

HAPPY NEW YEAR 2018



2018  
HAPPY NEW YEAR



**BIM**  
BALAI IKHTISAS MALAYSIA  
MALAYSIAN  
PROFESSIONAL CENTRE

From  
**President MR John C.P. Chang,**  
**BIM Board of Management,**  
**Exco & Secretariat**



29 DECEMBER 2017

## ANNOUNCEMENT

### WORKSHOP ON DEALING WITH PROFESSIONAL INDEMNITY POLICY COVERAGE AND CLAIM ISSUES

Specially focus for consultant and designer issues



PRESENT


CPD APPLYING


## WORKSHOP ON DEALING WITH PROFESSIONAL INDEMNITY POLICY COVERAGE AND CLAIMS ISSUES


Specially focused for consultant and designer issues

Special discussion to cater for other professional too

Registration Fee : RM300/participant

 19<sup>th</sup> January 2018 (Friday)

 9.00 am to 5.00 pm

 Boardroom, Balai Ikhtisas Malaysia, Bangunan BIM, 51B Jalan SS21/56B,  
Damansara Utama, Petaling Jaya.

**POTENTIAL AUDIENCE** - Engineers, Project heads, Finance and Contracts personnel who are involved in design, site / contract management - construction / engineering projects.

**OBJECTIVES** - A workshop to introduce participants to the principles of insurance and how the P.I policy is used as a risk transfer mechanism in engineering projects. Issues relating to DESIGN, incidents and occurrences will be reviewed. Case studies will be used to illustrate various aspects of P.I. claims and policy coverage.

**BACKGROUND** - Projects Consultants and Architects are involved in projects and their role are normally limited to planning, design and site supervision. The actual physical construction aspect is left to the contractors and sub-contractors on the ground. Most professionals normally undertake their responsibilities pretty well and perform their duties according to their clients' expectations. However, should the design fail or there are shortcomings in performing their planning duties, the Professional Indemnity Insurance is called upon to provide coverage. This one day program will provide a few basic pointers on the PI policy coverage and details how coverage is provided when there is a claims notification.

**COURSE OUTLINE** - Coverage of the PI Policy, Contractual Requirement, Annual Policy vs SPPI, Policy period, Retrospective cover, Limit of liability, Case studies

By the end of the program, participants will be able to:

1. Identify the scope of the PI policy and how it responds to claims.
2. Compare and contrast coverage of the PI policy and the Designer Risk Clause (CAR policy.)
3. Highlight key features of the PI policy and relevant clauses.
4. Understand the steps involved in claims notification, investigation and settlement.

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Damansara Utama, 47400 Petaling Jaya, Selangor

>> Registration Fee: RM300/participant

Kindly contact Ms Nurul at 03-7728 7171 for further enquiries.

### PROGRAMME

- 09.00 a.m Registration
- 09.30 a.m Introduction  
Need for Insurance - PI, CAR,CPM  
Relevance to Projects in Malaysia/Region.  
SPPI vs Annual Cover  
P.I Policy - Overview (Jacket & Schedule)  
General Conditions and Exclusion  
Coverage and Exclusions
- 12.30 p.m Lunch Break
- 02.00 p.m Endorsements, Clauses Application  
Retrospective Cover  
Adjustment Examples/ Case Studies  
Q&A
- 05.00 p.m End

### TRAINER'S PROFILE

Ir Pooba Mahalingam is a professional engineer with over 20 years of experience in construction, insurance and loss adjusting. He deals with construction, engineering, liability and property insurance claims.



He managed technical and complex reinsurance claims for an Insurance company in Singapore. He was previously attached to a claims management company in Singapore and led its Construction, Power and Engineering (CPE) team for the organisation. He was based in Christchurch, New Zealand as a member of the CAT loss team handling the 2011 earthquake claims. In his earlier part of his career, he worked with a contractor and also a consulting engineering firm. Pooba is currently the President of the Insurance Law Association, Singapore (ILAS) and active insurance facilitator (trainer) with AICLA, SCI and MII. He is also a Certified Trainer with ACTA certification from IAL Singapore

29 DECEMBER 2017

## ABOUT MEMBERS

### ILAM CPD SERIES 2018: SUSTAINABLE GREEN TECHNOLOGY IN LANDSCAPE ARCHITECTURE



**ILAM CPD SERIES 2018**  
**SUSTAINABLE GREEN TECHNOLOGY IN LANDSCAPE ARCHITECTURE**  
**ILAM CPD.02**

**PROGRAM**

8.30am: Registration  
9.00am: Welcome remarks by ILAM's President  
9.20am: Horizontal Landscaping Effectiveness in Thermal Effect Reduction by Dr Mohd Fairuz Shahidan  
10.15am: Tea Time

10.30am: Greenwall and Greenroof solutions sharing by Mr Alan Tan  
12.00pm: Storm Water Management Solutions sharing by Uniseal  
12.45pm: Q & A

**SPEAKER**

Assoc. Prof. IAR. Dr. Osman Mohd Tahir  
ILAM President  
Green Technology for Landscape Architecture Sharing

 **Dr. Mohd Fairuz Shahidan**  
Universiti Putra Malaysia  
Horizontal Landscaping Effectiveness in Thermal Effect Reduction Sharing

 **Mr. Alan Tan**  
Director (Technical & Sales) of Uniseal Singapore Pte Ltd.  
Greenwall and Greenroof Solutions Sharing

**Uniseal Malaysia**  
Stormwater Management Solutions Sharing

Register online at [www.ilamalaysia.org](http://www.ilamalaysia.org)  
Call or Email for Enquiries  
011-11818919 | [ilamalaysia1981@gmail.com](mailto:ilamalaysia1981@gmail.com)



