

General Election 2015: Why the Opposition Still Isn't Good Enough For My Vote

Description



Now, don't get me wrong. I'm not pro-PAP, neither am I anti-opposition. In fact, I will readily welcome a dissenting voice in Parliament **if the voice is credible and qualified enough to speak up.**

I've been tuning in to what the opposition parties has to say during this year's GE2015 rallies, but what I've heard has been disappointing, to say the least. Most of the opposition candidates are quick to point out the problems Singaporeans face today and criticize the PAP's current policies, but few of them actually give good ideas on HOW to resolve our issues.

I already have an opinion on Singapore's policies, I don't need to vote someone into Parliament just so they can complain on my behalf. Complaining is for the weak. What I need is someone qualified who can engage in intelligent, thoughtful debate with our MPs and give good ideas for change.



Unfortunately, none of the opposition parties have convinced me they are capable of doing that so far. In fact, judging by some of the ideas they're proposing, I can't help but smack my head at their brilliance.

I've tried to sum up and comment on some of the major policy changes that the opposition teams are pushing for, but have left out a few that I personally find insignificant. If you think I should be adding anything to this list, please let me know by leaving a comment below!

MINIMUM WAGE (RP, WP, SDP, SPP)

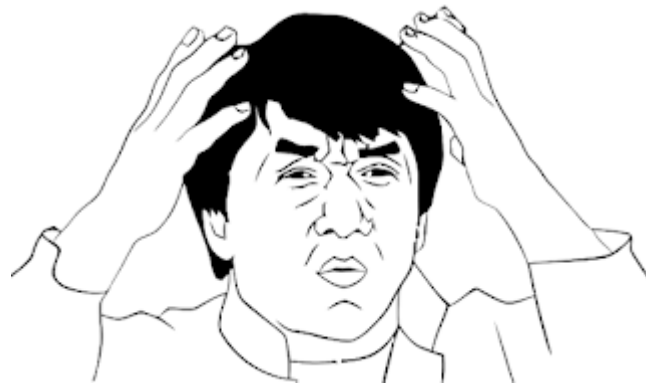


The first thing you should know about minimum wage is that it is hardly ever effective in the long run. Look at Hong Kong, who is quite similar to us, and how their minimum wage policy has done little for the poor ever since it was implemented 5 years ago.

Any 17-year-old economics student can tell you that enforcing a minimum wage is a bad idea as this deliberate intervention will affect the free market forces of demand and supply. When wages rise, demand for labour falls. Let's presume I own a business, and the government now tells me I have to fork out an extra 20% to raise my employees' wages. Unless my sales goes up by 20% accordingly, I will be making a loss. In this case, I will either outsource to countries with cheaper labour (like Malaysia, India or the Philippines) or invest in technology to automate my manual processes and reduce my reliance on labour.

In my previous job, I used to work with companies who were shifting their business functions to these very same countries in the form of shared services centres. This means that there will be lesser jobs for Singaporeans. You may think it won't happen, but the reality has already started. Even our local darling telco Singtel has shifted their call centres to Philippines, and I don't know how many jobs that cost our locals.

The next scenario that will also happen, after a minimum wage has been introduced, is that there will be more calls for its increase year after year. Just look at how the minimum wage was raised to \$15 in America, and study the effects this had across its various states. The majority of states did not benefit. You're telling me I should pay \$15 for someone to flip my burgers at Burger King? Thanks but no thanks.



There will be no end to minimum wage. Frankly speaking, if you have issues with how much your employer is paying you, then quit! My first employer refused to pay me fairly after I brought in over \$300,000 of new client deals for them within less than a year of my joining, so I resigned and joined a better firm who saw and paid me for what I was worth. If your talent is truly worth the price, there will be someone out there who will compensate you for it. Or, you could just set up your own business and be your own boss. The government has been giving up a ton of subsidies, like the PIC grants, to help people set up their own businesses here in Singapore. Like how it helped the CEO of controversial StreetDeal to set up his e-commerce site to charge consumers \$88 in membership fees each month!

www.group-gac.sg/content_page/introduction-pic-scheme/

PIC Cash payout

Under the PIC, businesses can convert up to S\$100,000 of their total qualifying expenditures into a non-taxable cash payout.

