

Media Coverage on Mr Anthony Fok



“As he is well known for his ability to deliver results, parents try all means to put their children in his class.”

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啟事
[In Pulse]

他曾經在全國四大會計公司之一任職，也曾擁有了一個規模不小的補習中心生意，但他都一一放棄了，只為追求一個能够代代相傳的工作……

追求代代相传的事业

一身 電腦的長袖衫，鼻梁上架着一副銀絲邊眼鏡，臉上時刻帶著知識的矜持，這就是佳漢（25歲）給人的第一印象。但這位斯文秀氣的青年，卻隱藏著一顆對教育非常熱誠的心。對教育的執著，打從他小時就沒變過，即使面對高壓環境也絲毫不動搖。

「我從小就立志當老師，覺得這是唯一可以一代代傳下去的職業。我把知識傳給學生，學生長大後再傳給他的下一代，這就是代代相傳。」

教學經驗豐富

佳漢是今年才正式加入教職行業，在華豐中學（Hong Kah Sec）擔任數學老師，但教職並不簡單。

高一那年，母親被證實患上癌症，無法繼續工作，眼見父親為生計發愁，佳漢萌生了開辦補習中心的念頭。大學一屆畢業，他做了一間補習中心，每天下班後就去教補習。

大學最後一年，佳漢還特地抽出的時間來教書，以便他上學到補習中學（Shuan Sec）當代課老師。他是在大學畢業前就向教育局申請成為全職教師了。

對高薪厚職無動心

可惜事與願違，父親因為覺得教書沒有出路而反對，他更希望兒子能到全球四大會計公司之一的Ernst & Young工作。



在華豐中學執教的佳漢，受到學生的愛戴。

青春譜曲

母親去世的啟示

兩年前母親的去世讓佳漢深深体会到錢不是一切。
「你去世時才53歲，她一生都不停地工作——當時我因為她心腦血管的問題而擔憂，可笑的，她一臥病不起就倒下了。之後我中心生意變好了……但錢再多也沒有用，我已經不需要了。」



不是每個人都能像他這樣補習。

「我記得自己曾經覺得更多……但您一定覺得自己的身份去解他，當現在他到這行做的X-BOX，Maple Story我教一點。」

佳漢便常常犧牲自己課餘的時間給學生補習，讓他們開天，這與他在會計公司工作時，每天朝九晚五的情形可謂有天淵之別。學生也都有他的電話和MSN，隨時可以找他。見到學生念書辛苦，他還會自掏腰包請他們吃晚餐。

「當你看孩子因為他而進步，那種滿足感不是金錢所能衡量的。」

真心付出使佳漢在幾個月內就深得學生的愛戴。廖耀豪（16歲）就感嘆：「我要當老師！」中四生吳秋琳（17歲）補充道：「他活潑開朗，常引用他的人生經驗來教我們道理，所以很容易理解。」另一個學生Kendy Nwa也表示：「霍老師讓她下定決心將來當一名老師。」

為學生補習分文不收

佳漢所創辦的華海補習中心，從剛開始的25名學生增加到目前的約600名，全島共有5間分行。但去年，他為了能更專注於學校的教學，賣掉了另一家合伙人。
儘管如此，佳漢還是繼續為華海補習中心旗下的60名全職學生補習，學生雖然有繳付補習費，但他卻分文未取。他解釋說：「這些學生讀了我很多年，今年就考完了，就這樣放棄他們我不負責任了——沒把生意賣掉後得到一筆可觀的收入，因此決定把薪水捐給慈善機構。」

文化中學的劉耀輝（17歲）是其中一名學生。當他剛升上中學，覺得壓力很大，加上貪玩，所功課跟不上。霍老師很有耐心地教我，我才慢慢定下心来念書。」在他的幫助下，耀輝的成績好了。現在，耀輝的三



佳漢目前在海海中心義教數學。

佳漢表示這群學生畢業後，他將不再補習。「不是每個人都能負擔得起補習費，在學校教書能想到更多人，也要有成就感。」尽管學校職務繁重，但佳漢堅持，只要以學生為中心，其他的一切自然就可以解決。

放在教育以外貢獻社會

儘管對教學充滿熱情，但佳漢也希望自己能從更廣的層面為社會做出貢獻，因此不難自願從事基層或社區工作。熱心時他、現在則

享受跟學生一起的时光



佳漢的生活與事業不無教育和學生。

這幾年來，佳漢在《海峽時報》投稿針對教育議題發表了超過13篇文章。他以外現任學生只談讀書、讀書缺乏生活目標。他以外現任學生的身份說：「某學校提供了很多學生發揮所長的機會，我以前就學時就被選為班長，參加學生理事會之會後參加各種課外活動和比賽，生活因此比前比較忙，這對日後的發展有很大的幫助。」

談起佳漢，他三句不離本行，似乎生活里除了教書還是教書。他笑著說：「你說的對，我一星期七天都在教書，除了上網跟朋友聊天保持聯絡，我確實沒有其他嗜好。人家問我怎麼能這麼努力，我就是一種享受。可能將來我有了孩子後，情況會不一樣吧！」

看「范跑跑」事件

日前發生的四川地震，有各老師丟下學生自己逃命，之後甚至還理直氣壯地說那是為了父母，也不會犧牲自己的性命，引起大眾對教師專業道德的討論。

針對這「范跑跑」事件，佳漢說：「無論什麼職業，在如此重要的关头非他人性命而不顧，即使最後犧牲了性命，也已盡了作為一個人在危難時的義務。」

問他認為教師對學生的犧牲應該有什麼程度，他說：「為學生犧牲是好的，但絕不能因為怕受委屈。」

INSIDE INVEST



ST PHOTO: ONG WEE JIN
Former teacher Anthony is an economics tutor and earns "a few times more than my previous last-drawn MOE salary". He is also the author of several economics guidebooks.

STARTING YOUNG

Private tutor Anthony Fok began checking stock and property prices when he was in Primary Three, and set up a tuition centre in his first year of university.

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IS DIVERSIFYING A BAD THING?

Jonathan Kwok wonders if it is a better idea to put all your investment eggs in one basket sometimes.

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STILL BULLISH ON US STOCKS

The recent rout in US technology and biotech stocks could prove to be a buying opportunity, said Franklin Templeton fund manager Grant Bowers.

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Like what you have read? E-mail stinvest@sph.com.sg with your feedback and suggestions.

Think long term, start saving as early as possible

In the lead-up to The Sunday Times Invest Seminar on May 10, we are running a three-part series on how you can get started on that investing journey. This week, we look at how dads and mums can invest well despite heavy financial commitments.



Alvin Foo
Economics Correspondent

Years ago as a single man, Mr Ng Yau Wei used to dabble in penny stocks and bought shares based on "slipshod homework".

These days, the 42-year-old father of one prefers to stick to blue chip shares with a stable track record and healthy dividends.

The business development vice-president at a Singapore-listed company said: "I'm more conservative now. My family commitments mean I've got to become more cautious in the way I grow and invest my money."

He has bought blue-chip stocks which yield growing dividends to save up for his one-year-old son's education.

To prepare for retirement, Mr Ng pumps \$1,000 monthly from his Supplementary Retirement Scheme (SRS) account into a regular blue-chip investment plan offered by a local bank.

Similarly, Ms Jane Sim, 34, has been putting \$100 a month since last December into a regular savings plan at a Singapore bank which allows her to buy an exchange-traded fund (ETF) which tracks the Straits Times Index.

"It's a low-cost way of accessing the Singapore stock market," said the mother of one, of her plan which she intends to use to save up for retirement.

"Now, I think more long term when I invest than when I was single, as I want to save up for my son's education, as well as our housing expenses and retirement."

With rising household bills, extra mouths to feed and the need to plan for your children's education and your own retirement, investing wisely becomes all the more pertinent for mums and dads.

"With proper budget management, a family man with young kids could still meet his financial goals and leave a good legacy for his children," said Mr Brandon Lim, head of consumer investment and insurance products at DBS Bank.

Provident investment analyst Eddy Goh said: "The understanding and balance between immedi-

ate needs and future obligations need to be managed effectively for families when investing."

Financial experts share with The Sunday Times how these people should invest their funds.

Tweak your time horizon, mindset and risk appetite

Having the right risk appetite, mindset and investment horizon is a key starting point for figuring out what to invest in.

This may involve tweaking your time frame and investment approach.

"A family person with kids should be investing with a medium- to longer-term perspective and not be looking to make a fast buck by trading in markets," said Mr Vasu Menon, vice-president of Singapore wealth management at OCBC Bank.

They should always adopt an investment strategy they are comfortable with, having risk tolerance as a key consideration, said Mr Abel Lim, head of investment sales and advisory for personal financial services at United Overseas Bank (UOB).

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Source: The Sunday Times Newspaper, Invest Section, 27 April 2014

Economics tutor puts theory into practice

He gave up steady job to pursue interest in teaching and run his own centre



Rachael Boon

A passion for educating and a keen interest in economics have added up to a promising new career for self-employed tutor Anthony Fok.

Mr Fok, 30, looked set for a career as a number cruncher after he left Nanyang Technological University (NTU) with an ac-

countancy degree in 2007 although his interest in teaching remained strong.

He had tutored throughout university and set up a tuition centre in his first year at NTU that he kept going after graduation.

Mr Fok secured a job at one of the big four accountancy firms but it was not to his liking. He left after five months to join the Ministry of Education (MOE) to become a school teacher, drawn by his passion in education.

"If you have no interest in the job, you won't be good at it and I wasn't," he said about his accounting job. "There was no point continuing so I left. I'm just not cut out for it."

He stopped tutoring at the tuition centre period to concentrate on his first job.

After three years of teaching, Mr Fok, who is married with a three-year-old son, felt the business itch again and left the MOE.

He set up JCEconomics.com in 2012, which specialises in A-level economics, at the Bukit Timah Shopping Centre, with about \$15,000 while also embarking on a doctorate in education.

Economics was a natural fit given that Mr Fok was checking stock and property prices by Primary Three.

"My dad would ask me to check Teleview on television for share prices and the property classified section so that's how I learnt," he says.

Mr Fok says his weekends are taken up with tutoring. Since his is a one-man show, he says he cannot afford to fall sick but feels being self-employed is "much more financially rewarding" than being a salaried employee.

He has at least 50 students and an average monthly income at JCEconomics.com of about \$18,000.

"The market is now more competitive, but parents now see tuition as a necessity and I believe I'm at the top for economics tuition," he says.

Mr Fok has also written a 10-year series exam preparation book for A-level Economics, which is sold in major bookstores, and plans to write more.

He does not regret leaving a stable teaching career, and adds: "I want to encourage people who have been thinking of stepping out on their own but are not brave enough to do so."

Are you a graduate of NTU?
I did not depend on my studies to find a job. I did a part-time job as a tutor during my studies.

What are your plans for the future?
I want to continue to expand my business and to continue to provide quality education to my students. I also want to continue to write books and to continue to provide quality education to my students.

