a group of 5 friends or more. Everyone gets a drink at a discount, the card gets fully stamped, and you need not worry about the card sitting idle in your wallet past its expiry date.

LESS IS MORE, MORE IS LESS.

Most drinks at a coffee store come in various sizes with little or no difference at all, except for the price obviously. Read on and be educated. For example, a standard small latte has a single shot of espresso (that potent potion that keeps us awake at ridiculous hours) while larger sizes typically have two. Coffee chains here tend to charge an additional dollar on average for every extra shot of espresso you want, while the next size up generally only costs an additional 50 cents. Here's how you can beat the system: Order a medium latte but ask the barista to put it in a small cup. Your latte is twice as strong without you having to pay so much more.

Extra tip: Apply Tip #2 to offset more cost.

2-FOR-1.

Get two drinks for the price of one. Buy the largest size, and request for the drink to be split into two small cups. You'll be surprised how not a single drop is wasted and that both cups are filled to the brim. Good for (cheap) dates!

Extra tip: Sometimes, there might be excess after a drink is made (usually blended beverages). Before the barista washes the blender, quickly ask him to pour you whatever's left so that you can err...sample. Just keep a straight face while you're doing it.

MAKE FRIENDS.

It's all about connections. If you're a regular at a store, chances are the baristas would have already known your name. Otherwise, it does not hurt for you to introduce yourself first. Once you're on a first name basis, a slew of perks fit for a celebrity ensues. You may find your order pushed from last to first in line, and if you're very lucky, a barista may just "forget" to ring in your order.

Extra tip: If you have something to barter, bring it. Don't be stingy.



tips to save money at a coffee shop by izad razi

You've unsubscribed yourself from (insert luxury brand here) mailing list to avoid an impulse buy. You've emptied your wardrobe and store room, and earned extra dollars selling all your junk on eBay and flea markets. The recent recession may have drastically reduced your spending power, but you need not forego all the good things in life just yet. If, like me, you have unwillingly given up on some of your spending habits, but still find it so hard to kick your addiction to gourmet coffee, here are some tips (ranging from the most righteous to downright shameless) for you to try on your next visit to a coffee store.

BUY A TUMBLER/MUG.

Invest in a tumbler or a mug and bring it everytime you hit the cafe. Most coffee outlets give a few cents off your drink if you use your personal tumbler/mug. No need for paper cups. Save \$\$\$ and the Earth; it's a win-win situation!

Extra tip: If you're a regular at a certain store, ask the barista to keep your mug/tumbler for you so that you won't have to carry it around.

MAKE YOUR OWN LATTE.

Order an espresso "on the rocks", or a double if you are so inclined. This is simply espresso shots poured over ice. Next, head to the condiment counter and add in the other ingredients - milk and sugar - and voila, you've just made your own iced latte. This cheat is so cool that netizens have given the drink its own name - ghetto latte or bootleg latte. Be careful though, some baristas are all too familiar with this loophole, and while they may not refuse your "strange order," they may chide you for your cheapskate ways.

Extra tip: Try this at the beginning of the hour because this is usually the time when the milk canisters are topped up.

KEEP IT SIMPLE.

The rule of thumb here is, the harder it is to pronounce the name of a beverage, the pricier it is. Avoid the frappucci-whaat (and potential embarrassment of pronouncing it wrongly) and just order "coffee" the next time you find yourself having difficulty with the elaborate jargon. It's much cheaper.

★ COMPLAIN.

There are many ways for you to get your way. For starters, buy the smallest size or the cheapest drink and wait. When your drink is called out, pretend that the register guy got your drink/size wrong. You will notice that the baristas would rather make your "correct" drink asap than cashing your order again and risking a bottleneck at the registers. If you're still not satisfied, go for the kill; create a scene. You may just score a coupon for a free beverage.

Extra tip: Just don't use this trick in the same store twice.

★ LOCATION IS KEY.

The next couple of tips is dependent on you selecting the best location to carry out your shameless deeds. Pick the busiest store in town or pay a visit during the busiest time of day (usually lunch hour). The underlying principle here is, errors are common during peak period, and there is always an opportunity for you to cheat. Only attempt the following if you have the guts for it.