Date : 10 January 2018

Time : 08.30 am - 12.45 noon

Venue : Royale Chulan Damansara, Mutiara Damansara, Petaling Jaya

Fees : RM 100

ILAM CPD : 02

Jointly organized

ILAM and Green To Go Urbanscape Sdn Bhd (Formally known as Sealsflex Chemicals Sdn Bhd)

Register now at

<http://www.ilamalaysia.org/greentechtalk>

For more details, kindly contact us

INSTITUTE OF LANDSCAPE ARCHITECTS MALAYSIA (ILAM)

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【八打灵再也14日讯】“2017年大马保健品牌奖”共获114份作品和产品，其中93份入围，21份遭淘汰。

卫生部部长拿督斯里陈超明博士指出：“2017年大马保健品牌奖”颁奖典礼将于明年1月12日举行，届时将公布成绩。

**1月12日举行颁奖典礼**

他说，这项比赛总共有18个参赛组别，例如抗衰老类、中草药类、医疗保健类及养生保健类，其中2个组别没有参赛者。

“在18个参赛组别中，其中以企业社会责任的参赛作品表现卓越，具备创意与革新、履行社会责任，以及在医疗方面能够永续经营。”

他说，评分标准包括品牌实力、功效、安全、创意与革新，对社会与业界的贡献。“21份遭淘汰的原因是没有获得相关单位批准，例如医疗器械类发出的医疗器械证书，没有实证的临床试验报告。”



“2017年大马保健品牌奖”入围作品出炉，共有93份入围参赛作品，及一起为曾伟明、曾毓珊、王世发、孙立群、杜基基、吴清耀、黄斌云、郑怡祥、杨建群、洪建群、廖秀娟、王蔚明、陈逸俊和曾智勇。

**大马保健品牌奖 93份作品入围**

更多有关医疗保健的知识，希望每个人都健健康康。”

他在星洲日报总社举行的“2017年大马保健品牌奖”公布入围名单仪式上发表讲话。不过，由于陈超明未克出席，其副会卫生部部长助理陈超明为马保健品牌奖评审团主席曾智勇为首，由国内医学院权威组成。成员

计有大马药理学学会理事长张秋平、大马营养师学会主席郑怡祥博士、大马健康学会主席兼老人医学内科顾问曾拉基基医生、美国国际大学中医系总长兼大马中医学总会副会长杨建群博士、国家癌症中心(NCI)传统与辅助药物治疗主任林仁吉医生及星洲《医识力》主编曾智勇。

**陈超明：提高医疗保健醒觉**

陈超明赞扬《星洲日报》和《生活杂志》携手举办“2017年大马保健品牌奖”，是一项很好的计划。

“这次是第一届举办大马保健品牌奖，希望这项活动能继续举办，我希望看到更多在医疗保健方面的推广活动和健康运动。”

他说，通过科技应用，协助民众照顾他们的健康情况。

他建议，举办更多卫生官员的健康讲座，学识丰富的官员可以与民众分享有关医疗保健的知识。

“通过网管环节，民众可以了解

**生活杂志首席执行官曾智勇致词**

曾智勇代表主办单位感谢所有评审。

“评审团在大马保健品牌奖扮演重要的角色，让这项活动成功举行。”

他说，评审过程需要很长的时间，而评审不嫌劳苦，自愿参与评审参与的作品，特别感谢吴清耀医生在整个评审过程的支持和指导。

“评审团仔细看过参与作品的检测报告，确保最优秀的得奖人选择和得奖。”

公布入围名单仪式其他与会者包括星洲日报首席执行官曾毓珊、星洲媒体集团企业事务总经理王世发、卫生部公共关系组、孙立群、筹委会成员曾伟明、王蔚明、曾智勇及陈逸俊。

**評審團成員的話**

**重視創意革新**

●大马营养师学会主席郑怡祥博士

在评审保健品牌时，我会优先考量产品的科学论证及有效性。唯有科学论证及数据于提名参赛作品是真实。

创意与革新，也是我们注重的一环，厂家必须不断的改良与加入新元素，而不是一直沿用简单或原有的配方。

这是国内第一个医药产品奖项，对我们的保健及医疗行业发挥很大推动作用。制造业者之间的良性竞争之余，也提高消费者对选择保健产品的安全意识。

**肯定老品牌價值**

●大马健康学会主席兼老人医学内科顾问曾拉基基星(rajbans singh) 醫生

产品的功效、安全性及创意都是评选的标准，虽然很多都是大家熟悉的品牌，但通过这个奖项，可以更确认它们的价值。

所以这是一个很好的奖项，无论对普通人或保健专家，帮助消费者建立立良好的保健产品意识，也让他们不断的求进步，打造良性竞争的环境。

**科學驗證更了解產品**

●英迪国际大学中医系总长兼大马中医学总会副会会长杨建群博士

传统药物类别参赛的品牌，对我而言都是非常熟悉且具有历史的老字号，安全性是不用担心。

通过我参赛，厂商提供了产品的科学验证及疗效报告，让我们对这些产品有更深入的了解。

创意，是评选的项目之一。通过创意让这些老品牌可以更新换代，无论是包装、成分及使用方便。

作为大马第一个保健品牌奖，无论对厂商与消费者都非常重要，获奖的厂商可以从中获得认同，进而打入国际市场，而消费者在选购保健品牌时有一个保证，不必担心产品质量问题。

**宜導健康鼓勵行善**

●衛生部傳統與輔助醫藥管理局主任 吳清耀醫生

我负责评审4个组别，当中企业社会责任组别令我印象深刻。因为透过奖项我看到他们的创意与理念，能认识到自己在社会责任可以扮演自己的角色，病情影响到社会各个层面，无论小孩或老人，令我非常感动。