Gregory Costamagna, Co-Founder and CEO of Asia Deal Group

ASIAD DEAL GROUP - Since 2012, GAC has helped us to get cash by optimizing and securing our PIC

Scheme in a timely manner. Our relationship with GAC has proven to be efficient and reliable, I would recommend their services. =>

Here's what KNN, with over 80,000 followers, has to say about them:

 **KNN - Kaki News Network**
18 hrs · 🌐

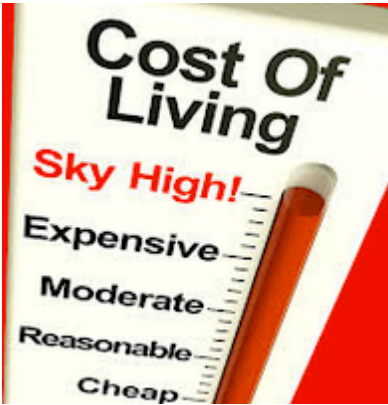
Some kakis have asked us how come got people so goondu kena scam by street deal and ola price. To be fair, these kakis also dun know until they pay. On the bill it looks like they paid 16 dollars but on a separate email. They will be charged extra \$88. So ah if the deal is too good to be true, it probably is.

Follow us at www.facebook.com/knn.sg
KNN - Kaki News Network - For Kakis, by Kaki



Likewise, the PIC grant also helped my partner and I to set up **Blended**, an organic facial skincare line.

REDUCE THE COST OF LIVING (SPP, WP)



Continuing from the problems of minimum wage, the next recourse for employers who have to deal with the increased salaries is to raise the prices of their goods and services, in order to pass these costs on to consumers. When the price of your hawker food or necessities go up, are you going to complain again? By then, don't forget that you were the one who asked for the minimum wage in the first place.

Furthermore, compared to Hong Kong, the other Asian country most similar to us, our cost of living is honestly not that high as you might think. I just came back from a trip to Hong Kong recently, and I realized that folks there pay much more in rent, food and transport than we do. In fact, I barely did anything "touristy" while I was there, but spent S\$500 within a week on just food and transport, despite my attempts to be frugal and avoiding all fancy restaurants or drinks.

I'm glad that I live in Singapore, where we have access to \$4 hawker meals and \$600 rented rooms.

FAIR EMPLOYMENT (NSP, SingFirst, SPP, SDA) and REDUCE THE INFLUX OF FOREIGN TALENT (NSP, SingFirst, SPP)



While I really like the idea of "Singaporeans first", I can't help but wonder if these sentiments reflect the hiring difficulties that employers face.

When my dad was hospitalized earlier this year, I noticed that many of the nurses were foreign workers. While working with a cleaning company a few months ago whose cleaners keep our corporate offices in tip-top condition, they shared that many of their employees are from Malaysia, because the locals are too hard to hire as they expect too much pay and benefits for too little work.

Here's what another employer, Lee Kuok Ming, has to say:

"I must protest that what Mr Chee is saying is blatantly untrue. I am sure that there is anecdotal evidence of foreigners replacing locals, but as a business owner of an SME, I will tell you that **it is extremely difficult to attract Singaporeans**. I have an ad out for weeks for a Project Manager, and I have had 0 applications from Singaporeans. Just applications from foreigners. It is the same for every position I hire. I try my best to hire Singaporeans, but sometimes there just isn't enough of us. **If the government tightens the foreign labour supply even more, I will only have one choice. Move my operations to other countries that my company operates in. I have a choice of Malaysia, Vietnam, Hong Kong and China. I will then have to close my Singapore office and put all my Singapore staff out of work.** That is what Mr Chee is suggesting that the government make me do. I will not do it, because I am Singaporean."

If we reduce the number of foreign workers, who is going to take over these jobs? Singaporeans? Don't forget that our graduates already expect to be paid \$4,000 for their first job without any prior working experience! (And no, your internship doesn't count).

GROW SMEs (SingFirst, SPP, WP)



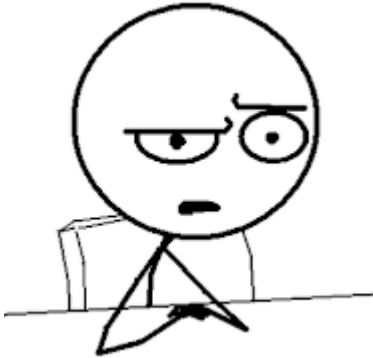
Many SMEs also rely on foreign workers, especially for those who may struggle to pay good wages in the early start of their businesses. Following the policy of cutting down on foreign workers and setting a minimum wage, how will all these SMEs cope, much less grow?