★ WAIT BY THE HANDOUT COUNTER.

If you're too chicken to complain, blend in with the crowd waiting for drinks at the handout counter. If a drink is left unclaimed for 3 minutes, grab it and go. Don't look back.

E-SATAN

THE NEW HELL MONEY... STORY BY RATNA MASAYU

E-Satan. That's online shopping for you – only a few levels up from sauntering into department stores like Isetan, Robinsons, or Marks & Spencer.

Long fed-up with the elbowing through crowds of bargain-predators in the mall, buyers are now happily clicking away surfing for bargains in the comfort of their own computer chairs. Instead of looking like a fool staring at mannequin window displays, it's all about scrolling down the pages while looking through many "displays" of models trending the latest apparels. The best part is that it's okay to take your time with no one giving you weird stares.

I salute this substitute shopping on face value, but budget wise, it's often just as reckless as shopping in the department stores! We find ourselves clicking "add to cart" at the very sight of an appealing piece without even caring about our budget. Not to mention, adhering to a

budget already proves to be a challenge to those with any sort of income.

So what about us, the students? We have finite allowances with part-time job money that only stretches so far. Do our parents expect us to pay back our credit card charges?! Especially if you don't intend to pay the full amount, the interest rate can be pretty harsh. Like ending up paying \$500 after accumulating interest rates for something that originally only cost you \$150? Bear in mind your card's interest can be a beautiful double digit of 30%. Yet, we are the very people that so easily succumb to the abyss of e-satan especially when we see that 4 letter word. "SALE!" It drives us crazy – what appears to be cheap initially, soon amounts to something beyond any student's budget.



Your partner in vice...



SS501 (oh yes, that quintet pioneer idol band which makes even an adult mature women go weak in their knees) have their own online shopping site. They sell women's apparel from shoes to jackets to tops. Wait a sec...why is a boy band selling women's clothing in the first place? I have to admit though, I checked it out, and damn...it is appealing.

You can browse their collection at <http://royalave.com> although be prepared to be disappointed (though it's a relief for your pocket) for there is no shipment to Singapore and unless you can read Hangul, the only thing you can do is look at the pictures. No I don't mean the photos of SS501- well of course you can, honestly I would too - but I meant the apparels!

AS QUOTED BY
ALEXANDER POPE
"TO ERR IS HUMAN.
TO FORGIVE,
DIVINE." HOWEVER IF
HE WAS A CHRONIC
SHOPAHOLIC IN THE
21ST CENTURY HE
MIGHT SAY, "TO BUY
FULL PRICE IS
HUMAN. TO BUY ON
SALE, DIVINE."

What is this seemingly mysterious temptation factor of all e-satans? It's the VISUAL appeal.

So really, when you serve fashion trends, sale and convenience on a nicely decorated silver platter, anyone with the shopaholic syndrome will down it in a blink of an eye. And of course, sticking to your modest budget is not an option.

I can't say that I have a clean track record, but I do like to think I practice some self control now and then. Whenever the urge to buy more strikes, I try to abide by the following advice.

1) AVOID THE TEMPTATION

Block all online shopping sites on your browser if possible. Of course, you can make one or two – ONLY! – exceptions for sites with the best bargains.

What I can recommend from my experience in the e-satan world: www.shoplah.com and www.studiofrost.net/shop/. They provide the best reasonable bargain for quality and pretty finds.

2) REWARD YOURSELF

For every 10 babysitting gigs, you are allowed to pamper yourself with one purchase. Call it a reward or sacrifice – better than ending up with nothing I always say. Scrimping on meals don't count as I can't see how starving yourself is rewarding.

There is nothing wrong with online shopping – Hey, I too, am a normal ordinary being who indulges in this temptation – but you know something needs to be done when you have "sinned" too much.

Frankly, when it comes to shopping, other than already knowing how to shop wisely, there really is no foolproof way of shopping within budget. It really boils down to your power of self-control against all evil temptations.

In all money matters, online shopping proves to be a better substitute, budget-wise, to walk-in shopping. However, at the end of the day, it's all about the instant gratification of point and click.