这个奖项可以向大众宣导健康的重要，灌输健康意识，包括身心健康。其次，这奖项也鼓励有能力的人做善事，帮助弱势群体，然后给予他们鼓励与认同。

卫部长的参与，加强了这个奖项的公信力，我们非常愿意与民间机构合作，甚至可以与非医药领域的机构合作，最终目的都是为了提高大众的健康意识。

**老字號新品牌競爭激烈**

●國家癌症中心傳統與輔助醫藥科系主任林仁吉醫生

在健康类参赛产品当中，虽然部分属于新创品牌，但大部分还是以传统老字号、舶来和新品牌为主，竞争激烈。

值得注意的是，本土老字号已倾向科研在现代社会的必要性，逐渐在产品品质、疗效与安全性研究投入并注重新产品开发。

**沒認證被淘汰可惜**

●星洲醫藥力主編唐秀麗

这次的参赛作品当中有着眼于利用医疗科技进入市场，这是值得其他参赛者参考，如仿效。

反之，一些有科技产品，但因为没有实证的认证而被淘汰，是有点可惜，所以我们将跟这些品牌申请认证，明年再来参加这项获得卫生部支持的奖项。

**Panel of judges for Malaysia Health & Wellness Brand Awards 2017 by Sin Chew Daily**

15 December 2017

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## 101 PELAJAR SARJANA MUDA PENGURUSAN HARTA TANAH UTHM BERDAFTAR DENGAN THE ROYAL INSTITUTION OF SURVEYORS MALAYSIA (RISM)

[news.uthm.edu.my](http://news.uthm.edu.my)



Seramai 101 pelajar Sarjana Muda Pengurusan Harta Tanah, Fakulti Pengurusan Teknologi dan Perniagaan, Universiti Tun Hussein Onn Malaysia (UTHM) telah berdaftar dengan The Royal Institution of Surveyors Malaysia (RISM).

Satu majlis penyerahan borang keahlian telah diadakan di Bangunan Jurukur, Petaling Jaya pada 22hb. Disember lalu. Hadir sama ke sesi penyerahan tersebut mewakili RISM Sr Choy Yue Kwong, Chairman Property Management & Valuation Services Division (PMVS); Sr Tangga Peragasam, Former President of RISM; Ms Katherine Thiang, Chief Operating Officer dan Sr Dr Yasmin, Education Division.

Manakala UTHM pula diwakili Profesor Sr. Dr. Wan Zahari Wan Yusoff, Profesor dalam bidang Harta Tanah; Muhammad Hamdi, Presiden Kelab Realtors; Muhammad Shahril dan Clady Chempin yang juga merupakan pelajar Pengurusan Harta tanah, UTHM.

Dalam sesi perbincangan bersama RISM, Sr Choy Yue Kwong yang juga Pengerusi Rahim & Co Petaling Jaya, beliau menyatakan kesediaan untuk menerima pelajar Pengurusan Harta Tanah, UTHM untuk menjalani latihan industri serta turut akan.

menerima pelajar semasa cuti semester. Untuk rekod, Rahim & Co International adalah sebuah syarikat Perunding harta tanah terkenal tanahair yang mempunyai cawangan seluruh negara dan juga di luar negara

Sementara itu, Sr Tangga Peragasam yang juga Pengarah Urusan Jordan Lee & Jaafar, International, turut menyatakan kesediaan untuk menerima pelajar harta tanah UTHM untuk menimba pengalaman dengan mengadakan latihan industri di cawangannya seluruh negara. Menurut beliau, pendaftaran pelajar dengan badan profesional adalah satu tindakan bijak bagi memberi pendedahan seawal mungkin kepada pelajar serta memberi arah tuju yang jelas dalam melahirkan graduan yang profesional dalam bidang harta tanah.

RISM adalah sebuah badan profesional yang bertindak mempromosi empat bidang profesional iaitu Property Management, Valuation Services & Estet Agency (PMVS); Quantity Surveying; Geomatic & Land Surveying dan Building Surveying.

Delegasi UTHM turut mengadakan lawatan dan perbincangan ke The Board of Valuers, Appraisers and Estate Agents (BOVAEA) di Wisma UOA Jalan Bangsar, Kuala Lumpur. BOVAEA dan RISM adalah dua badan profesional yang mengawal selia dan mempromosi profesion harta tanah di Malaysia.

## GENERAL KNOWLEDGE

### DEBTS ARE NOT THAT SIMPLE

**The Star, 30 November 2017**

There are limitations on the right of a creditor, including which debt a payment should be applied to.

THE right of a creditor is not absolute. If a debtor has defaulted in his repayment, the creditor can choose to take action whenever he likes. In this regard, two facets have legal implications.

The Limitation Act 1953 provides that an action based on a contract or agreement must be brought within six years from the date on which it was payable.

In Sabah, under the Limitation Ordinance, if it is an oral contract then the limitation period is three years. In the case of contracts in writing, it is six years.

Where a debt is incurred, when the limitation period kicks off depends on the arrangement between the parties. If a date of repayment is stipulated, then non-payment on that date is a default.

In other cases, it may be repayable on demand. If that demand is not complied with, then there is default and time begins to run.

Once a limitation period is reached, the right to recover becomes time-barred. However, any payment by the debtor towards the debt or the acknowledgement of the debt after it has become time-barred would revive the limitations period.

Where goods are sold or money is lent, there may be different times when payment is due. In this connection, the question will be whether all debts are one debt or separate debts?

Where all is one debt, then time for purposes of the limitation will begin to run from the last day on which payment was made or further credit extended. Where each transaction constitutes a separate debt, its effect would be that the limitation period will run from the date that the particular debt was due.

In many situations, the statement shows debts which are time-barred and those which are not time-barred. So when a payment is made, the common tendency is to just send a cheque and the creditor sets it off against the older debts.



However, this is not an absolute right of the creditor. It all depends on what terms the payment is made under. This is where the law relating to “appropriation” comes in.

When a payment is made with express intimation that it is to be applied to a particular debt, then it must be applied accordingly to that debt. Sections 60 – 62 of the Contracts Act 1950 are based on the age-old principle that as long as the amount paid is paid and accepted for a particular debt, then it does not revive a debt which is barred by limitations.