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TUITION: NOT JUST FOR WEAKER STUDENTS

Staying ahead of the academic race

Tutor Anthony Fok shares why more parents are sending their children for extra classes

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SINGAPORE – Department of Statistics (SingStat) Household Expenditure Survey 2012/2013 figures showed that households spent an average of S\$106 a month on private tuition and other educational courses. This is a 28-per-cent increase from the average monthly spend of S\$83 in 2007/2008.

SingStat's August 2014 Consumer Price Index figures also showed a 20.2-per-cent increase in tuition and other fees over the base year of 2009.

This increased expenditure on tuition is a trend that Mr Anthony Fok, founder and principal tutor of JCEconomics.com, has noticed.

The 80-year-old said: "In today's competitive society, many parents are willing to splurge on tuition services for their children because they perceive tuition as a necessary tool for scoring distinctions in examinations and for getting ahead of the academic race."

More than a decade ago, tuition served as an avenue for weaker students who required one-to-one coaching to clear their doubts about what was taught in school. These days, tutors are expected to teach ahead of the school syllabus, observed Mr Fok. This gives students an advantage over their peers. They are also able to participate in more meaningful discussions during lessons.

He added: "There are some parents who are so eager to give their children a head start that they approached me to coach their 16-year-old Secondary 4 children in A Level economics."

Here, Mr Fok shares his insights about the tuition scene in Singapore.

WHY IS THERE HIGH DEMAND FOR TUITION?

With the shift in focus of having higher-level thinking skills, students these days are finding it harder to cope with the increasing complexity of examination questions. Many of them struggle to obtain a passing grade. This leads to parents seeking remedies outside school in the form of tuition.

HOW DOES TUITION COMPLEMENT THE SCHOOL CURRICULUM?

The role of tuition should be to fill in knowledge gaps. Tuition should be viewed as a supplement to a child's

education, and not an integral part of our education system or an obligatory pathway to success.

Some students learn faster than others. School teachers are not always able to cater to the individual learning needs of every student in the class. Tuition class sizes are smaller and this allows the student to get more attention and help.

Tuition classes also offer students a change in learning environment. Through interaction with peers from other schools, they can learn and develop new perspectives. Exclusive guidance can be provided in a small-group setting.

Some tutors also provide 24-hour support, allowing students to contact them to answer their queries quickly. School teachers are unable to and should not be expected to provide such a service.

WHAT IS THE TUITION SCENE LIKE LOCALLY AND OVERSEAS?

Tuition is commonly seen in countries like Hong Kong, South Korea, India, China and Thailand. It is fuelled by ambitious parents wanting their children to secure places at top schools and universities.

In Singapore, the tuition scene has not reached the mania in other countries, such as Hong Kong, where celebrity tutors are treated like idols.

Parents in Singapore choose tutors based on their academic qualifications, their experience and their ability to deliver results. They also value word-of-mouth referrals as opposed to marketing gimmicks.

HAS THERE BEEN ANY SIGNIFICANT CHANGES IN THE BUSINESS AND CLIENTELE?

Based on my experience as a tutor for the past nine years, the tuition landscape has changed significantly. There is high demand for tuition now, leading to an influx of many new players in the market wanting to capitalise on this lucrative industry.

Also, in the past, students who were academically weak came for tuition to seek help to bridge the gap so that they can catch up in school and obtain a passing grade.

Nowadays, students are very self-motivated and have a strong urge to excel. Even students who are doing well in school go for tuition as they want to maintain their good grades and maximise their chances of scoring an "A" in the exam.

HAVE YOU NOTICED ANY OTHER TRENDS?

Many parents these days no longer question the cost of tuition fees.

Instead, they are now more concerned about the tutor's track record and his/her ability to deliver results.

YOU SPECIALISE IN TEACHING ECONOMICS. HOW HAS THE SUBJECT EVOLVED OVER THE YEARS?

The questions given used to be straightforward. The school's lecture notes were also sufficient in helping one score well in the exams.

However, the new syllabus requires students to understand the fundamental economic principles, theories and concepts, while being able to use economics reasoning to analyse and evaluate policy decisions, and resolve economic issues.

To do well, students need to develop the habit of reading critically from a variety of sources and gather information about the changing economic activities and policies at both the national and international levels. The study of economics is much more challenging today and that is why many students seek additional help from tuition.

HOW IS ECONOMICS APPLICABLE IN EVERYDAY LIFE?

Everyone is affected in some way by economic issues such as inflation and unemployment. Government policies, including the rules and regulations on public housing, also affect our daily lives.

WHY DO SOME STUDENTS FIND IT HARD TO RELATE TO THIS SUBJECT?

Many students do not keep themselves updated with current world events and general knowledge by reading widely. They have too many distractions now with social media networks. I would recommend students to subscribe to the online version of news channels and articles so that they can read on-the-go and stay updated with the latest news in the world.

To relate to the subject of economics, students need to see the link between what they study in theory and apply it to daily life.

WHAT IS THE KEY TO SCORING WELL IN ECONOMICS EXAMS?

To do well in the A Level economics exams, students must show that they possess critical thinking skills in their answers. They will need to be able to explain current economic events in terms of the relevant economic principles and integrate the different topics to construct a coherent line of argument or reconcile conflicting ideas.



Mr Anthony Fok believes that tuition should be viewed as a supplement to a child's education. PHOTO: KOH MIJFONG

TEACHER TURNED ENTREPRENEUR
In today's competitive society, many parents are willing to splurge on tuition services for their children because they perceive tuition as a necessary tool for scoring distinctions in examinations and for getting ahead of the academic race.

Mr Anthony Fok
FOUNDER AND
PRINCIPAL TUTOR OF
JCECONOMICS.COM

Mr Anthony Fok is a former Ministry of Education school teacher who is currently pursuing his PhD in Education. He set up JCEconomics.com in 2012, an education centre that focuses on economics tuition for A Level students. He is the author for the A Level Economics H1 and H2 Ten Year Series as well as several A Level Economics guidebooks, which are available at major bookstores. To find out more, visit www.jceconomics.com.

In addition, students must be able to evaluate the effectiveness and limitations of the various economic policies learnt. Finally, the answers given must be logical, clear and concise as examiners reward quality rather than quantity of response given in the essays.

Economics is dynamic and constantly changing. Students need to stay abreast of current affairs and be aware of global economic events.

They will stand out if they are able to quote up-to-date information and statistics in their exam scripts. More importantly, they must be able to apply economic concepts in the right context in order to excel.

This story is a collaboration between TODAY and JCEconomics.com.

Source: TODAY Newspaper, Singapore News Section, 21 October 2014



B7 Porsche Club, ex-member in legal spat

B6 Support for colorectal patients

Memorising answers won't score you the As

With few repeat questions in national exams, students must know concepts

By CALVIN YANG

IN THE months leading up to last year's O-level examinations, Zachary Branson spent half of his eight hours of daily revision time ploughing through a stack of 10-year-series assessment books.

The former St Gabriel's Secondary School student did the questions in these books – which compile questions from past O-level exams and are updated every year – a few times.

Zachary, 17, who now attends Yishun Junior College, said: "If I got a question wrong, I would redo it until I got it right."

"Some of my classmates would memorise the answers for certain subjects, and they paid extra attention to repeated questions."

For four decades, students and teachers here have sworn by these books for H-, O- and A-level exam preparation, relying on repeated questions and model answers to gauge what examiners are like-

ly to ask and look for.

Available at major bookstores from January each year, the books are usually sold out by August.

But in the last five to seven years, questions from past years tend not to be replicated, particularly for chemistry, economics, mathematics and physics, authors of 10-year-series books said.

The authors, mostly tutors with good track records, analyse the questions and supply model answers.

Questions for these exams are developed by the University of Cambridge International Examinations and Singapore's Ministry of Education. The ministry's Singapore Examinations and Assessment Board did not give reasons for the change.

It would only say that practice with 10-year-series books can familiarise students with the exam format, but they should not rely on them too much as they need to be able to apply the concepts they



Zachary Branson, now in Yishun Junior College, revised for the O levels last year using 10-year-series books. But recent changes in national exams mean answers cannot simply be regurgitated. PHOTO: LIM YAKHUI FOR THE STRAITS TIMES

have learnt in new contexts.

The change has made exam preparation more difficult for some students. Some have turned to working on top schools' past-year papers, which are supposedly tougher.

Tutors have also had to use more creative teaching methods, instead of focusing on the 10-year-series books.

Economics tutor Anthony Fok, 31, author of an A-level economics 10-year-series book, noted that the questions, especially multiple-choice ones, used to be phrased exactly the same way, and the options were merely jumbled in different years.

Students could fare well by just memorising the answers without understanding them.

He said: "In recent years, the exam questions tend not to be repeated. There is no way of assuring a passing grade even if a student memorises all the questions and answers."

He now teaches students economic theories by relating these to real-world scenarios using newspaper and magazine articles.

Former chemist-turned-tutor Sean Chua, 36, who has been an author of O- and A-level chemistry 10-year-series books for six and three years respectively, said previously, between three and six

questions would be repeated in an O-level chemistry exam and some teachers even told their students to memorise the model answers.

Examiners have recently introduced questions that cannot be answered by regurgitating from 10-year-series books, thereby testing students' understanding of the subjects, he said.

For instance, last year's O-level chemistry paper included questions based on the A-level syllabus. Recent papers for maths and economics also included more scenario-based questions.

Students who memorise model answers "may have difficulties answering similar questions which

TRY AND TRY AGAIN

"If I got a question wrong, I would redo it until I got it right."

– Student Zachary Branson

PASS NOT GUARANTEED

"In recent years, the exam questions tend not to repeat. There is no way of assuring a passing grade even if a student memorises all the questions and answers."

– Economics tutor Anthony Fok

APPLYING CONCEPTS

"It is good that the questions allow students to apply what they've learnt instead of what they've memorised. Then they will be better prepared for real-life situations."

– Housewife Angie Yeoh, 52, whose 16-year-old daughter is taking her O-level exams this year

are phrased differently", said chemistry tutor and A-level chemistry 10-year-series book author Jasmine Wong, 31.

To help her students, she uses simple experiments, news articles and everyday situations to teach concepts covered in the syllabus.

Raffles Junior College student Jackie Tan, 18, who will be taking his A-level exams this year, said:

"It is a disadvantage now that the questions do not repeat themselves as much as before. The past-year questions give us a useful gauge to check if we are ready for the exams."

Housewife Angie Yeoh, 52, whose 16-year-old daughter is taking her O-levels this year, said:

"It is good that the questions allow students to apply what they've learnt instead of what they've memorised. Then they will be better prepared for real-life situations."

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"In recent years, the exam questions tend not to be repeated. There is no way of assuring a passing grade even if a student memorises all the questions and answers. He now teaches students economic theories by relating these to real-world scenarios using newspaper and magazine articles."