3) QUIT COLD TURKEY

If nothing is working, you can always learn it the hard way and go into self-recession. Trust me, that is the last thing you would want to put yourself through.

4) THE BUDDY SYSTEM

Gather a couple of your friends and buy in bulk under one account. You will get bulk discounts, free delivery and even free gifts depending on the site's special offers. In fact, ShopLah offers 10% discounts for 3-4 items and increasing discounts up to 35% as you buy more.

5) GO CASH

The safest way to shop online is with a credit card – you are protected under the federal Fair Credit Billing Act in the event something goes wrong. But do bear in mind the hidden charges (e.g. interest rates – especially if you don't intend to make full payments).

But personally, I think it's best for you to go cash, or via online banking. Make enquiries as to whether the site you're on can do cash-meetups. This is of course for sites based locally. It is easier to control and track your purchases when you know how much cash you have in hand. This serves as a "visual limit" to your budget.

Your all-powerful wand of purchasing...



Exploring Vanishing Trades with SONY α

Story by Alicia Chan,
Photos by Alicia Chan
and Eugene!

When you can afford a mug of Starbucks coffee, would you still go back for the 60-cent kopi sold in traditional coffee shops? Similarly, living in modern era Singapore and holding whatever educational certificate you have, would you work as a full time street side cobbler when you qualify for a job, even the most trivial position, in an air-conditioned office?

Consider the above and your answer might possibly explain why trades readily available and in-demand during the sixties are scarce and vanishing today.

Street side Cobbler

Cobbler Chong starts work at 2pm and returns home at 11pm after mending an average of 17 pairs of shoes with his skilled hands each day. His tools are blackened, his fingers scarred, his nails and apron soiled and stained from glue and grease, yet this is all he has ever wanted to.

Compared to yesteryears where every corner had a cobbler, the sight of street-side cobbling is getting rare. Their craft is quickly being replaced by shopping mall chains like Mister Minit, and their machinery.

"Younger generations have higher standards of living and emphasise on class, it is understandable why high commitment, low income and grubby street-side cobbling fails to appeal," reasoned Chong.

If so, the justification for retaining such a trade would be that handmade, rather, hand-mended shoes are of superior quality. After all, as the words of Cobbler Chong, "humans always triumph over robots."

Indeed, despite their unwillingness to pick up such a trade, youths like Xue Yi (20) prefer hunting for a street-side cobbler to have their shoes mended as "street-side cobblers are more experienced and their cheaper service rate is a bonus," he said.



Karang Guni Man

How often do you hear one shouting "Pii pooo, Karang guni! (I am here to collect) old newspapers, old clothes, spoilt radio and broken television" these days? The answer - sporadically.

A karang guni, otherwise known as the rag-and-bone dealer, is often an aged uncle lugging a metal trolley piled with newspapers bundled in raffia strings. You'll hear him honking his horn whilst going door-to-door collecting unwanted household articles like shoes, paintings, toys and electrical appliances.

These articles are then sorted, repaired and sold to a new buyer as second-hand goods, either at shops or at one corner of the flea market at Sungei Road. The items go for a relatively good bargain - toys cost about \$2 per item, a used radio set costs approximately \$40 and sculptures are priced at \$5 each.

"It is not only a good shopping place for cheap gadgets, especially vintage ones, but also a well-furnished heritage museum displaying an array of old appliances and antiques," said Nicholas Lim, 21, a frequent visitor.

Uncle Wang, 73, drives his van and sets up his "tent" on Sungei Road everyday, rain or shine. Yet, business is hard for dealers like him. Some might earn up to \$150 per day, while others earn nothing.

"The society is more affluent, compared to the older generations, and many choose to purchase firsthand and up-to-date goods rather than get a used old model of appliance from us," Wang said. He added that recycling companies also stiffen the competition.

Across the years, collections of household appliances have dwindled and people now generally sell newspapers to karang gunis. That's why Uncle Wang and other dealers only make occasional trips to HDB estates.