In *The City Discount Company, Ltd v. McLean*, concerning how payments were to be appropriated, the Court traced back the principle to early times when Blackburn J. said:

“It has been considered a general rule since Clayton’s Case that when a debtor makes a payment, he may appropriate it to any debt he pleases, and the creditor must apply it accordingly. If the debtor does not appropriate it, the creditor has a right to do so to any debt he pleases, and that not only at the instant of payment, but up to the very last moment.”

Our Sections 60, 61 and 62 also correspond with Sections 59, 60 and 61 of the Indian Act. Therefore as far as Section 60 is concerned, Section 59 of the Indian Act provides guidance.

Pollock and Mulla’s *Indian Contract & Specific Relief Acts* discusses “Appropriation of Payments”: “The underlying principle of Section 59 is that where there are several debts owing to

one person, any payment made by the debtor either with an express intimation or under circumstances from which an intimation may be implied, must be applied to the discharge of the debt in the manner intimated or which can be implied from the circumstances.”

It says that in England, “It has been considered a general rule since Clayton’s case that when a debtor makes a payment, he may appropriate it to any debt he pleases, and the creditor must apply it accordingly. Where several distinct debts are owing by a debtor to his creditor, the debtor has the right when he makes a payment to appropriate the money to any of the debts that he pleases, and the creditor is bound, if he takes the money, to apply it in the manner directed by the debtor. If the debtor does not make any appropriation at the time when he makes the payment, the right of appropriation devolves on the creditor.”

Many creditors may not be aware of and realise the implications of this provision of the law. A failure to do so and appreciate the legal provisions will result in a loss of a debt. On other occasions, the debtor may take advantage of such a provision against a less knowledgeable creditor.

A person taking advantage of a provision, knowing full well the debt is owed, would be immoral. However the law and morality do not always go hand in hand.

## AVOCADOS PACK A PUNCH

The Star, 30 November 2017



Highly beneficial: Foods high in healthy fats such as salmon, nuts and avocados with vegetables and herbs.

Yes, avocados are relatively high in fat and calories, but they're also packed with nutrients and heart-healthy compounds.

**PETALING JAYA:** Real estate mogul Tim Gurner once claimed the inability of Australian millennials to purchase a home was due to this South American fruit.

Its green hue, creamy, buttery texture features heavily as the core ingredient in a millennial's Sunday brunch costing as much as RM20.

An avocado (*Persea americana*) with eggs toast can cost RM18, while an avocado salad can set you back RM20 at hipster cafes.

Notwithstanding its purportedly prominent role in modern socio- economics, the avocado is a superfruit that provides a substantial amount of vitamins and minerals, with relatively few calories.

According to the California Avocado Commission, avocados boast a plethora of health benefits containing vitamins A, C, E, K, folic acid, potassium and other B-vitamins.

"The main health benefit is related to its unsaturated fatty acid content, mainly oleic acid.

"It is able to raise good cholesterol or high-density lipoprotein (HDL) cholesterol, which is why it is claimed to be 'heart-healthy'," said Nutrition Society of Malaysia president Dr Tee E Siang.

Dr Tee said pulp from the avocado can be made into avocado oil.

"Avocado oil contains high levels of mono and polyunsaturated fatty acids, with the main fatty acid being oleic acid, a monounsaturated fatty acid," he said.

Dr Tee added that as much as 70% of the fatty acid in avocado is oleic acid, with another 13% or so of polysaturated fatty acid.

“This composition is rather similar to that of olive oil,” he said.

Although avocados are said to contain “good fats”, Dr Tee said its fat content is higher than other fruits.

“It has about 10g of fat per 100 gram. For quick comparisons, bananas in general have lower fat, less than 0.5g per 100 gram. Durian, an exceptionally high-fat fruit, has about 3g fat per 100 gram,” he said.

Hence, he advised Malaysians not to consume avocados in excessive amounts.

“It doesn’t mean that if a fat or oil has good fat, it can be consumed in large amounts. Avocado fat should be consumed as part of our total calorie needs. Excessive intake can result in too much calorie intake, like any calorie-rich foods,” he said.

Avocados can also be used in several ways to complement a person’s existing diet. It can be used in salads, sushi, dipping sauce, soups and sandwiches.

“The oil can also be used for cooking, grilling or baking,” Dr Tee said.

If you are looking to increase your avocado intake, here are several reasons why you should consume one.

### **Eye health**

Researchers have found that avocado added to a salad or salsa helps absorb pigments in other salad vegetables.

These pigments, such as beta carotene,

lutien and zeaxanthin, are found in the eye’s macular.

Evidence suggests that taking supplements with those vitamins may help delay the onset of the condition.

Dr Tee said avocados contain lutien, a carotenoid that has anti-oxidant effects.

He added that the Malaysia Food Regulations has also permitted a health claim in relation to lutein: “As the predominant macular pigment in the retina, lutien is able to filter blue light and may protect the eyes.”

Hence, he said that lutien contained in avocados may be beneficial for eye health.

“It is said to be able to reduce the risk of macular degeneration, an age-related eye disease,” he said.

A 2013 study found that total carotenoid concentrations in avocados were found to be the most abundant in the dark green flesh closest to the peel.

### **Cardiovascular Health**

A study published in the *Journal of the American Heart Association* found that having an avocado per day has beneficial effects beyond its fatty acid profile – it decreases low-density lipoprotein (LDL) and other cardiovascular disease risk factors.

National Heart Institute Food Service Dietitian, Dietetics And Food Services

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Deputy Manager Siti Farhath Sehu Allavudin said avocado consumption may help reduce blood cholesterol and triglycerides significantly.

“It is also able to lower potentially harmful LDL cholesterol and increase good HDL cholesterol,” she said.