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How to

Master GCE 'A' Level Economics



By Anthony Fok

As students may be aware, in the GCE 'A' level examination, there is now less emphasis on testing the lower order thinking skills of knowledge and comprehension. In order to do well in the examinations, students must show evidence of higher order thinking skills (Application, Analysis, Synthesis and Evaluation) in their answers. Regurgitation of lecture notes will weaken their ability to achieve the highest level of response in the Economics paper. Students will need to be able to explain current economic events in terms of the relevant economic principles learnt and also integrate the different topics learnt to construct a coherent line of argument and reconcile conflicting ideas. In addition, students must be able to evaluate the effectiveness and limitations of the various economic policies learnt in the lecture notes. Finally, the answers given must be logical, clear and concise as examiners reward "quality" rather than "quantity" of response given in the essays.

What skills are needed?

Firstly, students need to have good knowledge of all concepts and theories covered in the GCE 'A' level Economics syllabus. They need to have a good understanding of the fundamental content and grasp the key concepts including definitions and diagrams. It is important that they clarify and seek proper guidance when in doubt.

Secondly, students should keep themselves updated on current affairs. They should be aware of global economic events, in particular the Singapore economy. Students need to keep abreast of current news and reports available online and on print media, as Economics is dynamic and constantly changing. Students will stand out if they are able to quote up-to-date information and statistics in their examination scripts.

Apart from having good knowledge on current affairs, students need to be able to apply economic concepts in the right context in order to excel.

How do I write good introductions?

A good introduction captures the reader's attention and gives an idea of the essay's focus. It requires students to define key definitions and list the overview and scope of the question.

Clear Definitions: Define the keywords in the question

Definitions are important to showcase the student's level of understanding of the content to the examiners. Therefore, students should make a list of definitions, as they will come in handy when preparing for the exams. Alternatively, students may purchase ready guidebooks, which list the common definitions that they need to memorise in the syllabus.

50 POPCLUB

Source: **POPULAR** magazine, November - December 2013 issue

Writing an overview

If the essay question asks about a specific country or a particular market structure, it is important to also describe some characteristics of the country or the market structure given in the question. For example, if the essay is on the Singapore economy, students need to write something like this:

"Singapore is a small and open economy. Its small population size and lack of natural resources will mean that it has a small domestic market and is heavily dependent on trade for growth and survival. Singapore is thus very vulnerable to external shocks, which cause instability to the economy."

Next, if the essay is on a perfectly competitive market, then an appropriate introduction would be as follows:

"A perfectly competitive market is characterised by the fact that no single firm has influence on the price of the product it sells. A perfectly competitive market has several distinguishing characteristics: there are many buyers and sellers in the market; the commodity sold is homogeneous; there is free entry and exit from the industry; perfect mobility of factors of production; transport costs are assumed to be negligible; both buyers and sellers are independent in their decision making and there is perfect knowledge."

Scope: State the scope of the question clearly

Students need to define the scope of the essay clearly from the beginning, so that they do not go out of point. Tell the examiner the areas that will be discussed in the essay briefly in the introduction so that he can anticipate what is about to come up in the script. Students can use phrases such as: "This essay aims to explain..." to state the scope of the question.

How do I write a good body?

Topic sentence and Economic Analysis

Each paragraph of the body should only contain one key idea, which should be conveyed in the topic sentence. The key idea should be based on economics theories, principles and concepts.

An example of a topic sentence is as follows:

"In Singapore, the government has encouraged employers to adopt a flexible wage system which would help reduce unemployment during economic downturns."

Drawing Diagrams

Diagrams should be drawn whenever appropriate and references must be made to the diagrams (e.g. A rightward shift of the demand curve from DD1 to DD2). The axes should be labelled as specifically as possible. (e.g. Instead of merely labelling price and quantity, the axes could be labelled as Price of Housing and Quantity of Housing respectively). Arrows that depict the shifts of the curves should also be clearly drawn in the diagram. The diagram should be drawn using a pencil and ruler and should preferably take up about one-third of the foolscap paper.

Using Contextual Examples

Students need to include examples in their essay in order to demonstrate their ability to apply economic theories into real world events. When possible, students should use the context given in the preamble and avoid using hypothetical examples in the essays.

Example 1:

In Singapore's context, an example of a natural monopolist is the Public Utilities Board (PUB), which supplies water. The domestic size of the market is too small to support more than one large firm.

Example 2:

The Singapore government adopts market-oriented policies such as manpower policies to upgrade the skills of workers facing the threat of structural unemployment. An example of such a policy is the Skills Redevelopment Programme introduced to retrain displaced workers for employment in the InfoComm sector, Workforce Development Agency (WDA) Workforce Skills Qualification (WSQ) programme to train workers in sector specific skills and job redesign to make jobs more attractive to workers, especially among the older workers.

How do I write good evaluation points?

The evaluation can be what sets students apart from others if written well. Here are some things that examiners are looking for when reading an evaluation:

1. Recognise underlying assumptions. For example, in dealing with questions on demand and supply, it is important to write about the ceteris paribus assumption and also to give an example of how it can be altered in the short term. i.e. taste and preferences of a consumer may change over time.
2. Consider the time frame: Different policies might have different impact on the economy in the short term versus long term. For example, supply side policies need time to take effect and thus, require a long time frame.
3. Consider the feasibility of the policy: The extent to which a particular policy can be implemented. For example, an expansionary fiscal policy might not be feasible for a country that is facing a huge budget deficit.
4. Consider the effectiveness of the policy implemented and whether it can solve the problem. Students could consider the unique nature of the economy given in the question. For example, an exchange rate policy would be more effective in a small and open economy, rather than a large and less open economy.
5. Consider the desirability of the policy: whether there are any side effects that the policy might have on other economic objectives, i.e. whether there are conflicts of goals.
6. Consider the existing state of the economy: whether the country is currently facing a recession or inflation, and the severity of the problems faced can also affect the main economic priority of the government.

What else do students need to take note of?

- Always plan the essay before writing.
- Ensure that the paper is completed within the allocated time:
Recommended time:
10 marks essay – 18 minutes
15 marks essay – 27 minutes
25 marks essay – 45 minutes
- Self-invented abbreviations are not allowed. For example, monopoly (M) / economic growth (EG) / Singapore (SG) / unemployment (UN+) are not allowed in the essays.



This article is contributed by Mr Anthony Fok, Principal Economics Tutor at JCEconomics.com. He holds a Master's Degree in Education and is an ex-MOE school teacher. He is also the author of the A-level Economics Ten-Year-Series and several Economics guidebooks sold at POPULAR bookstores. Visit www.jceconomics.com for more information. Call/SMS: 8251 3684

HOW TO SCORE AN **A** IN ECONOMICS!

The GCE 'A' levels Economics paper may be one of the harder subjects to excel in but that doesn't mean it's impossible. Here's a helpful guide to scoring well in your next Economics exam.



DON'T Just memorise your notes

In order to stand out among the rest, you need to display the ability to apply, analyse, synthesize and evaluate. Regurgitation of lecture notes is a thing of the past and will now hinder your ability to achieve a distinction grade.

DON'T be long-winded

The answers given must be logical, clear and concise as examiners award marks based on "quality" rather than "quantity".

DO explain your point

Explain current economic events in terms of the relevant economic principles learnt and integrate the different topics to construct a coherent line of argument as well as reconcile conflicting ideas. Students must also be able to evaluate the effectiveness and limitations of the various economic policies.

DO take an interest in current affairs

Students need to keep abreast of current news as the economy is dynamic and constantly changing. Students will stand out if they are able to quote up-to-date information and statistics in their examination scripts.

DO give examples

Extra marks will usually also be awarded to concrete and relevant examples, comparisons and analogies. It would be helpful to stay well acquainted with news from major institutions such as World Trade Organisation (WTO), Federal Reserve and the Monetary Authority of Singapore (MAS).

Here are some helpful examination tips:

LEARN FROM MISTAKES

- ✓ Get your friends/ Economics tutors to check and critique your essays.
- ✓ Read your friends' scripts to find out what mistakes they have made and avoid making the same mistakes.
- ✓ Make a list of the commonly made mistakes and use that as a checklist for your future essays.

MAKE YOUR OWN NOTES

- ✓ Make brief notes on important concepts and key points. Key definitions and diagrams are useful for last minute memorizing.
- ✓ Draw a mind map to link up the chapters. They give you a visual map of the relationships between ideas.

PRACTISE WRITING

- ✓ Practice writing under time pressure.
- ✓ Take note of your presentation and expression. Keep your style clear and simple with technical precision.

BE EXAM SMART

- ✓ Always keep track of time.
- ✓ Dissect the question to understand what is required.
- ✓ Identify the relevant economic issues, concepts and diagrams required.
- ✓ Organise your thoughts to ensure that the essay will be coherent before penning them down.

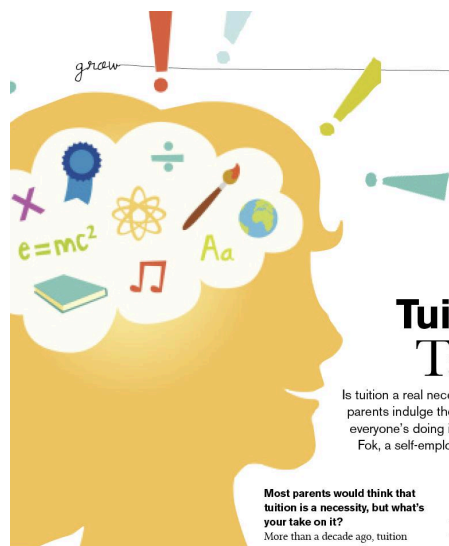
This article is contributed by Mr. Anthony Fok, the Founder/Principal Economics tutor at JCEconomics.com. Anthony holds a Master's Degree in Education and is the author of several Economics guidebooks and 'A' Levels Ten-Year-Series.

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Source: **TEENAGE** magazine, January 2015 issue



Tuition Talk

Is tuition a real necessity or something that parents indulge their kids in just because everyone's doing it? Hear what Anthony Fok, a self-employed tutor has to say.

Most parents would think that tuition is a necessity, but what's your take on it?

More than a decade ago, tuition served as an avenue for weaker students who required more coaching to clear their doubts on what was being taught in school. Today, tutors are expected to teach ahead of the school syllabus to give students an advantage over their peers and to enable them to participate in more meaningful discussions during lessons. If you belong to the group of parents who wish to give your children a head start, then tuition is definitely necessary.

In addition, with the shift in focus of having higher-level thinking skills, students these days are finding it harder to cope with the increasingly complexity of examination questions. Many of them struggle to obtain a passing grade. This also leads to parents seeking remedies outside school in the form of tuition.

For kids who require tuition for more than three subjects, what's the best way to balance their time between studies and taking a break?

Parents may wish to consider tuition on days when lessons in school end early, so that the students can have a good rest before heading for tuition. While it is important for students to do their revision regularly, they should also indulge in their hobby and interest during their free time. Their mental well-being is of utmost important so that they do not burn out.

Group vs individual tuition – which works best for kids below the age of 12?

Different children have different learning styles. Some are social and prefer to learn in groups or with other people. Some are solitary whereby they prefer to work alone. It is hard to mandate which produces better results. Parents know their children best and would be in the best position to make a decision.