"This trade has become an avocation to many of us - mostly the elderly, a way for us to spend our time usefully, not go senile and earn a little money," he shared humorously.



Shy folks out there can use SONY's tiltable Live View window to take shots on the sly.

Tips for shooting with Sony Alpha α:

1. To get the best out of portraits, keep your scene simple - meaning your back/foregrounds shouldn't take the focus from your subject. Work with natural light where you can.
2. If you're photographing someone with the light on their back, remember to activate your flash. SONY's D-Range Optimizer gives better results for backlit portraits and high contrast scenes.
3. SONY's Auto HDR mode captures a huge range of shadow and highlight detail, which combines 2 frames and results in a single HDR image that emulates the natural tonal range of human vision. No PC or tripod needed.
4. If you have a kit lens (wide to telephoto), it's perfectly good for taking anything from landscapes to portraits. The SONY 35mm 1/2.8 Macro lens is great for closeup photography, as well as portraits.
5. On Live View, the Quick AF features Face Detection, prioritising AF on people's faces and fine-tuning exposure/white balance settings for crisp portraits with natural skin tones while the Smile Shutter automatically fires the shutter at the right moment to capture 'smiley' faces.

These are just two of the many trades vanishing quietly into thin air. Others include kelongs, kacang puteh men and opera singers. However, the point is not to prompt anyone to quit their jobs or education to pick up these trades, rather, to ponder their significance and the value for retaining or not retaining them. Some, like Xue Yi, choose to help keep these trades alive by giving them business, but others may ask, "Why bother?" It's up to you to determine their importance and decide whether to help them thrive or vanish. You never know, you might just receive the calling to continue one of these trades.



STEAK AT MORTONS



HAIRCUT AT PASSION

THE LIST

Here are a few figures for some of the most expensive stuff in their category you can buy in increasingly expensive Singapore. Read 'em and weep.

GOLDMISH PHONE

HAIR CUT: Passion Hair Salon	\$339
VEHICLE: Pagani Zonda Clinege Roadster	\$2,338,987
HOTEL ROOM: St. Regis Presidential Suite	\$10,000
EARPHONES/ IN-EAR MONITORS: Fitear's custom fitted earphones	\$3,000
CONDO: Skypark	\$17 million
AIR TICKET: Singapore Airlines Suite (Singapore to London)	\$19,037.20
CHICKEN RICE: Chatterbox, Meritus Mandarin Hotel	\$30
MOBILE: Goldvish's high end phone	\$222,877
ART PIECE: Opera Gallery	\$15 million
STEAK: Morton's Double Porterhouse	\$184

CUSTOM MADE EARPHONES FROM FITEAR



3A FIRST CLASS SUITE



CHICKEN RICE AT CHATTERBOX



PAGANI ZONDA CLINEGE ROADSTER

FABRIC FANTASTIC

Story by Clara Lock

A FLEA MARKET FLEA-TURE

Campus beats the heat this season and takes our flea market hunt online, as we seek out young entrepreneurs who have carved a niche with their handmade products.

Use a Tripod. As you're shooting smaller stuff closer, keeping still is essential for sharp shots. SONY's Exmor CMOS sensor allows super-sensitive shooting at up to ISO12800, allowing good results even when shooting handheld in dim lighting.

Select Macro Mode. Your camera will focus on a subject closer to your lens than normal (the minimum distance allowed varies with camera and lens). It'll usually tell your camera to choose a large aperture so your subject's in focus, not the background.



SOFABRIC

FOUNDERS: Tracy Tan and Ng Jiamin
PRODUCT TYPE: Handmade pouches, cases, and bags
WEBSITE: <http://sofabric.livejournal.com>

Both Tracy Tan and Ng Jiamin requested sewing machines from their parents as 21st birthday gifts, and they spend their weekends stitching fabric products for sale.

Such is the dedication behind Sofabric, co-owned by the undergraduates, both 22. Friends since secondary school, the two girls started their business last July and taught themselves the skill after lots of experimentation.

A peek into their website reveals an array of customisable pouches, laptop cases and tote bags for sale, as well as a slew of whimsical fabric options sourced locally and from around the region. The girls conceptualise separate designs for their products, keeping their personal styles distinct within the website.