RETURN OUR CPF (RP, WP, NSP, SPP, SDA)



The SDA's proposal of leaving the principal sum of monies in our CPF account untouched – such that we cannot use it for other purposes including education and property purchases – is just about the smartest idea I've come across from the opposition. Ask anyone who has ever bought a house in Singapore and most of them will tell you that without their CPF, they won't be able to buy even the cheapest HDB flat. Or how about the thousands of students who were only able to pay their university fees because they used their parents' CPF?

More than one opposition party is calling for the return of our CPF sum at 55, some saying that the government should even return us the entire lump sum once the time comes. However, I can already imagine what will happen if this policy is to come into place. Singaporeans who are financially imprudent (and mind you, there are A LOT) are going to spend their nest egg and then start throwing sticks at the government again, asking for help once their money runs out. Who suffers then? In order for the government fund that kind of social support, everyone else has to be taxed even more. Why should we pay for the stupid mistakes of financially imprudent people?



And yet, the government can't turn their back on these people when the time comes, even if it really is the individual's own stupid mistakes in squandering all his / her retirement monies.

If the next government should be so smart as to implement this, please make sure you make it **COMPULSORY** for everyone to sign a form saying that if they are to run out of their retirement sum upon withdrawing it, they agree to forgo their right to ask for any kind of help or support later on.

WELFARE AND SOCIAL PENSIONS (RP, SDP, SingFirst, SPP)



The easiest way to get the elderly to vote for you? Promise them higher welfare and social pensions! Also, you can also win more sympathy votes from the other age groups who feel a social obligation to take care of the older folks.

Easy to say, harder to do.

Like what DPM Tharman has rightfully pointed out, be prepared to pay higher taxes if you want this to happen. Otherwise, where will all that money come from?



"SOMEONE RIGHT IN THE MIDDLE OF THE INCOME LADDER EARNS ABOUT \$3,800. IF YOU HAVE THAT SAME FRENCH TAX RATE HERE, IT MEANS EVERY MONTH HE/SHE WILL BE PAYING THE GOVERNMENT \$850."

- Tharman Shanmugaratnam, GE2015
mothership.sg

Some people say we can cut our ministers' salaries. While it is true that our ministers are among the highest-paid public servants in the world, it is also true that Singapore has a world-class political government that has kept us in good stead and turned us into a First World country within the shortest period of time ever in history. We hardly have to worry about corruption either, if you look at the case of our neighbour Malaysia. Furthermore, if I'm as intelligent, eloquent and capable as DPM Tharman, and there is another job paying me millions to be the Managing Director of a MNC whereas my pay as a minister is going to be much lesser, which do you think I will rather join? Don't forget that the moment George Yeo was voted out of Aljunied, he was snapped up by the private sector immediately.

If anyone thinks a minister is not worth what he's being paid, then yes, let us welcome debate on cutting that minister's salary. But simply to talk of reducing MP's salaries across the board? Don't forget, you pay for the kind of leaders you get.

PUBLIC HOUSING (WP, SPP, NSP)



Yes, our houses are not the cheapest in Asia. But hey, you're always welcome to buy another estate overseas if you think that's cheaper! Rent a room in Singapore instead, they're not THAT expensive, compared to some other first-world countries. I know my friends in Australia and Hong Kong pay way more for rent than we do here in Singapore. No one is stopping you.

There has been plenty of policies and subsidies recently introduced to help Singaporeans cope with the prices of public housing. FYI, people in Hong Kong pay a lot more for their properties (which happen to be much smaller than ours too). I do worry about whether I have enough money to buy my first HDB flat in a few years, but I'm also practical enough to understand that there is a price we have to pay for land in Singapore, given how scarce it is.

SPEAK PROPER ENGLISH, PLEASE

As a GP and English tutor, I cannot help but cringe at the standard of English among some of the opposition's candidates. (I'm looking at you, NSP).

We will do well to remember that the people we vote into government will not only be responsible for looking after Singapore's internal matters, but also represent us on the world stage at international forums and diplomacy talks.



Given the current state of opposition candidates, I'm not sure how many can represent us well internationally. Can they debate as eloquently and engage in intelligent talk with world leaders, like how DPM Tharman did during his St. Gallen's interview earlier this year?