Anthony Fok was featured on The Sunday Times newspaper as one of Singapore's 'most sought-after Super Tutors'. Anthony has undertaken a Master's degree and is an ex-Ministry of Education (MOE) Education Officer. He has a Postgraduate Diploma in Education (PGDE) from National Institute of Education (NIE) and is currently pursuing his PhD in Education.

“ Don't overload your child with tuition classes unless necessary. There is a fine line between “stretching your child to their best ability” versus “over-teaching”. ”

With Singapore's competitive school environment, do you think students can 'survive' without tuition?

Tuition is fuelled by ambitious parents wanting their children to secure places at top schools and universities. It is a matter of the expectation of the parents and students. A pass may suffice for some but to the others, only an 'A' grade can satisfy them. Students can definitely survive without tuition, but what is the definition of “survive”?

Do you agree that parents subscribe to the “tuition mantra” without genuinely comprehending the needs of their children?

Parents these days are increasingly sophisticated and savvy. They participate in online discussions before making a well-informed decision.

Should children be taking tuition for all of their subjects?

Parents should definitely re-consider before enrolling their children in tuition for all subjects. While this may be feasible at a junior level, it may not work out for secondary level students, where they have close to 10 subjects. Over-reliance on tuition may have a negative effect on the child too. It is therefore important to identify the subjects, which they need extra help in.

Do you think it is important for Primary 1 to 3 children to go for tuition or is that too early?

It is essential to have a strong foundation in the fundamental concepts. With a strong foundation, students are able to acquire new knowledge and skills without much hurdle. This thinking is even more evident in our society now as we see more pre-school enrichment centres set up to provide numeracy and literacy content.

What is an important piece of advice you would give parents who send their kids for tuition?

Don't overload your child with tuition classes unless necessary. There is a fine line between “stretching your child to their best ability” versus “over-teaching”.

It is usually perceived that when a child goes for tuition, parents can expect better results. Is this true?

Parents need to manage their expectations. Are they expecting their children who have been failing all along to achieve an 'A' grade overnight? Or would it be sufficient if the tutor can spark their interest in the subject matter and encourage more positive learning? Apart from the tuition centre's lesson curriculum and teaching methodology, the lesson delivery by the teachers is also very important.

What are some considerations parents should bear in mind when deciding whether or not to send their children for tuition?

Parents first need to consider their children's needs, such as:

- 1 Identify the subjects their children need extra help in.
- 2 Understand why they are not performing in school and whether there is a need for tuition.
- 3 If tuition is necessary, how can this complement their current school schedule without overloading them too much?
- 4 Is private tuition or group tuition more suitable?
- 5 Consider what they look for in a tutor (for example, how experienced the tutor is, whether the tutor has a good track record of delivering results and how this is achieved – by unique teaching methodology, drilling by doing a lot of practice, price, availability of resources and so on).

Source: *Singapore's Child* magazine, December 2014 issue

Top tutor brings economics theories to life

Anthony Fok of JCEconomics.com deviates from usual teaching methods and uses funny analogies to help students remember Economics concepts.

When Anthony Fok resigned as a Ministry of Education (MOE) teacher to pursue his PhD, he had no idea that he would soon become Singapore's most sought-after economics tutor. The 30-year old tutor had been teaching economics for several years, after graduating with honours in Accountancy from Nanyang Technological University, before he set up JCEconomics.com in 2012 at Bukit Timah and Tampines. He earned his Master of Education from Monash University in Australia.

Specialising in "A" level Economics, the center has since been known to produce students who not only ace their examinations but also have a solid grasp of the subject. Through his work, Fok was able to author Economics textbooks, including the GCE "A" Level Economics ten-year-series sold in bookstores in Singapore and Malaysia.

"I believe my popularity as a top Economics tutor in Singapore comes from more than merely imparting Economics knowledge," Fok says.

"I motivate the students to love the subject and to look beyond the academic grades. I teach values and life lessons that will be valuable to them even after graduation."

He points out that his lessons "shorten the learning process" and "bridge the gap" of school lectures and topics tackled in national examinations. Fok says his students enjoy his lessons as much as he enjoys teaching them. "I am lucky to be able to find great satisfaction in my work," he adds.

Tuition obsession

Singapore households now spend around \$820 million on centre- and home-based tuition, almost double of that spent a decade ago. With Singapore being in the midst of a "minor national obsession" with tuition, Fok cautions that parents shouldn't think that splurging on tuition will guarantee success.

He believes tuition should be viewed as a supplement to a child's education, and not an integral part of the education system or an obligatory pathway to success. "The role of tuition should be to fill in the gaps of knowledge. Unfortunately

"His lessons bridge the gap between school lectures and topics tackled in national examinations."

in today's competitive society, this is not the case. Many parents view tuition as a necessary means to scoring distinctions in examinations and getting ahead of the academic race," he mulls.

Practical lessons

Deviating from the usual teaching methods of some teachers, Fok says he uses "funny and interesting analogies" to help students remember Economics concepts.

"For example, I have many personal stories to link up the different Economics theories together so that lessons won't be boring. In fact, many of my students tell me that they look forward to tuition every week because of my stories!" he says.

He explains that everyone is affected by economic issues and that students only need to see the link between theories and real life. "Once they can do that, learning Economics will be such a breeze!" he says.

Many students find the GCE "A" level examination challenging because they are being tested on their higher order thinking skills such as application, analysis, synthesis and evaluation. "Students need to be able to explain current economic events in terms of economic principles learnt and also construct a coherent line of argument and reconcile conflicting ideas," he adds.

Listening ear

To keep his students motivated, Fok says he does not mind befriending them. "Lending them a listening ear when they need support and encouraging them along the way," he says.

"The Junior College (JC) students are generally motivated to learn as most of them signed up for tuition on their own accord, without much pressure from their parents. They know that the stakes are high and come in order to secure their distinctions to qualify for top local universities," he adds.

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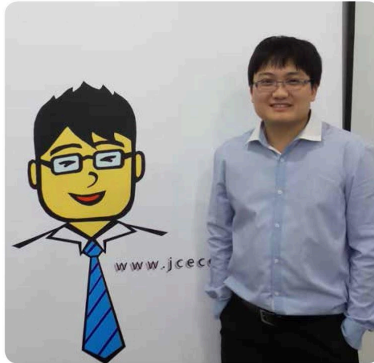
Source: Singapore Business Review magazine, January 2015 issue

Educating the new generation

MR. ANTHONY FOK, THE FOUNDER AND PRINCIPAL TUTOR OF JCECONOMICS.COM, A LEADING 'A'-LEVEL ECONOMICS EDUCATION CENTRE, SHARES THE SCHOOL'S UNIQUE TEACHING METHODOLOGY AND THE DEEP SET PASSION HE HARBOURS FOR THE SUBJECT, WITH TODAY'S PARENTS.

You were previously a school teacher with the Ministry of Education. Why did you decide to set up a tuition business and who are your targeted students?
The tuition centre caters to students in Junior Colleges who are preparing to sit their GCE 'A' Level Examinations. I resigned from my previous job to pursue a PhD in Education. Upon graduation, I realised that I could still continue to share my knowledge in Economics with students from the various schools by becoming a tutor.

In your opinion, why is Economics an important subject that students should be taking more seriously?
Every individual is affected in some way by economic issues such as inflation and unemployment. Most government policies such as the Electronic Road Pricing (ERP) and the Certificate of Entitlement (COE) which have been implemented to curb road congestion and the rules and regulations governing the ownership of public housing are also issues that directly affect our daily lives.



How would you describe the teaching method used in JCEconomics?

It is essential and useful for students to be able to draw the link between the theoretical concepts that they study in the classrooms and the practical aspects of applying such knowledge to real life events. I tend to rely on funny and interesting analogies to help students remember the various Economic concepts. For example, I find that sharing personal stories with my students usually helps them connect with different theories taught in class without boring them and losing their attention. Teaching them how to apply the fundamental concepts learnt in school during my tuition

classes is something I firmly believe in, as this ensures that my lessons will complement and value-add to their curriculum. This helps expedite their learning process and also bridges the gap between the curriculum at school and preparing the students for what is actually demanded of them during the national examinations.

What are several teaching rules or mottos that you adhere to at JCEconomics?

"Every child matters." It is important that not a single student should leave the classroom with any unclarified doubt or question regarding the topic covered during the lesson. In line with the READ methodology that



JCEconomics practices, I will make myself available for consultations after classes if students approach me with any difficulties that they are facing. Keeping abreast of the latest exam trends, both in Singapore and overseas, is crucial since that is the only way I will be able to update my topics accordingly for the overall benefit of my students.

How do you motivate your students and inspire them?

Generally, the students themselves are quite self-motivated as most of them registered for tuition on their own accord, without much pressure from their parents. They are aware that the stakes are high and attend tuition in order to secure distinctions, in order to qualify for positions in the top local and overseas universities. Constant encouragement and reassurance that it is important to look beyond their academic grades also gives them the support they need to work harder.



What advice will you give to students who want to improve their grades in Economics?

Keeping themselves updated on current affairs is essential. In particular, more attention should be paid to global economic events and the Singapore economy in general. Furthermore, they should also be well-acquainted with activities that major institutions such as the World Trade Organisation (WTO), International Monetary Fund (IMF), Federal Reserve and the Monetary Authority of Singapore (MAS) are a part of. On top of that, events like the Asian Financial Crisis, European Debt Crisis and USA Sub-prime Crisis are also notable happenings that will contribute to their overall understanding of the subject. To make an answer script stand out from the rest, the answer will have to consist of informative quotes and up-to-date statistics. Extra marks will also be awarded for concrete and relevant examples, useful comparisons and accurate analogies.

It is essential and useful for students to be able to draw the link between the theoretical concepts that they study in the classrooms and the practical aspects of applying such knowledge to real life events.

Source: Today's Parents Magazine

Finances

22% New top marginal personal income tax rate, up from 20%

80% Personal income taxes paid by the top 10% of Singapore taxpayers



By WONG WEI HAN

THE Government is moving to include up to half of long-term investment returns from investment company Temasek Holdings in the national financial accounts.

One expert has given a rough estimation that the move could add \$4 billion to \$5 billion a year to the Budget bottom line.

The Government will seek a constitutional amendment later this year allowing it to include Temasek as a contributor to its Net Investment Returns (NIR) framework as it prepares for more social and infrastructure spending.

The NIR framework was set up in 2009 to allow the Government to spend up to 50 per cent of the expected long-term real returns on its net assets managed by the Monetary Authority of Singapore

(MAS) and GIC. These are both realised and unrealised capital gains – that is, future projected returns.

The change will help Singapore strengthen its long-term fiscal position as its funding needs rise, Deputy Prime Minister Tharman Shanmugaratnam said yesterday.

The inclusion of Temasek as a contributor to the framework was

deferred owing partly to a lack of established methodologies for projecting its returns.

"We are now ready for our spending rule to be based on the total expected returns of all three investment entities, including Temasek," Mr Tharman said.