Apart from selling items via their website, the two girls regularly set up booths at flea markets during their school holidays to interact with their clients, the majority of whom are in their twenties or younger.

Focusing. When shooting closeups, it's helpful to have full control over focusing (manual focus) to make sure the right part of your shot is in focus. Use the DT 30mm F/2.8 macro lens to capture intricate close-ups, which is difficult to achieve with standard lenses.



SONY α GUIDE TO CLOSEUP PHOTOGRAPHY USING JUST YOUR BASIC LENS KIT

A DIFFERENT ME

FOUNDER: Azaree Atan
PRODUCT TYPE: Fabric bound stationery
WEBSITE: <http://a-different-me.com>

Two things - exclusivity and quality - characterise founder and managing director Azaree Atan's customised stationery business. Specialising in notebooks, scrapbooks, and photo albums, only 12 copies of each design are produced, though once the quota is met, Azaree is willing to make "creative adjustments" at the behest of customers to ensure that his works never appear mass-produced.

In creating the fabric-bound stationery, the 28-year-old is fastidious. He insists on using quality equipment and materials to maintain quality control, and ensures that his measurements are accurate. Observing the clothes and accessories of friends and strangers alike, Azaree makes a note of anything that inspires him. Ideas are then brought to life in his designs, like the lace columns that adorn the front of the notebooks.

All his stationery is almost completely recyclable, in line with the market's demand for green products. Azaree reveals with a tinge of pride. With his designs regularly selling out at flea markets and a steadily growing pool of young customers, it seems this is one entrepreneur that has good reason to be.



Aperture. The main thing that aperture impacts is the depth of field of your shots. Choose a small aperture (big number) for a large depth of field with everything in focus or a large aperture if you just want your main subject in focus.





Story by Izad Razi

GRAD SCHOOL VS. WORKING WORLD

WHERE WILL YOU GO?

When he graduated from university last year, Johan Tan already had a game plan; work for a year before starting his Master's in Canada. Perhaps his job prospects would have been better had it not been for the poor economy but in the past year, he has worked for 3 companies... as an intern. However, this did not deter him. For Johan, graduate school is definitely still on the agenda. On the other end of the spectrum, Zahillah Roslan knew that grad school was the next pit stop immediately after college. Although the company she interned for during university offered her a job, she knew her passion lies in teaching. Spurred by an encouraging father who did not want his daughter to lose her spark for academia, she

readily pursued her Master's in Australia. Both graduates are not unique in the decisions they face and may have chosen two very different paths, but who fares better? Or is that question **EVEN** relevant?

As the dust settles on the mountain of textbooks and notes on your desk while you are out celebrating the end of college, a dark cloud looms above. What is going to be your next move? For most new grads like yourself, this means embarking on either one of two paths - start working or continue studying. Whichever path you choose, be mindful of your reasons for making that decision and how it can potentially change your life.

ENTERING THE WORKFORCE

If you are unsure about what you want to do or just want to take a break from academia, jump into the workforce. If not, what else are you going to do? Unless you have a huge trust fund under your name or a brilliant entrepreneurial idea that may (hopefully) revolutionise the world, your best bet lies in getting a job and getting it fast. Milk that undergraduate degree for what it is worth.

However, the class of 2009 is seeing the worst job market in decades, but for some majors, it is not all bad news. Engineering grads across the board are commanding the highest earnings, according to a report by the National Association of Colleges and Employers (NACE). Furthermore, the US engineering industry is projected to grow exponentially over the next 8 years with 178,300 jobs added by 2018, as stated by the US Federal Bureau of Labor Statistics.

Engineering or techie jobs may be all the rage in the US, and more recently in China and India, but the local scene pales in comparison. In Singapore, these types of jobs are overshadowed by the glitz and glamour of banking and finance jobs. Not surprisingly, Kelly Services Singapore Employment Outlook and Salary Guide 2009/2010 mentioned that the engineering industry here is being cautious with hiring this year. Obviously, this is a stark contrast to the situation in the United States. Workers from foreign countries snap up engineering jobs here while ex-engineers jump ship to where else, banks and financial institutions of course.