SHOULD A DEMOCRATIC GOVERNMENT IMPLEMENT POPULAR OR UNPOPULAR POLICIES?

This is an argument that keeps coming up in my GP tutoring sessions every year. The biggest problem with a democratic system is that the people get to vote for their government, but people may not always vote for the right leaders, especially if they do not make well-informed voting decisions. The easiest way to stay in government, or be elected, is to talk about popular policies that will make the people happy. After all, democracy is just like a popularity contest, isn't it?

But not all popular policies are necessarily correct.

The counter to this argument, is that "the majority is often right" (another classic GP essay question). But again, not necessarily so. For years, the majority of people believed that the Earth was flat...until we found out it wasn't.

Many policies take time to mature. It can take years before any results can be seen. They can also be painful policies that not everyone will agree with. Breaking up the racial housing divides and implementing a compulsory racial housing ratio in HDBs was not a popular policy back then, and many Singaporeans slammed Lee Kuan Yew for it. But on hindsight, we realize this policy was actually one of the key reasons how Singapore achieved our peaceful and multi-racial society while other countries continue to struggle with it. I bet that if you were living in those times, you too, would have been angry with the PAP for making you leave your fellow Chinese / Malay / Indian community and neighbours to integrate with the other races, especially during a period of time when suspicion and distrust between the races were high. If you had voted against the PAP then and they had lost, leaving another political party to implement the policies that make you happy, what will Singapore be like now?

One of the key reasons why Singapore was able to develop so quickly was because thanks to LKY's iron-fisted control, the PAP never had to worry about being voted out of government even if they were to implement the unpopular (but right) policies for Singaporeans. However, that is no longer true today.

READ EACH PARTY'S MANIFESTO BEFORE YOU VOTE

I highly encourage each of you to read each party's manifesto in order to get a better idea of the kind of quality you will be voting for. If, after reading, you still think that WP's manifesto is better than the PAP, go ahead and cast your vote. At least that is an informed vote of judgment.

I only fear for those who will be voting based on superficial reasoning or tunnel vision, before they've properly considered the full implications and long-term effects.

OUR PLEDGE TO YOU


Our Pledges to You

- Foreign workers cap & auction rights
- Minimum wage across the board (\$X/hr)
- Old age pension & child benefit
- Return CPF at 55
- Abolish Medishield Life Premiums for over 65s
- Give Singaporeans a stake in GIC and Temasek

RP's manifesto


**A NEW ECONOMIC VISION:
TOWARDS INNOVATION, EQUAL OPPORTUNITY AND COMPASSION**

THE PROBLEM




**INCOME INEQUALITY, A DISPIRITED WORK FORCE,
THE ABSENCE OF AN ENTREPRENEURIAL CLASS,
INFLUX OF FOREIGN LABOUR**


SDP'S SOLUTION




**REDEFINE
ECONOMIC
PROGRESS**




**REDUCE
INCOME
INEQUALITY**




**ELIMINATE
GLCs,
INCREASE
SMEs**




**REMAKE
THE GLC/
TEMASEK
MODEL**




**ENCOURAGE
ENTREPRENEURSHIP**



**INCREASE
SOCIAL
SPENDING**



**EMPOWER
WORKERS**



**CPF
ABOLISH
CPF
MINIMUM
SUM SCHEME**

We must work towards an enlightened economic system!
Read more about New Economic Vision on yoursdp.org

I've read through the different parties manifestos (NSP, why does yours look like a PowerPoint slide that even my primary school kid can create? Also, unfortunately only the WP, SDP and RP has bothered to properly craft their manifestos. The rest were either difficult to find or read, or even non-existent) and after weighing the different arguments, my vote will be going to the PAP.

So consider carefully, my fellow Singaporeans, before you vote this coming Friday.

I do think that out of all the opposition parties, WP is probably the most well-organized party in terms of providing a clear outlook of the proposals they seek to implement, rather than just highlighting the problems Singapore currently faces. However, many of their proposed policies are still debatable, and there are many that I disagree with. Thus, there is still a long way for WP (and the rest of the parties) to go before they can convince me to give them my vote.



VOTE FOR A BRIGHTER FUTURE TOMORROW, TODAY.

Thanks for the reminder, yes, I will vote for a brighter tomorrow by voting PAP.

Category

- 1. Family