"(The inclusion) would enable us to spend based on its total ex-

pected returns, including realised and unrealised capital gains, and not just actual dividends paid by Temasek to the Government."

CIMB economist Song Seng Wun said the move will be a boost to the Government's coffers.

"Temasek's total shareholder return rate over 20 years is 6 per cent in nominal terms and likely

around 4 per cent in real terms.

With a portfolio value of \$223 billion as of last year, Temasek may contribute some \$4 billion to \$5 billion to government revenue annually. With the higher NIR revenue and tweaks to tax income announced this year – not forgetting the previous surpluses – the Government has more than enough to

fund its social and infrastructure projects," he said.

Government spending is set to rise to about 19 to 19.5 per cent of economic output on average over the next five years, Mr Tharman said, owing to higher spending to enhance health care and transport infrastructure among other needs.

Health-care spending will jump from over \$9 billion this year to over \$13 billion in 2020, while \$26 billion has been committed for the next five years to improve public transport, he added.

"It is now timely that we have this further enhancement to include the expected returns of Temasek in the NIR framework... It continues to ensure that we spend from our reserves in a sustainable manner, so as to benefit both current and future generations."

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Temasek to contribute more to govt income

Change could boost govt coffers by \$4b-\$5b annually, says economist

Higher taxes for top earners

■ Tax rates to be raised for top 5 per cent of income earners, for taxes paid in 2017.
 ■ Top marginal tax rate will rise to 22 per cent from 20 per cent currently.
 ■ Changes will affect those with annual chargeable income of \$160,000 and above.

Assessable income (\$)	Chargeable income (\$)	Additional tax payable (\$)	Current effective tax rate (%)	Increase in effective tax rate change (%)
250,000	200,000	400	8.3	0.2
800,000	750,000	10,800	16.0	1.4
1,500,000	1,450,000	24,800	17.9	1.6

Source: MINISTRY OF FINANCE
ST GRAPHICS

Top 5% of earners to pay more income tax

By MOK FEI FEI

THE rich will be giving a little more back to the wider community with higher personal income taxes coming their way.

Income tax rates for the top 5 per cent of income earners – those pulling in at least \$100,000 a year – are about to be raised. The move will net the Government about \$400 million more a year.

Taxpayers with more than \$100,000 in chargeable income, or the income taxable after taking into account personal reliefs, will face a higher tax rate of 18 per cent on the next \$40,000 of their income, up from 17 per cent.

From there, the marginal tax rate will be higher as a person's income increases. The top marginal rate will rise from 20 per cent to 22 per cent for the highest income earners with a chargeable income of above \$320,000.

For instance, someone earning \$250,000 a year will pay an extra \$400 in income tax a year while someone earning \$800,000 will pay an extra \$10,800.

The changes will start with income earned next year with the taxes to be paid in 2017.

Raising the top income tax rate helps the Government to meet its objectives, Deputy Prime Minister Tharman Shanmugaratnam said yesterday. For starters, it builds a fairer and more equitable system of taxes, with the well-off having to contribute more through the progressive tax regime.

As things stand, the top 10 per cent of taxpayers already pay slightly more than 80 per cent of personal income taxes, while a ma-

jority of Singaporeans do not pay income tax at all.

Mr Tharman said Singapore had designed its system such that it has lower overall taxes than most countries, while maintaining a highly progressive regime.

"The higher-income group makes a significant net contribution into the system, which enables the lower-income group in turn to get significantly more benefits than the taxes they pay. In other words, when we add up all our taxes – GST, income, property and other taxes – and compare them to benefits received, the low income group gets more benefits than the taxes they pay, while the high-income group pays more taxes than benefits received."

Property taxes have also been tweaked from a flat rate for residential properties to a tiered system where those with higher annual values are taxed more.

Taxes for the middle-income group have been reduced while the lower-income group has benefited from schemes such as Workfare, which supplements the incomes of low-wage workers.

"It is fair that this enhanced support for those with low incomes should come chiefly from revenues contributed by the high-income group," he said.

"Those with higher incomes have also been seeing stronger growth in incomes than the average Singaporean in recent years."

Raising the marginal tax rate of the top income earners also helps to boost government revenues. But the move is not expected to significantly dent Singapore's competitiveness, he said.

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Private tutor and entrepreneur Anthony Fok does not begrudge having to pay more tax, saying the Government "can use the additional tax revenue to help address the needs of an ageing population, coupled with increased spending on health care", among other things. ST PHOTO: ONG WEE JIN

Not too bothered about paying more tax

PRIVATE tutor and entrepreneur Anthony Fok is taking the income tax hike in his stride.

The 31-year-old set up tuition agency JCEconomics.com in 2012, raking in some \$400,000 in income last year as its sole proprietor and employee.

That puts him among the top 5 per cent of income earners, so he will be hit by the higher personal income tax rate.

After deducting tax reliefs of some \$20,000, Mr Fok would have to pay about \$3,400 more in tax if his income is unchanged next year, though he is not too perturbed.

"Nobody can predict my

Mr Anthony Fok, 31

Private tutor and founder of tuition agency JCEconomics.com who pulled in \$400,000 in income last year

What he pays

Income tax rate for top earners goes up to 22 per cent from 20 per cent

What other taxpayers pay

Top 5% of earners will pay more. Most people unaffected

income in the next few years because the income of a private tutor is not stable."

He does not begrudge the higher tax as he strongly believes the Government should give a leg-up to lower-income earners.

"The Government can use the additional tax revenue to help address the needs of an ageing population, coupled with increased spending on health care, education and to strengthen social safety nets." Analysts, however, were

surprised by the move as this is the first time since 1966 that the top marginal income tax rate has been hiked.

Experts pointed out the potential consequences on the wider economy.

Ernst & Young Solutions human capital partner Grahame Wright said Singapore's competitive position could be weakened when it comes to highly mobile senior executives.

But KPMG Singapore tax partner Alan Lau did not think it will have any immediate adverse impact on attracting top individuals as the city-state has strong draws like its clean image and strong security.

MOK FEI FEI

© Source: The Straits Times Newspapers, 24 February 2015, Singapore Press Holdings Limited. Permission required for reproduction

A recent survey done jointly by The Straits Times and research company Nexus Link found that seven in 10 parents here send their children for tuition. It's a \$1 billion industry. **JUDITH TAN** (juditht@sp.com.sg) speaks to super tutors with a long waiting list of students

Parent offers him \$20,000 for an A grade



IN DEMAND
Economics tutor
Anthony Fok says
students beg to
join his class.

Want to get this year's target? The popular time slot for JC2 Economics classes are usually fully booked by March and some applying will be asked to join classes taught by other tutors. There have been many students asking even begging – no joke, but he doesn't put anyone on a waiting list, says Mr Fok. There is a backlog because the "super tutor" insists on teaching the classes himself at EforEconomics.com's branches at Bukit Timah and Tampines. "Classes will be cancelled if I am unwell. There is no relief teacher," he explains. Mr Fok, 31, teaches economics four days a week to more than 200 JC1 and 2 students annually. He conducts classes from Thursday to Sunday. Each class comprises 20 to 40 students. He did not want to reveal the exact number of classes at his tuition centre, but his centre has to register for GST

this year as they have hit the \$1m annual mark. The New Paper on Sunday understands Mr Fok has had to reduce his schedule as he is pursuing his PhD. Apart from the lessons proper, Mr Fok also gives out his mobile number to his students, who text him queries and questions they find hard to tackle. He says: "Sometimes I even mark their essays free of charge. "Being a tutor, and in a way, a student's mentor is a duty." "Also, I want to maintain the quality of the lesson that is delivered."

Mr Fok first made the news in June 2014 when he was just 24 and a report named him as one of the "super tutors" in Singapore – defined by how sought-after they were. His achievement of starting Xue Hui Tutorial Centre with only 25 students in 2004 and growing it to 600 students was much lauded. Surprisingly, Mr Fok sold all his shares to his business partner in 2007 and taught full-time at Hong Kah Secondary School, covering Principles of Accounts and Mathematics. "It is not possible to work that kind of miracle at the last minute," he says. "Achieving distinctions is never a given. Improving their chances is. Many parents are grateful when they see that their child no longer huns or fears economics."

When asked about being one of the top people in his industry, Mr Fok, who will live in an HDB 1-room flat, demurs. "The title of super tutor was coined by the media and later by parents after the article appeared seven years ago," he says, adding that he doesn't assume he is one. "I have always believed that tuition should be a supplement to a child's education, not an integral part. "It is definitely not a sure way to success, yet many parents continue to view it as a necessary means to scoring distinctions and getting ahead in the rat race," he says. He does not deny that it has been a lucrative path for him. "Money is a by-product of the hard work I put in. I am running a business after all and I work hard to deliver the results my students aim for. "Parents nowadays no longer ask the cost of tuition fees, instead, they want to know the tutor's proven track record and qualifications." He adds: "This is evident by the wide range of fees charged by tutors in the industry. "There are many who earn more than five figures a month."



PASSIONATE Ms Janice Chua set up Concept Math to give math tuition to primary schoolkids. (THE PHOTO, JUDITH TAN)

'Tutors do it for love of teaching, not money'

When she left her job as a primary school teacher in 2009, Ms Janice Chua was worried she would not be able to contribute enough to her young family. So the mother of three boys, who were then aged between eight and below one, started giving maths tuition to upper primary schoolkids. She started out with only five pupils. The business grew and she now heads her own tuition centre, Concept Math, with 800 students. There are 70 classes, with each class being an average of six to seven kids. Sessions are an average of \$32 an hour. The classes last 90 minutes, except for those for Primary 6, which go up to two hours each. Kids generally attend one or two classes a week. She is reluctant to say how much she earns but acknowledges hers is a lucrative business. She says it is not her "business account" – "because I have none" – but her passion which has taken Concept Math to where it is today. Her centre became popular through word of mouth because pupils have been doing well and today, the waiting period for Primary 1 pu-

pils is about a year. "Our Primary 1 programme focuses on teaching concepts the fun way. We use... only cubes, counters, fraction disks and include games and stories. "This helps young children acquire a strong foundation in mathematical concepts and in turn builds their confidence in the subject," she explains. **WAITING LIST** Ms Chua says that in the past, some parents tried to circumvent the waiting list by calling or turning up at the centre every week. "Some even told us that they were willing to pay the whole year's fees just to secure a slot for their children for their children," she says. Throughout the interview, Ms Chua, whose husband is an engineer, insists many teachers who left the profession to become tutors "are doing it for the love of teaching" and not for the money. "Numerous reports in recent years put tutors in a bad light. They gave the public the impression that private tutors capitalise on the fear of parents and the 'tutor' culture to have a slice of the billion-dollar pie."

No doubt, there are black sheep in the industry who have resorted to falsifying qualifications, giving parents false hopes and charging exorbitantly high fees. She adds: "We would rather lose the business than lose a child stranded."