Siti Farhath said avocados are a great source of healthy fats, namely monounsaturated fatty acids such as oleic acid, which may help protect not just against heart disease but also diabetes and cancer.

She also recommended an average person to keep daily avocado intake to half a fruit a day to maintain a healthy heart.

### **Weight reduction**

Sunway Medical Centre consultant general and colorectal surgeon Dr Chong Hoong Yin said that the consumption of healthy foods, including vegetables and fruits, is associated with lower weight and body mass index (BMI).

Dr Chong said strong and consistent evidence has indicated that dietary patterns that are relatively low in energy density improve weight loss and weight maintenance among adults.

Hence, avocados, which have a medium energy density of 1.7 kcal/g, dietary fibre and fruit oil matrix, appear to enhance satiety.

“A few studies have also suggested that avocados support weight control similar to other fruits,” he said.

Consequently, Dr Chong said avocados are recommended for those who are on a weight reduction programme.

### **Constipation**

According to the British Nutrition Foundation, dietary fibres are important for digestive health.

The insoluble fibre manages the stool and makes the waste move through the digestive tract more quickly. Thus, it is good for the gut as it helps to prevent constipation.

Meanwhile, soluble fibre helps this process by making the stools softer and easier to pass.

“It is beneficial for improving digestion and encouraging regular bowel movements, which can help prevent constipation,” Dr Chong said.

He said avocado fruit carbohydrates are composed of about 80% dietary fibre, consisting of 70% insoluble and 30% soluble fibre.

He added that avocados are often recommended as a mild laxative for people having trouble going to the toilet.

“If you’ve been having problems with bowel movement, whether constipation or diarrhoea, then getting more fibre-rich foods like avocados can definitely help keep you regular (going to the toilet),” he said, adding that avocados also help to lower the risk of colon cancer and can assist in weight loss by making a person feel more full and wanting to eat less.

## FISH OIL SUPPLEMENTS FOR DRY EYES

The Star, 5 December 2017

Research suggests that taking an omega-3 fatty acid supplement can reduce symptoms of dry eyes.

Omega-3 supplements are safe for most healthy adults and generally have few side effects when taken in a standard dose.

Before you begin taking a supplement, however, talk with your healthcare provider to make sure it's right for you.



In recent years, fish oil has been suggested as a possible remedy for dry eyes.

To maintain eye comfort and good vision, the front surface of your eye must be covered with an even layer of tears that contain the right mix of water and oils. If the tears are not of sufficient quantity or quality to maintain that layer, dry eye disease (also called ocular surface disease) can develop.

Symptoms of dry eyes can be bothersome, and may include a stinging, itchy or burning sensation in your eye; sensitivity to light; blurred vision; mucous in or around your eye; and excessive tearing.

Dry eye disease tends to be a chronic condition, and it usually cannot be cured completely.

However, various treatments can be used to ease symptoms, including over-the-counter artificial tear eye drops.

In recent years, fish oil has been suggested as a possible remedy for dry eyes.

Fish oil contains two omega-3 fatty acids called docosahexaenoic acid, or DHA, and eicosapentaenoic acid, or EPA. Omega-3 fatty acids are thought to provide a wide range of health benefits.

Due to these potential benefits, fish oil has become a popular dietary supplement.

Research studies looking into the benefits of omega-3 fatty acid supplements have found fewer dry eye symptoms in people who take the supplement.

It appears that omega-3 fatty acids can improve the eye's oil film that's produced by small glands on the edge of the eyelid, called the meibomian glands.

That improves dry eye symptoms and reduces the need for artificial tears.

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The dose of omega-3 fatty acid in many of the research studies included 180 milligrams of EPA and 120 milligrams of DHA, taken twice a day. Few side effects were noted at this level.

High doses of the supplement have been associated with some harmful effects though.

They include an increased bleeding risk, higher levels of low-density lipoprotein (LDL, or “bad”) cholesterol, blood sugar control problems, and a fishy aftertaste or odour.

In some at-risk populations, such as people who have had a heart transplant, omega-3 fatty acids may affect heart rate.

If you have heart disease, only take omega-3 fatty acids under the direction of a healthcare provider.

You can get fish oil in your diet from eating fish too, of course. The American Heart Association recommends that healthy adults eat fish at least twice a week.

Fatty fish, such as catfish, halibut, salmon, striped sea bass and albacore tuna, are good sources of omega-3 fatty acids.

Some fish can contain high levels of mercury. While the mercury in fish doesn’t lead to problems in most healthy adults, it can be a concern for women who are pregnant or planning to become pregnant.

If that’s the case for you, ask your healthcare provider about the right amount of fish in your diet and the types of fish that are safest to eat.

If you decide to take an omega-3 fatty acid supplement, talk to your healthcare provider first.

He or she can review your medical history to ensure it’s appropriate for you and help you determine the right dose for your situation. – Mayo Clinic News Network/Tribune News Service

## IS DETOX NECESSARY?

The Star, 8 December 2017

**PETALING JAYA:** “Detoxification” is a buzzword in the dietary world, but few associate it with bodily processes that naturally eliminate waste every day.

Detox usually brings to mind juice diets and special teas, but in fact, our bodies have built-in functions for removing toxins.

“Detoxification simply implies the removal of toxins so that the body’s health can be maintained or restored,” said nutritionist Dr Tan Sue Yee.

“Is detoxification necessary? Yes, absolutely. That is why the body has been built in with a complex and effective system to do so on a daily basis,” she said, listing the liver, kidneys, gastrointestinal system, skin and lungs as vital organs in eliminating toxic substances from our bodies.

She said it is not necessary for people to resort to special diets or equipment for the detoxification process to take place “more efficiently”.



Dr Tan: ‘Detoxification is a naturally occurring bodily process, so it is not necessary to resort to special diets.’