Notwithstanding, the labour market proved to be more resilient than in previous downturns, with more jobs actually being created due to the 2009 year-end festivities and the introduction of the Integrated Resorts. The Ministry of Manpower stated that for the whole of 2009, total employment went up by 37,600 or 1.3%, as job gains in the second half of the year helped to offset the losses in the first half.

Because the recession may have shaved starting pay for the rest of us with a liberal arts degree, I would expect many disgruntled uni grads to scramble for the doors of graduate schools.

Nevertheless, the working world still offers certain plus points worth considering. For starters, there is that whole "gaining valuable real world experience" bit. Working life gives insight into an industry, which is an opportunity that grad school may not necessarily allow. A job also provides a sense of what the industry is like, and ultimately helps you to determine if this is the line of work you want to be in for the long run.

STAYING IN SCHOOL

If you decide to go back to grad school after a few years of work, you would have an edge over your peers without any job history because you are more able to draw from your bank of experiences. Another advantage is that many employers will pay for your graduate studies usually in the form of tuition reimbursements, granted that you sign a bond to continue working for them once you graduate.

Interestingly, there are some jobs where graduate education is simply unnecessary. For instance, while an advanced degree like a PhD is your ticket to becoming a medical practitioner, a similar degree in say, English, would do little or nothing to further your career as a journalist. In this case, you are better off writing and getting published than spending extra years in school. A good point to remember is this - graduate school will always be there, but a good career opportunity is rare to come by.

Now, let us examine graduate school as an option. As mentioned previously, certain courses of graduate study are best taken immediately following university. For example, there is just no other way you can be a surgeon or a lawyer without professional advanced degrees. In other fields however, there are many shades of gray.

Graduate school may appeal to you if you desire additional expertise or want to maximize your earning potential. Bear in mind that graduate study is unlike any educational experience you have encountered before. While it may be enriching, it may also be daunting.

especially if you are only concerned about the fat(ter) pay check and not the education itself. Having said that, uni graduates generally transition well to grad school as they can ride on the momentum of studying.

The most important thing of all is that you make an informed, mature decision and the rest will fall into place.

In grad school, you may also notice that the student-professor relationship is much different than in university. Professors tend to treat their students more like their own peers. Here, a higher level of maturity is expected because unlike uni, assignments are typically more research-based and fewer tests are given. Also, courses usually take the form of discussions rather than lectures, so you would not come to class expecting to be spoon-fed knowledge. The point is, grad school may just be one of your most expensive investments during your lifetime. Be prepared for a lot of hard work.

In the recent economic downturn, grad schools are experiencing increasing numbers in enrolment as many choose to "wait out" the recession. This is not just a recent trend; as matter of fact, it is often a by-product of every economic downturn. Moreover, the recent grad school fever may create more problems than mediate the soft job market. For one, selectivity issues due to high demand may bar qualified students from securing a seat. Applicants face stiffer competition now than they would have in a recession-free economy. Would you settle for a similar programme in a "lesser" school so you can get an advanced degree? Lastly, if you choose to find shelter from the recession by staying in school, you may find yourself in worse situations post-grad - massive tuition loans!



Whatever your decision, take time to really consider your academic and career objectives. Do not fear losing out because you lack a Master's degree or delay entering the corporate jungle. Do your research and know your available options before making the decision. Also, keep in mind that graduate school will always be there, recession or no recession. Perhaps the most important thing to know is that there is no shame in not going to graduate school. While an advanced degree may help to open more doors, it is also not the only key. The idea here is to do what is most suited to you, your career, and your life goals. You can be successful either way you choose.

Best of Business Schools:

some of the best business schools around the world

Enrolling in an MBA programme is a big step toward furthering your education and advancing your career. Once you've made up your mind to go on to grad school, you then have to answer the all important question: Where do you go? Rankings, location, faculty, awards, cost, etc. all play a role in determining the perfect fit for you. We've done the research for you, now it's up to you to read on and decide just where you'll be going.