There was the new student who did not turn up for the first lesson and when we learnt of the reason – that her mother, who was the sole breadwinner of the family, had died, we refunded the fees paid to help the family out over the difficult period. "We also offered her free tuition and supported her till she completed her PLE last year." As for the "super tutors" tag, Ms Chua says: "There is no need for that. You don't need to earn big bucks. You will know you are one when a student wakes up to you and says 'Thank you.'"

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WALK TO LEARN AND ABSORB THE SIGHTS, SOUNDS AND HISTORY OF A PLACE B9

EDUCATION

Students turn to 'crash courses' to boost grades

Intensive revision can build confidence, clear doubts, but may prove counter-productive

Calvin Yang

Looking to snag eight straight As for her upcoming A-level examination, Raffles Institution (RI) student Jenny Goh, 17, paid more than \$800 for last-minute cram sessions during the June holidays for two subjects that she was weaker in.

She attended "crash courses" in physics and economics at tuition centre Quintessential Education Centre. Each course comprised two four-hour sessions, in which she brushed up on concepts likely to appear in the exams and crafted answers that examiners look for.

"I thought it would be good to clarify my doubts and get an idea of the key topics that will be tested," said Jenny, who hopes to study natural sciences at the University of Cambridge or Imperial College London.

The Year 6 student at RI, who previously scored U (unclassified) and E for economics and physics respectively, started doing better, and



Economics tutor Anthony Fok's four-session intensive revision programme, which costs about \$700, helps students spot topics by analysing past years' trends. This month's course has about 150 students and a waiting list of 15. PHOTO: COURTESY OF ANTHONY FOK

LAST-MINUTE HELP

Many students realise what they lack only when they revise just before the exams, and find that these courses can complement their own revision.



MR SHAUN LIM, Quintessential Education Centre tutor

now averages Bs and Cs for the subjects. But Jenny feels that she can attain As when the written papers for the A levels start later this month.

These cram sessions are growing in popularity, with more teenagers signing up for them ahead of the N, O- and A-level examinations.

Hundreds of secondary school and junior college students have attended such courses, which may last from a day to a few months, believing that these will boost their grades at the national exams.

At least 30 such courses have been or are being conducted this

year. While some are held during the school holidays, others take place just days before students sit their exams.

These hothousing sessions – in the form of workshops or seminars – are designed to help students build up their confidence, clarify their doubts and spot questions likely to appear in the national exams.

Some tuition centres that offer such courses said their intakes have risen by at least 10 per cent from last year. A few are oversubscribed and have waiting lists of up to 15 students each.

Fees range from \$180 to \$900, depending on the duration and level of study. These courses cater for between 10 and 150 students.

The intake for Quintessential Education Centre's short courses for various O- and A-level subjects, such as chemistry and general paper, has risen by 60 per cent from last year, said tutor Shaun Lim.

It has offered three-day courses, which are held during school breaks, since 2013.

It is looking at opening up more places for popular subjects that are oversubscribed, such as economics.

"Many students realise what they lack only when they revise just before the exams, and find that these courses can complement their own revision," said Mr Lim, 32, adding that some students' grades jumped from E to A after the courses.

Tuition centres, such as Winners Education Centre and Potter's Clay Education Centre, have also noted improvements in their students' grades after the short courses.

But, said Mr Joel Liu, 29, owner of Bright Culture Tuition Centre, taking such courses does not guarantee an A grade, especially for weaker students, due to insufficient time.

Introduced this year, its two-session chemistry preparation courses for the O levels and A levels reinforce key formulas and expose students to likely exam questions. The courses in the June and September holidays were oversubscribed.

"Some students might not have the time for tuition during the usual school term, and choose to cram as much as possible during the school holidays," said Mr Liu.

Economics tutor Anthony Fok, 32, has been conducting his four-session intensive revision programme – which costs about \$700 – every October since 2013.

This month's course, which will take in 150 students, already has a waiting list of 15 students. Mr Fok will help students spot topics for the A-level economics paper by analysing past years' trends.

He said: "Students know such tips are valuable. It helps them narrow down the scope of topics to focus on, especially when exams are nearing. But, of course, I always remind them not to take any chances."

Students said such courses allowed them to catch up with their peers.

Mohamed Shahfizan Fazli, a Secondary 5 student at Ahmad Ibrahim Secondary School, admitted that he lacked self-discipline to study on his own and needed an "extra boost".

The 17-year-old, who is sitting his O levels this year, attended a five-day mathematics course at EduFirst Learning Centre during the September school break. He noted that it helped him to clear up common misconceptions.

Experts noted that such courses, while beneficial for students who need extra coaching or have low confidence, may not have much effect on those who are already putting in their best. Some even warned that they may be counter-productive.

Associate Professor Caroline Koh, deputy head of the psychological studies department at the National Institute of Education, explained: "Crash courses may be detrimental to learners who are already working flat out, especially when they offer nothing more than drill and practice sessions without the provision of feedback customised for individual learners."

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READ MORE Ask Sandra by Sandra Davie B10



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RENOWNED ECONOMICS TUTOR

shares tips on clinching the **SCHOLARSHIP**

Mr Anthony Fok was featured in *The Sunday Times* as 'one of Singapore's most sought-after tutors'. He graduated with honours in Accountancy from Nanyang Technological University and attained Masters of Education from Monash University, Australia. He is the founder and principal tutor of JC Economics Education Centre, which specialises in Economics tuition classes. He is also the author of numerous ten-year-series and guide books on Economics, which are sold at leading bookstores in Singapore and Malaysia.

Mr Anthony Fok is known to inspire students to ace their examinations. In a year, he teaches about 200 to 300 students. Many of his students even went on to win scholarships to study at prestigious universities. He is always ready with tips for his students to clinch the prestigious scholarships.

Start your research early

Be clear of your career choices. Research the background of the universities, the courses they offer and the scholarships available in the fields you are interested in. Take note of the application dates for each scholarship. It is best to keep a calendar of deadlines for scholarships. It takes time to collate all the required information and documents for the applications, so prepare well in advance.

Look through the various scholarships offerings. Scrutinise their requirements to make sure you are eligible before sending in your application.

"As he is well-known for his ability to deliver results, parents try all means to put their children in his class."

- *The Sunday Times Newspaper*
15 June 2008

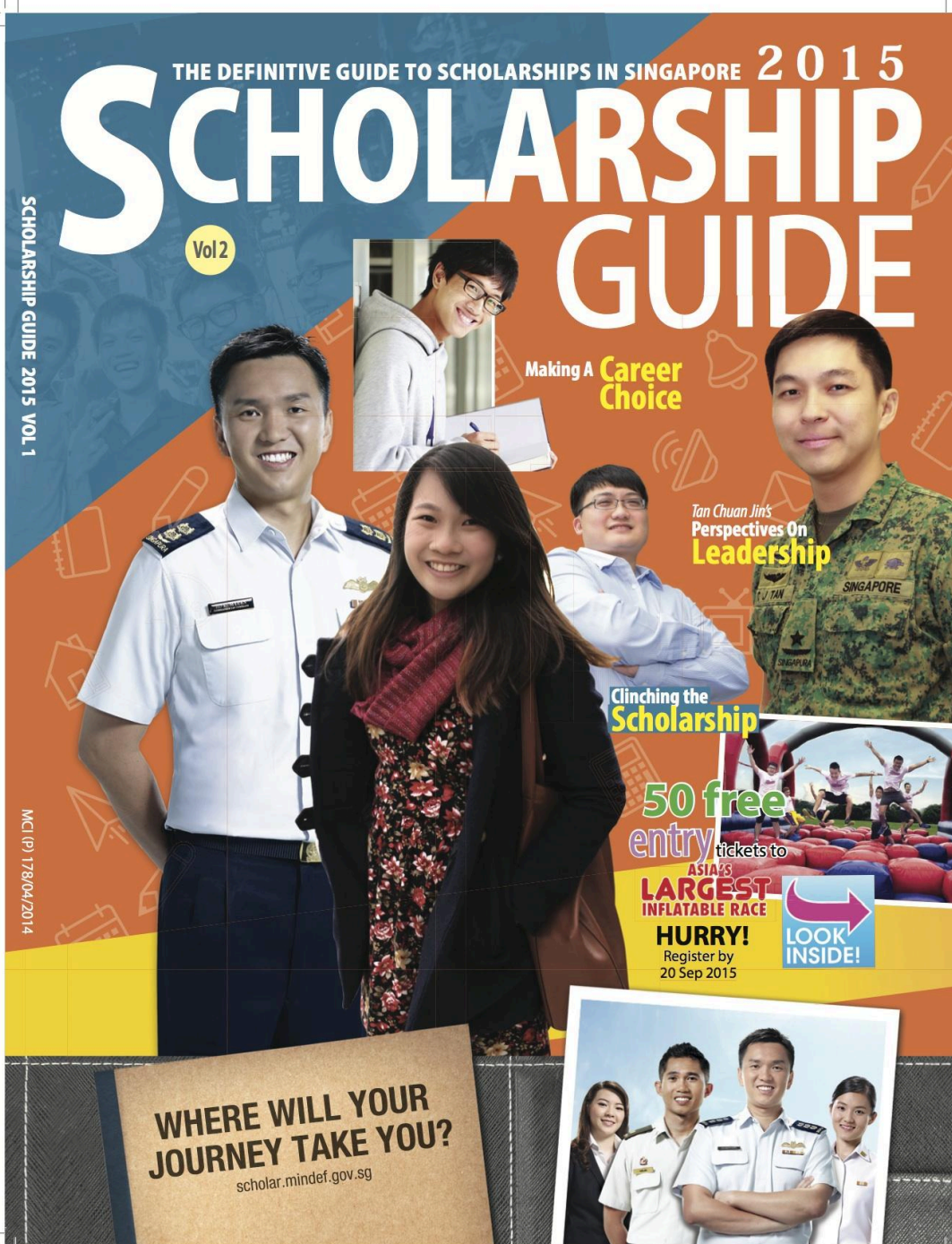


Mr Anthony Fok

B.Acc (Hons), M.Ed (Monash), PGDE (NIE), FColIT (London)
Principal Tutor, JC Economics Education Centre



© Source: Scholarship Guide 2015 Magazine



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A 'super tutor' for super learning



Mr Anthony Fok's (second from left) gives his mobile number to his students so that they can reach him for schoolwork advice.

Tuition is almost an essential aspect of children's education now but what sets superior learning institutes apart?

Singapore is what many might call a 'tuition nation', with many parents signing their children up for multiple supplementary classes to get ahead in the academic race.

But not all tutors are equal. How can parents ensure that they're making the right choice for their kids' education?

We find out what one of Singapore's most sought-after tutors thinks. Mr Anthony Fok, of JC Economics, has been rated one of the top tutors by The Sunday Times. He shares with us some tips on how to select the best tutor for your child.

WHY TUITION HELPS

The education curriculum is now more demanding than ever, and school teachers often offer more help to their students to catch up. However, it's inevitable that some students still need even more help, says Mr Fok.

"It's near impossible for school teachers to cater to the individual learning needs of every child," he explains.