“Because of the vagueness of the definition of ‘toxins’, it can mean anything to the general public. Commercial detox products, special diets or equipment that claim to help or support the body’s detoxification process often never specify exactly what ‘toxin’ they claim to remove,” she said.

She said one of the most common detox practices that people undertake is juice fasting – replacing all meals with just fruits and vegetable juices.

“There are also several detox plans that involve the consumption of only purified or distilled water, lemon juice, plant-based syrup, salt and laxatives in the form of herbal tea.

“Some detox programmes may even include the consumption of certain supplements which supposedly enhance the detoxification process,” she added.

Depending on which detox regime one adheres to, the duration can range from as short as two to three days or up to three weeks.

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She added that some detox programmes could also involve fasting or special detoxification equipment.

However, Dr Tan said, if you are healthy, it is not necessary to seek extra “help” to enhance your body’s detoxification process.

“If you do have a condition which requires a detoxification programme, this should be discussed, prescribed, initiated and monitored by a qualified health professional,” she advised.

“If you’re not familiar with fasting, going on it all of a sudden may render more harm than good.

“I would advise people to do so under the supervision of a qualified and experienced professional.

“Similarly, hygiene is important for those who use detox equipment. Such equipment should be monitored and used by trained personnel.”

Dr Tan said any detoxification dietary plan that involves very drastic dietary change should be scrutinised.

She also warned people against trying out detoxification programmes that do not encourage wholesome and balanced nutrition.

“If a detox plan involves only several food items or ingredients that are not wholesome to support the function of the body, then it is a no-no.

“As such, detox diets may bring more harm than their purported benefits. A person may run the risk of having energy and nutrient - deficiencies because diets like these are very low in calories and void of important nutrients,” she said.

However, before you jump the gun and cast a suspicious eye on all detoxification diets, there are certain detox plans that could bring health benefits.

“It is good if the detox plan entails the consumption of whole grain foods, lots of fruits and vegetables, inclusion of good quality protein-based foods, drinking a sufficient amount of water and minimising or avoiding processed foods.

“Such diet plans are already the basis of healthy eating, which supports the natural state and process of our body’s detoxification,” she said.

However, she urged that if anyone is in doubt of a particular detox plan’s effectiveness, a qualified health professional should be consulted.

“Moreover, a diet plan which works on your friend may not be suitable for you,” she advised.

She said that when choosing which detoxification dietary plan to adhere to, sustainability is key.

“If a diet plan for detoxification involves sound nutrition and balanced intake of nutritionally rich foods, it can basically go on for the rest of your life.



“However, if one chooses to go on a detox plan which is very restricted and imbalanced, then it is neither advisable nor sustainable to adopt for too long.

“Most people, if they do go on a juice fasting or a restrictive detox diet, usually maintain this kind of diet plan for two to three days,” she said, adding that the detox process can be simple, sustainable and affordable.

“Consuming foods rich in fibre would support the gastrointestinal system and drinking sufficient amounts of water would help the kidneys, while avoiding abuse of alcohol would help one’s liver.

“Avoiding smoking would help support the lungs, while exercising would help support one’s skin. Such practices give long-term - benefits to our health.”







She said that supporting one’s natural detoxification process does not just involve the food one eats.

“If a plan incorporates exercise in it, it is even better because physical activity promotes sweating, which is another channel for detoxification.

“A person’s lifestyle choices affects the body’s detoxification ability such as their smoking habits, alcohol drinking habits, stress levels and state of mental health,” she added.


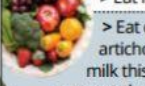



### HOW TO TELL IF A FAD DIET IS BAD

**Say "no" to diets that:**

- > Promise rapid weight loss of more than 2lbs (0.9kg) of body fat a week 
- > Recommend magical fat-burning effects of certain foods (such as the grapefruit diet) or hidden ingredients in foods (the coffee diet) 
- > Promote the avoidance or severe limitation of a whole food group, such as dairy products or a staple food such as wheat 
- > Recommend eating foods only in particular combinations based on your genetic type or blood group 
- > Recommend 'detoxing' or avoiding foods in certain combinations such as fruit with meals 
- > Are based on claims that we can survive without food or having liquid meals only 

Source: British Dietetic Association

### WAYS TO SUPPORT YOUR BODY'S NATURAL DETOX

- > Maintain adequate hydration with clean water 
- > Eat five to nine servings of fruit and vegetables per day 
- > Eat cruciferous vegetables, berries, artichokes, garlic, onions, leeks, turmeric and milk thistle, and drink green tea. These foods support detoxification pathways 
- > Consume adequate protein, which is critical to maintaining optimum levels of glutathione, the body's master detoxification enzyme 
- > Eat naturally fermented foods such as kefir, yogurt, kimchi and sauerkraut — or take a high-quality probiotic — to help the body manage toxins from microbes that live in the gut 

Adapted from: US Academy of Nutrition and Dietetics ©The Star Graphics

## CAN FISH OILS AND OMEGA-3 OILS BENEFIT OUR HEALTH?

medicalnewstoday.com, 20 December 2017

### Fast facts on fish oils

Here are some key points about fish oils. More supporting information is in the main article.

- Fish oils contain omega-3 fatty acids and vitamins A and D.
- Omega-3 fatty acids found in fish oils may protect the heart and offer other health benefits, but research results have been mixed.
- Eating fish is a better way of getting fish oil or omega 3 than taking supplements.

### What are omega-3 fatty acids?



*Oily fish is a good source of omega-3 oil, but what are the benefits?*

Omega-3 fatty acids are fats commonly found in plants and marine life.

Two types are plentiful in oily fish:

**Eicosapentaenoic acid (EPA):** The best-known omega-3 fatty acid, EPA helps the body synthesize chemicals involved in blood clotting and [inflammation](#) (prostaglandin-3, thromboxane-2, and leukotriene-5). Fish obtain EPA from the algae that they eat.