University of Pennsylvania, Wharton, USA

(#3 FT) (#9 Economist)

Avg. grad salary: US\$160,800, 75% had jobs within 3 months

Sharing top honours with U. of London, the Wharton school boasts 10%+ higher graduate wages, and much lower percentages of international students (38%) than U. of London. While a global leader, it's more of a graduate gateway to the US market, while simply by geography, London's the gateway to Europe's financial markets.



IE Business School, Madrid, Spain

(#6 FT) (#1 Wall Street Journal)

Avg. grad salary: US\$139,800, 89% had jobs within 3 months

Ranked not only as a top MBA school in Europe, but in the world; IE boasts excellent business programmes like entrepreneurship and learning technologies. The school population is made up of students from over 80 countries so you have the opportunity to learn in a cultural setting while networking with people from all corners of the world. Plus, the best way to learn a language is to immerse yourself in it. You'll find a no better place to learn Spanish than in Spain.



University of London, England

(#1 FT) (#8 Economist)

Avg. grad salary: US\$142,000, 81% had jobs within 3 months

Widely considered the best overall B school, its high percentage of international students (92%) gives it the added punch of offering grads a super-powered, global alumni network. While ranked No.1, its salary prospects fall 5-10% short of top dollar-earning grads from Stanford or Harvard, which coupled with the uber-high cost of living in London, make it an expensive proposition if you're on any kind of fixed income.



IMD Switzerland, Lausanne, Switzerland

(#15 FT) (#2 Economist)

Avg. grad salary: US\$140,000, 88% had jobs within 3 months

With only 90 slots per year, applicants are hand-picked based on skills, nationality, and cultural background. IMD's selective MBA programme may have a stringent application process, but an education at this Swiss school has many benefits—global network, highly sought after grads, leadership opportunities, and more. Not to mention, 195,000 people are employed by the Swiss financial sector, like at major banks such as UBS and Credit Suisse.



Hong Kong UST Business School, Hong Kong

(#9 FT) (#20 Economist)

Avg. grad salary: US\$116,500, 91% had jobs within 3 months

Ranked not only as a top MBA school in Europe, but in the world; IE boasts excellent business programmes like entrepreneurship and learning technologies. The school population is made up of students from over 80 countries so you have the opportunity to learn in a cultural setting while networking with people from all corners of the world. Plus, the best way to learn a language is to immerse yourself in it. You'll find a no better place to learn Spanish than in Spain.



Insead, Singapore

(#5 FT) (#23 Economist)

Avg. grad salary: US\$140,000, 79% had jobs within 3 months

Closer to home, Insead boasts 90%+ international student body. In line with that, grads must be at least conversant in at least 3 languages (including English) before graduating. And thanks to its lower cost compared with many other top schools, is ranked 8th globally in terms of value-for-money, when you look at tuition and costs vs average grad salaries.



Australian School of Business, Sydney, Australia

(#36 FT) (#46 QS)

Avg. grad salary: US\$123,000, 81% had jobs within 3 months

The University of New South Wales has the number one business school in Australia where new graduates earn the highest median starting salary compared to any other university in the country. With Sydney's globally competitive business environment, students can take advantage of the many opportunities at their doorstep. The city is a financial hub for Australia and Asia Pacific where business is known for being resilient and stable, thus an excellent place to begin a career after graduation.



DEBT Wonderland

Good debt and Financial realism

A lot of us are about to graduate, thinking about our first real job, and hopefully at some point after that, getting married, buying a home and starting a family. In between today's 11am lecture and eventually picking out the furniture for your first apartment, a lot of things need to happen. Presumably we'll start a career, earn money, and start establishing ourselves financially.

Let's assume we don't immediately fall into a job where we earn an obscene amount of money. That leaves us with just 3 options - live within our means, live with disappointment or live with debt. The first option's pretty obvious and you all know the drill. If you can't afford a latte, then learn to love Kopi-O. The second's kind of sad. The third option's pretty intriguing, as I found that 9 out of 10 millionaires agree (OK, I only interviewed 2 millionaires for this story, and they both agreed) that if you do this right, you're probably going to succeed, and that's being in debt.