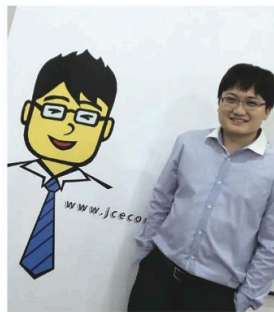
On the other hand, tuition classes can offer a more personalised learning experience for each student, to greater ensure that their individual learning needs are attended to, and that there is full understanding of what is being covered.

Furthermore, some tutors such as Mr Fok share their personal contact numbers so that students can easily reach them for advice on schoolwork, thus answering their questions or clearing their doubts immediately.

THE RIGHT TUTOR

Picking the right tutor can improve your child's grades by leaps and bounds. What exactly makes this difference?

For one, Mr Fok explains that it's important for students to "feel confident and comfortable" with the tutor and how



he or she guides them along in their studies.

Parents can also rely on the following useful tips:

1. Understand why your children are not scoring well in school.
2. Determine if private tuition or group tuition is more suitable.
3. Assess how to complement their current school schedule without overloading them.
4. Consider what you look for in a tutor (from how experienced the tutor is, to the tutor's unique teaching methodology, to price).

For Mr Fok, his 'formula' for being one of the most highly-recommended tutors lies in his attitude towards his students. He shares, "I'm genuinely passionate about teaching and put in 100 per cent effort in helping my students to improve. I neither over-promise nor under-deliver."

If that statement sounds very grand, do not be surprised. Mr Fok also writes the answers to Economics 10-year-series books and has written more than ten Economics guidebooks, which are on sale at Popular bookshops and school bookshops island-wide.



◀ 为维持教学素质，霍佳汉决定不聘请补习教师，坚持一人负责教补习中心所有学生。（受访者提供）

补习中心创办人 一人‘包全场’

补习中心创办人坚持一人“包全场”，不另聘教师以维持教学素质，口碑赢来生意，一年赚50万元。

霍佳汉透露，由于学生多，生意好，补习中心去年净赚50万元，平均月入4万元。

但他说，收入高并非理所当然，关键是要有“X元素”，能和学生沟通、建立信任，并对教育有热忱。

为了维持教学素质，霍佳汉决定不聘请补习教师，坚持一人教所有学生。这么做的牺牲是，补习中心无法大规模扩充。

梁智中则说，一般补习教师薪水可媲美学校教师，甚至更高。以他的补习中心为例，由于还有投资开发电子教学产品，一些教师加股后，整体收入可提高不少。

© Source: Lianhe Wanbao Newspapers

Want good grades in economics?

Economics tutor Anthony Fok makes classes fun and trains students to ace their exams

By Michelle Chin
mchin@sph.com.sg

She went from getting an E for her JC 1 economics exam to scoring an A at her GCE A Levels in 2013. Now a second-year undergrad, Miss Clarice Tay, 20, credits her former tutor, Mr Anthony Fok for the dramatic improvement in her grades all within the short span of a year.

Miss Tay recalled: "I didn't expect getting such a poor grade for economics at my JC 1 exam. I couldn't grasp the concepts and I tried hard to memorise model answers but that didn't work."

Anxious to improve her grades, she decided to sign up for tuition classes at JC Economics Education Centre at the start of her JC 2 year. The tuition centre was opened in 2012 by Mr Fok, a former MOE teacher who specialises in economics and conducts the tuition classes himself. The tuition centre has two branches and offers

group tuition, intensive revision programmes and case study workshops.

Miss Tay said: "Mr Fok is an excellent tutor. He helped me understand the concepts of economics. He

makes economic theories interesting and easy to comprehend by showing us how they are applied in the real world – both international economies and in the local context. He got us interested to follow international current affairs and to keep up with economic news."

INSPIRING A LOVE FOR LEARNING

Miss Tay found herself drawn to the subject not simply for the sake of passing examinations but because she developed a genuine interest in learning more.

Mr Fok, 32, who is passionate about teaching economics said: "To do well in economics exams, students cannot rely on simply memorising and regurgitating facts and figures. You need to demonstrate a proper understanding of economic concepts, know how to apply the concepts, think in a critical manner and present your analysis in an organised manner."

Apart from ensuring students are well-versed in the syllabus, Mr Fok also trains the students to develop effective study skills and techniques to do well in exams.

He said: "I teach my students to read and analyse the exam

questions, as well as to understand what is required in the answer. They learn to use relevant keywords and craft concise answers with precision, showing they understand core concepts taught in the syllabus."

Mr Fok spurs his students to keep up with world news and develop analytical skills to evaluate the effectiveness or limitations of the economies of other countries. For example, he raises topics like the European debt crisis for the class to discuss in relation to economic concepts.

"Having up-to-date information on global current affairs and knowing how to look at statistics give students an edge. The ability to provide critical analysis and quote real examples in exams can earn students higher marks," said Mr Fok.

Miss Sarah Park, 19, who attended Mr Fok's classes in 2014 said she learnt effective techniques for handling exams and developed a keen interest in current affairs.

"Mr Fok's style of teaching is engaging. He uses real world examples and anecdotes to illustrate concepts that capture our attention and makes it easy for us to make

sense of difficult topics."

COMPREHENSIVE STUDY MATERIALS

Mr Fok who has written a number of economics guidebooks provides his students with detailed revision notes covering key concepts in the syllabus. Students also get notes on techniques and strategies for handling different types of exam questions.

DEDICATED TUTOR

Students can reach Mr Fok via WhatsApp and SMS outside of tuition hours. Apart from the tuition homework he sets, Mr Fok also attends to students who seek his advice on their school assignments. If requested, he will read through their school assignments and advise them on areas to improve.

Miss Tay said: "Mr Fok taught us more than economics. He never hesitates to go the extra mile to invest his time and effort to help us excel in the subject."

"He cares for our well-being, instils a thirst for learning in us and is a role model through his own pursuit of excellence and dedication to teaching."

© Source: The Sunday Times Newspapers

TEACHING ECONOMICS

Real-world classroom learning motivates students to become investors and thinkers.

You have a degree in Accountancy from NTU and a Masters in Education from Monash University, and you are currently doing your PhD in learning environment for Economics. Why did you specialise in teaching Economics to junior college (JC) students?

I have been giving Economics tuition since 2005 and I feel a great sense of achievement whenever my students do well in their exams. With this passion and drive to create more success stories, I started my tuition business in 2012 after resigning from the Ministry of Education to pursue my PhD studies.

Your website states that "The ultimate aim of coming for tuition classes is to score an 'A' for the GCE A-level Economics examination." Is that objective shared by yourself and your students?

Yes, JC students prepare for A-level exams in less than two years, with the aim of achieving the required results to enter a university course

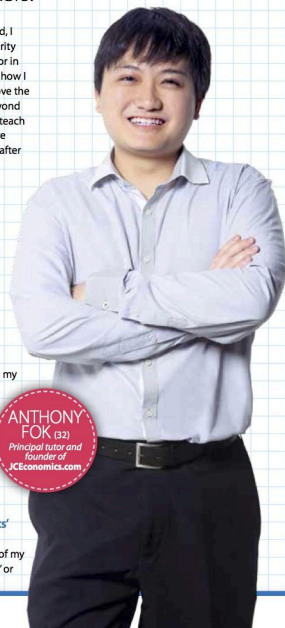
of their choice. That said, I believe that my popularity as a top Economics tutor in Singapore comes from how I motivate students to love the subject and to look beyond the academic grades. I teach skills and values that are valuable to them even after graduation.

What is your secret to improving your students' grades?

I apply content knowledge so that my students can see the link between textbook theories and the real world. Using personal stories to link different Economics theories, I make the lessons interesting. Also, I keep my students abreast of current affairs and global economic events. Quoting current, real-world situations in their exam scripts help them stand out.

What is your students' success rate?

More than 85 per cent of my students score either 'A' or



ANTHONY FOK
(32)
Principal tutor and founder of JCEconomics.com

'B' in the A-level Economics exam each year. However, this comes with hard work from the students and school teachers, and the support of parents. Though I can significantly improve a student's chance of scoring distinction, I don't guarantee 'A's. Even when results do not improve significantly, many parents are grateful just to see that their child no longer hates or fears the subject.

As the principal and only tutor, how do you manage to give your students the attention and guidance they need?

I provide many value-added services. For instance, all students have my personal number and they can SMS me even after tuition hours — I reply to the many messages from my students in the middle of the night. I also mark additional essays

on some students' request. Others might ask to meet me for one-to-one consultation and I coach them over extra classes without payment. I also lend my advice to students who need career guidance on university courses and even write letters of recommendation for students applying to prestigious universities overseas. Of course, these come through sacrificing personal time with friends and family. Nevertheless, I continue to run a one-man centre to maintain the quality of the lessons: I can replicate my teaching materials but not my delivery and personality.

What types of programmes do you have and is there a waiting list?

Group classes are catered for students who attend tuition on a weekly basis.

Intensive classes (conducted at the end of JC 1) are for students who did not attend my weekly classes but wish to catch up on their foundation topics. Case Studies Workshops are to teach specific skills sets and techniques of answering exam case study questions. The waiting list forms up closer to exam dates, and there are usually no spaces left. I would usually refer them to other good economics tutors who genuinely care for their students.

You published Ten Year Series guides to A-level Economics. How many books on the topic have you published?

I have published more than 15 books and am listed in the Singapore Book of Records as the author of the most number of A-level Economics books. However, over-reliance on the Ten Year Series might lead students to memorise and regurgitate model solution answers — it impedes their ability to think deeper and analyse the questions. I do not use my books during tuition, instead I cover exam techniques such as critical thinking and analytical skills, which cannot be learnt merely through reading textbooks.

What kind of satisfaction/fulfilment do you get out of your profession?

I am thankful to have been taught by good teachers and professors back when I was a student — they nurtured my passion for teaching and for the subject. In fact, I offer free Economics tuition to A-level students from disadvantaged backgrounds because I want them to break out of the poverty cycle. I believe in giving back to the society and helping those from lower-income families level up. I get real satisfaction when students remember me after many years — and not just for the results I helped them produce. Making a positive impact on lives is the beauty of being a teacher.

“With content knowledge, students can see the link between textbook theories and the real world. Quoting current, real-world situations in their exam scripts help them stand out”

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梁东屏 周正南 梁东屏 周正南

他们缘何转行教补习?