**Docosahexaenoic acid (DHA):** In humans, this omega-3 fatty acid is a key part of sperm, the retina, a part of the eye, and the cerebral cortex, a part of the brain.

DHA is present throughout the body, especially in the brain, the eyes and the heart. It is also present in breast milk.

### Health benefits

Some studies have concluded that fish oil and omega-3 fatty acid is beneficial for health, but others have not. It has been linked to a number of conditions.

## Multiple sclerosis

Fish oils are said to help people with multiple sclerosis (MS) due to its protective effects on the brain and the nervous system. However, at least one study concluded that they have no benefit.

## Prostate cancer

One study found that fish oils, alongside a low-fat diet, may reduce the risk of developing prostate cancer. However, another study linked higher omega-3 levels to a higher risk of aggressive prostate cancer.

Research published in the *Journal of the National Cancer Institute* suggested that a high fish oil intake raises the risk of high-grade prostate cancer by 71 percent, and all prostate cancers by 43 percent.

## Post-partum depression

Consuming fish oils during pregnancy may reduce the risk of post-partum depression. Researchers advise that eating fish with a high level of omega 3 two or three times a week may be beneficial. Food sources are recommended, rather than supplements, as they also provide protein and minerals.

## Mental health benefits

An 8-week pilot study carried out in

2007 suggested that fish oils may help young people with behavioral problems, especially those with attention deficit hyperactivity disorder (ADHD).

The study demonstrated that children who consumed between 8 and 16 grams (g) of EPA and DHA per day, showed significant improvements in their behavior, as rated by their parents and the psychiatrist working with them.

## Memory benefits

Omega-3 fatty acid intake can help improve working memory in healthy young adults, according to research reported in the journal *PLoS One*.

However, another study indicated that high levels of omega-3 do not prevent cognitive decline in older women.

## Heart and cardiovascular benefits

Omega-3 fatty acids found in fish oils may protect the heart during times of mental stress.

Findings published in the *American Journal of Physiology* suggested that people who took fish oil supplements for longer than 1 month had better cardiovascular function during mentally stressful tests.

In 2012, researchers noted that fish oil, through its anti-inflammatory properties, appears to help stabilize atherosclerotic lesions.

Meanwhile, a review of 20 studies involving almost 70,000 people, found "no compelling evidence" linking fish oil supplements to a lower risk of heart attack, stroke, or early death.

People with stents in their heart who took two blood-thinning drugs as well as omega-3 fatty acids were found in one study to have a lower risk of heart attack compared with those not taking fish oils.

The AHA recommend eating fish, and especially oily fish, at least twice a week, to reduce the risk of cardiovascular disease.

### **Alzheimer's disease**

For many years, it was thought that regular fish oil consumption may help prevent Alzheimer's disease. However, a major study in 2010 found that fish oils were no better than a placebo at preventing Alzheimer's.

Meanwhile, a study published in *Neurology* in 2007 reported that a diet high in fish, omega-3 oils, fruit, and vegetables reduced the risk of dementia and Alzheimer's.

### **Vision loss**

Adequate dietary consumption of DHA protects people from age-related vision loss, Canadian researchers reported in the journal *Investigative Ophthalmology & Visual Science*.

### **Epilepsy**

A 2014 study published in the *Journal of Neurology, Neurosurgery & Psychiatry* claims that people with epilepsy could have fewer seizures if they consumed low doses of omega-3 fish oil every day.

### **Schizophrenia and psychotic disorders**

Omega-3 fatty acids found in fish oil may help reduce the risk of psychosis.

Findings published in *Nature Communications* details how a 12-week intervention with omega-3 supplements substantially reduced the long-term risk of developing psychotic disorders.

### **Health fetal development**

Omega-3 consumption may help boost fetal cognitive and motor development. In 2008, scientists found that omega-3 consumption during the last 3 months of pregnancy may improve sensory, cognitive, and motor development in the fetus.

### **Foods**

The fillets of oily fish contain up to 30 percent oil, but this figure varies. White fish, such as cod, contains high of oil in the liver but less oil overall. Oily fish that are rich in omega-3 fatty acids include anchovies, herring, sardines, salmon, trout, and mackerel.

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Other animal sources of omega-3 fatty acids are eggs, especially those with "high in omega-3" written on the shell.

Vegetable-based alternatives to fish oil for omega 3 include:

- flax
- hempseed
- perilla oil
- spirulina
- walnuts
- chia seeds
- radish seeds, sprouted raw
- fresh basil
- leafy dark green vegetables, such as spinach
- dried tarragon



*Fish is not the only food source of omega-3 oils.*

A person who consumes a healthful, balanced diet should not need to use supplements.

### Risks

- Taking fish oils, fish liver oils, and omega 3 supplements may pose a risk for some people.
- Omega 3 supplements may affect blood clotting and interfere with drugs that target blood-clotting conditions.
- They can sometimes trigger side effects, normally minor gastrointestinal problems such as belching, indigestion, or diarrhea.
- Fish liver oils contain high levels of vitamins A and D. Too much of these can be poisonous.
- Those with a shellfish or fish allergy may be at risk if they consume fish oil supplements.
- Consuming high levels of oily fish also increases the chance of poisoning from pollutants in the ocean.

**It is important to note that the FDA does not regulate quality or purity of supplements. Buy from a reputable source and whenever possible take in Omega 3 from a natural source.**

The AHA recommend shrimp, light canned tuna, salmon, pollock and catfish as being low in mercury. They advise avoiding shark, swordfish, king mackerel, and tilefish, as these can be high in mercury.