Debts defined by banks

Lenders (like banks) have their own ideas of what makes "good" or "bad" debt. Bad debt doesn't necessarily mean buying frivolous stuff. It's more the idea of going into debt, ergo living beyond your means at that moment in time, to have something that a) you can live without, b) doesn't earn you money or c) doesn't save you money.

This is why a house is usually considered good debt while a car may be, and a 42" plasma definitely won't be, even though the house costs more than the car, and cars far more expensive than the TV. Once they become debt and accrue interest, the \$2,500 TV becomes a far worse debt than the house even though it's hundreds of times less expensive. It's mainly because a bank would rather see you pay a 24% interest on \$2,500 for a year until you've paid off the bill, before buying a new laptop the next year and off the cycle all over again, rather than paying a meagre 3-4% interest on a housing loan over several decades. If you think about it that way, what's best for the bank probably isn't best for you, and that's a pretty good reason to avoid bad debts.

What are good and bad debts?

It sounds like a stupid question, since not being in debt would seem to be best possible situation, but ironically many of the richest people in the world still borrow money and have debts. The difference is the kinds of debts. The definition of "good debt" is borrowing to buy something that's a necessity, or acquiring something that's an asset, such as a mortgage on a house or business loan. Conversely, "bad debt" is borrowing money to buy non-essentials or personal items, such as that new 42" plasma screen or putting a holiday on plastic you can't really afford at the moment.

← Bad debt!

How debts affect interest rates

With higher interests, it's harder to pay off bad debts - and this is the best part of bad debt for banks. When you go to them for a mortgage, for instance, to buy a "good" debt, and you have a history of not paying your bad debts (like credit cards) promptly, you'll only be able to qualify for higher-interest loans.

This is why folks like Donald Trump use their own cash to pay for "bad" investments, like Ferraris and 20-carat diamonds, and with his spotless credit, banks will gladly lend him larger sums to buy buildings at highly competitive interest rates. By going into debt, he 'makes' his money by paying just a 2% interest on \$100million.

While there's a lot more to it, this is just the tip of the iceberg. If this gets you thinking, then go read up on how interest, mortgages and debt can work for you.



Good debt!



Photos by Eugene!

STRESS RELIEF

Wanna relieve stress at a cinema but bored of 2D movies? It's all about 3D these days: Avatar, Shrek, Clash of the Titans... But 3D costs money! Avatar cost US\$300million to make and \$13/ticket to watch. What if you want 3D on a budget? It's simpler than you think. All you need to do is stare blankly and blur out - something most of us are experts at. Seriously, that's all.

DIRECTIONS

We have 3 sets of pictures for you to try!

1. First, look at both pictures. You don't need to be Monk to notice something's different... they're taken from slightly different angles.

2. Now put your index finger between them and stare at it intently. Keep staring... Still nothing?

3. Start slowly moving your finger towards your nose and keep staring at it. In your peripheral vision you'll see the 2 images become 3.

4. Stop moving your finger, but keep looking at it. The merged image will become clearer.

5. Now slowly lower your finger while keeping your eyes focused on where the finger was.

The image in the middle will be a 3D combination of both 2D images! If you don't see it, keep blurring out.



WARNING!

Too much of this may cause a headache. If you really start to blur out, then stop! Don't say we didn't warn you.



TIP:

When taking 3D shots, it is essential to make sure the conditions of the second photo are exactly the same as the first. With SONY α500's tiltable Live View, it allows you to see your shots without having to bend over or put your face on the floor.

SONY α500's high-resolution CMOS sensor assures detail-packed pictures with excellent contrast and gorgeous colours, which makes for eye-popping 3D photos!

3D IMAGES!
JUST BLUR OUT...



THE ART OF CAN.

What a creative mind can do with
the body of a Red Bull can.

"Red Bull Nation" by Juan Lozano



Red Bull's most prestigious event for highly imaginative minds, is an international creative challenge for full time and amateur artists.

Now in Singapore for the first time, this exhibition will see the country's best artistic talents competing for the top three prizes. Come see their original pieces of artwork, all inspired by the distinctive blue and silver Red Bull cans.

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