文/宋占勇 摄影/陈思源

不是开里没水，而是挖得不够深；不是成功来得慢，而是放弃的速度快。

新年开始，补习风再起，不少家长见财起意，纷纷把孩子送去补习。补习老师又怎样呢？如今，补习老师的背景也多元化，成为高收入、自由工作、投入教育行业、投入不足或没有、投入大甚至成了年入50万元的超级补习老师。

我们为什么转行教补习？胡期道到哪儿又是怎样克服呢？

专开奥数班教经济的JC Economics的梁东屏（32岁）受访时透露，他靠卖保险起家，但补习老师的故事确实吸引了一些人当补习老师，但认为这不是补习老师唯一的动力。梁东屏说，他们转行进入这个行业，是因为他们喜欢这个行业，才是在全球四大会计事务所工作，但他做这个行业工作并不满足，于是他选择了转行。他选择转行，是因为他喜欢这个行业，才是在全球四大会计事务所工作，但他做这个行业工作并不满足，于是他选择了转行。

死里逃生 转变志向

梁东屏在车祸后16小时，让他决定改变志向。

46岁的林士哲曾在佳能和高盛电子产品公司工作了18年，当时他的年薪约100万新元。然而，在2005年发展时分的起，让他陷入昏迷16小时，苏醒后他失去了记忆，让他意识到人生的重要性。

于是，他决定转行做补习老师。一般人认为补习老师工作时间长，但梁东屏说，补习老师的工作时间其实很短，因为补习老师的工作时间其实很短，因为补习老师的工作时间其实很短。

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缅甸为政权转移铺路

缅甸的新一届政府于三月组成，国会已于日前宣誓就职。虽然军方在缅甸拥有绝对的主导权，但军方在缅甸拥有绝对的主导权，但军方在缅甸拥有绝对的主导权。

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一大多妻恋白痴

作者：陈汉卿

一、人原两个老婆，就两两夫妻，还打三份工，日理夜夜不眠，可到头来，总是变成一滩死水。子不云：人一生一世，事实证明，男人有两个老婆，他都不会有好下场。他也不会好下场。

我认识的人中，就有五个是“一夫多妻”。一个儿子结婚，却不让他参加，不知他情何以堪？往后再如何呢？

一个行将就木，临危之际，两家人一起来看，不能善终，何能善终？看来只能自己给自己了结，自己也有自己的了。

一个更可悲，他死后大房二房推来推去，最后是不成样子，直落进火化，火化。

一个则是到处找人找钱找物，希望在有生之年能多赚点钱，希望在有生之年能多赚点钱。

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校名

周维介

将于2017年开办的初级学院命名为Eunoia，引发了网民广泛讨论。反对之声，当局却未予理会。Eunoia是希腊文，意为“美好的思想”或“智慧”。

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岳麓书院

岳麓书院是古代书院的遗存，位于中国四大书院之一，位于湖南省长沙市岳麓山下。

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Making economics come alive

Tutor uses real-life examples, develops guidebooks and gives guidance



“I do my best for my students because I am passionate about economics and want the students to do well in the subject.”

— Mr Anthony Fok (above), who left teaching to set up JCEconomics.com in 2012

His economics textbooks have won him a large and loyal following among students.

Mr Anthony Fok's passion for the subject is transmitted to his students through his teaching sessions and his publications.

He has published 16 A-level economics textbooks and guidebooks including two 10-year series books.

The guidebooks cover subjects such as the Singapore economy, the world economy and include model essays on economics and economic case studies.

The books are used here and in Malaysia.

ACCOUNTANCY DEGREE

Mr Fok, 32, graduated from Nanyang Technological University with an accountancy degree in 2007.

He is now pursuing a PhD in Education.

He was working in one of the big four accountancy firms, but left after five months to become a school teacher.

In 2012, Mr Fok left teaching to set up JCEconomics.com, which specialises in A-level economics.

He teaches economics from Thursdays to Sundays to more than 200 pre-university students annually.

Each class comprises between 20 and 40 students.

Mr Fok makes economics come alive in the following ways:

- He uses real-life examples such as economic reports and newspaper articles.
- He gives consultations from Mondays to Wednesdays.
- Students often send him queries via WhatsApp and he replies promptly.

He said: “Sometimes, the students send me queries late at night or early in the morning, and I try to reply to them as quickly as I can.”

“I do my best for my students because I am passionate about economics and want the students to do well in the subject.”

Visit www.jceconomics.com for details.

© Source: The New Paper

结合时事理解经济学

阮登思

掌

握经济学的概念与理论，并将所学的正确地放在本地或国际的语境中来理解，是初院生考取好成绩的关键。

目前大学2年級的Clarice Tay回忆，她上初院1年級時因無法理解經濟學科的理论，只好死記硬背，結果考試不及格。升上2年級后，她開始報讀JC Economics教育中心的經濟學補習班，她的補習老師Anthony Fok，不僅協助她理清經濟學的理论，更引起她在國際時事和經濟新聞方面的興趣。結果，Clarice在一年不到的時間內進步神速，在A水準的經濟學考試中獲A的優異成績。

學生應抱有批判性態度做分析

曾是教育部教師的Anthony，於2012年創辦JC Economics教育中心。他主修經濟學，並認為死背經濟學的理论和数据等是許多學生在上課時所犯下的錯誤。

他指出，學生應該抱着批判性的態度來做分析，並以整齊有致的方式呈現自己的報告。

他在課堂上教導學生細讀、分析題目和解題的方法。學生在掌握核心概念后，學會運用適合的關鍵詞來給予簡明扼要的答覆。

此外，Anthony也鼓勵學生關注世界新聞，由此學習分析他國經濟政策的優勢或限制，因為在考試中



提到生活中的真實例子也為考題加分。例如，他會在課堂上與學生討論歐洲的債務危機，借此與經濟學的概念掛鉤。

複雜概念簡單化

另一名学生Sarah Park表示，Anthony會在課堂上討論新聞軼事，從中將複雜的經濟學概念簡單化，讓學生能更容易地理解並消化內容。

Anthony也撰寫過許多與經濟學相關的學術書籍，因此學生也可以從中找到相關的筆記，學習應對不同類型的考題。

熱衷於經濟學教育的Anthony也歡迎學生在課堂以外的時間找他解決課業上的難題，以此為學生樹立認真學習的好榜樣。

© Source: MyPaper



National Library Board (NLB) 20th Anniversary Celebrations 2015: "Out With Tuition and In With Reading"

Moderated by Professor Tommy Koh, Ambassador-At-Large, Ministry of Foreign Affairs.

Panel Speakers: Senior research fellow at the Institute of Policy Studies, Tan Tarn How; assistant professor in the English Language and Literature Academic Group at the National Institute of Education, Nanyang Technological University, Loh Chin Ee; and private tutors Anthony Fok and Laura Oh.

Super tutors in

Each of them earns at least \$1m a year

Calvin Yang

Persistent parents call him daily to ask for a place for their child in his A-level economics tuition class. Some try to reserve a spot three years ahead. A few well-heeled ones even offer two years' fees of \$8,000 up front.

Meet economics tutor Anthony Fok, one of a small but growing group of "super tutors" with earnings of at least \$1 million a year in fees.

There are at least 10 such private tutors, according to educators in the growing tuition industry. Private tutors like Mr Fok have to register their centres for GST when their annual revenue crosses the \$1 million mark. They are part of a tuition industry worth more than a billion dollars annually, nearly double the \$650 million households here spent on tuition in 2004.

"Students look for me because they want their A grade... even those who are already doing well in school," said 32-year-old Mr Fok, who has about 200 students and 40 names on his waiting list. Some even come from Johor Baru.

According to him, two-thirds of his students have gone on to ace the A-level paper.

His fees range from \$380 to \$420 for four 1½-hour lessons a month. He takes home about \$500,000 a year after deducting the rent of his two centres in Bukit Timah and Tampines and other expenses.

Already, the popular timeslots for his classes are fully booked. Each class comprises 30 to 40 students. However, Mr Fok does not intend to open more classes as "there is no way I can cope as a one-man show".

Mr Fok, who used to teach at a secondary school for about four years, said his achievement is the result of dedication and hard work.

For instance, he gives his mobile number to his students so they can message him whenever they need help. He also assists his students in "spotting" topics likely to appear in exams by analysing past papers, and provides them with concise notes, complete with key pointers.

"The tuition industry is growing rapidly with many tutors entering the industry, lured by the attractive income," he said. "Top tutors put in a lot of hard work to help students. It's not an easy industry to be in, fuelled by demanding parents and many competitive tutors."

Despite noting that good academic grades do not define success, Mr Fok said: "Tuition isn't a bad thing. I believe that parents' concerns with



Economics tutor Anthony Fok, 32, has about 200 students and 40 names on his waiting list. Some even come from Johor Baru. ST PHOTO: ALICIA CHAN FOR THE STRAITS TIMES

grades stem from the desire to give their children the best help they possibly can."

Second-year Anglo Chinese Junior College student Janine Ang has attended Mr Fok's classes since last year. She pays \$420 per four lessons. From borderline passes, the tutoring has helped Janine, 18 – who will sit her A levels this year – to improve to As in her economics tests and exams.

"It's worth the fees in exchange for the results," she said.

Physics tutor Phang Yu Hon, a 49-year-old who collected \$1.1 million in fees last year, said parents are willing to fork out for tutors known to deliver results. He has been hitting the million-dollar mark since 2011.

His fees for his O- and A-level classes range from \$400 to as much as \$700 for four two-hour lessons. Each of his classes averages about 25 students.

His students – he handles 200 a

year – are mostly from the upper-middle income group, and include sons and daughters of business owners, medical professionals, senior civil servants and academics. "Their parents are less concerned about cost and more focused on the tutor's track record," said the former research engineer, who has a first-class honours degree in electrical engineering.

Some of his students told The Straits Times that their results have seen marked improvement.

Former CHIJ St Nicholas Girls' School student Ivana Ding, for instance, had been consistently doing poorly in physics before attending Mr Phang's classes in March last year.

At the O levels last year, the 17-year-old, now a first-year biomedical sciences student at Ngee Ann Polytechnic, scored A2 for the subject with his help.

"Mr Phang makes the difficult concepts easier to digest through

analogies as well as dances and songs he choreographed and composed. These all made physics not only fun but also easier to study," she said.

But not every tutor makes it into the top league. Mr Phang believes such tutors possess a charisma that others do not.

In recent years, a crop of new tutors are slowly making a name for themselves in the business. Former teacher Wynn Khoo, who taught physics and principles of accounts for the past five years, made the switch to full-time tutoring this January. Already, the 31-year-old, who charges \$280 to \$320 per four lessons, has around 100 students.

Top tutors also insist that top marks is not a guarantee, as students have to put in hard work too.

Maths tutor Gary Ang, 37, who draws a five-figure monthly salary, said: "Parents sometimes think tutors are magicians who can turn a failing student into an A student

overnight. If the student is willing to work hard, then yes, there will be results."

Another maths tutor, Ms Celine Loi, who is director of Joss Sticks Tuition Centre, said that students needed to take ownership of their studies, attend classes on time and work with the tutors.

The 40-year-old's centre, which employs 20 tutors, runs about 55 classes a week, for about 400 students.

But education experts such as National University of Singapore lecturer Kelvin Seah believes that sending students to star tutors may be counterproductive.

Dr Seah said engaging the services of such star tutors may not guarantee better academic grades.

"When students are forced into tuition lessons, they could grow to dislike the subject instead of taking a greater interest in it," he added.

calyang@sph.com.sg

TOUGH JOB

Top tutors put in a lot of hard work to help students. It's not an easy industry to be in, fuelled by demanding parents and many competitive tutors.



MR ANTHONY FOK, economics tutor

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