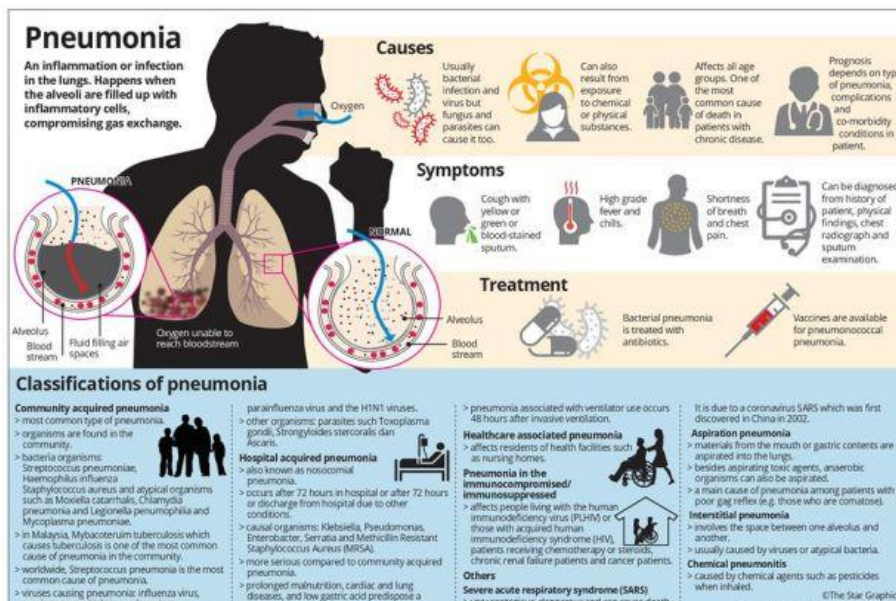
The AHA recommend shrimp, light canned tuna, salmon, pollock and catfish as being low in mercury. They advise avoiding shark, swordfish, king mackerel, and tilefish, as these can be high in mercury.

It remains unclear whether consuming more fish oil and omega 3 will bring health benefits, but a diet that offers a variety of nutrients is likely to be healthful.

Anyone who is considering supplements should first check with a health care provider.

## HOW DANGEROUS IS PNEUMONIA?

The Star, 27 December 2017



**PETALING JAYA:** When people think of pneumonia, they tend to equate it with the elderly and those with weaker immune systems.

But can pneumonia equally affect the young and relatively healthy?

Sungai Buloh Hospital Infectious Disease head Datuk Dr Christopher Lee said that the organisms that cause pneumonia can be transmitted from person to person.

“The bugs that cause infection can spread. They are, in general, contagious, but some types are more contagious than others,” he said.

Dr Lee added that viral pneumonia, such as influenza, respiratory syncytial virus (RSV), severe acute respiratory syndrome (SARS) and Middle East respiratory syndrome (MERS-CoV), tends to be more infectious.

RSV causes the same symptoms as a cold. It is common, contagious and most children would have had it by age two.

Although RSV infection is usually not a matter for serious concern, it can lead to pneumonia.

Meanwhile, SARS is a serious form of pneumonia.

Identified in 2003, the epidemic was believed to have started when the virus spread from small mammals to humans in China.

SARS is caused by a member of the coronavirus family of viruses – the same family that causes the common cold.

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It can spread through coughs, sneezes and infected surfaces.

The infection causes severe breathing difficulty, and sometimes, death.

Symptoms are influenza-like and include fever, malaise, muscle pain (myalgia), headache, diarrhoea and shivering (rigors).

Severe cases often evolve rapidly, progressing to respiratory distress and requiring intensive care.

MERS, a viral respiratory illness, was first reported in Saudi Arabia in 2012 and has since spread to several other countries.

Most people infected with MERS-CoV develop severe acute respiratory illness, including fever, cough and shortness of breath, and many have died from the infection.

Dr Lee said that besides pneumonia caused by viruses, bacterial pneumonia can also be transmitted from one person to another, although they are less contagious than those caused by viruses. He said that pneumonia is the most frequent infection requiring hospitalisation in most developed and developing countries.

“There’s also significant mortality and morbidity, as well as increase in use of healthcare services,” he said.

According to Dr Lee, the presence of other medical conditions, such as HIV infection, diabetes, the long-term use of steroids and chronic lung diseases like asthma, chronic obstructive pulmonary disease and lung fibrosis, will also determine how easily a person can catch pneumonia, as well as how severe the pneumonia will be.

Pneumonia is also more common among those above age 65, especially if they already have significant co-morbid conditions such as heart disease, chronic lung illnesses, diabetes, renal failure or HIV, he added.

That is why it is important for those in the risk group, as well as everyone else, to adopt preventive measures against bacteria and viruses, Dr Lee said.

These measures include getting the appropriate vaccinations for infections caused by influenza and pneumococcus, adopting good personal hygiene and practising social distancing from those with respiratory infections.

If that is not possible, people should use the appropriate personal protective equipment and practise good hand hygiene, he said. On whether there is any particular type of pneumonia linked to floods, Dr Lee said “not directly”.

“Flood-related infections tend to be food and water-borne infections, as well as those linked to rodents,” he said.

## YEAR-END TAX TIPS

The Star, 28 December 2017

WITH only a couple of days left before we bid farewell to 2017, a second exodus of holiday makers making their way out of Kuala Lumpur after the long Christmas weekend is already beginning – anticipate the usual congestion on the highways, at toll plazas and the airports! Nonetheless, there's no stopping the year end celebration and New Year's Eve countdown to be had with family and loved ones, a little travel inconvenience aside.



As I look forward to end the year on a high note myself, the working mother in me has formed the habit of ensuring I have the practical matters all sorted out for a fresh start in the new year. Hence, whilst everyone seems to be headed for the same shopping malls or even the same overseas destinations (don't be surprised to bump into people you know on the plane or even at the airport), I took the chance to do a little bit of spring cleaning.

Knowing well the 2017 tax return e-filing will be available generally from 1 March every year, I decided to go through all of my receipts accumulated in a box just to make sure I had them all accounted correctly.

Let me just tick off the commonly missed ones for completeness.

2017 income tax rate - remains the same as the last tax return filed. The recent announcement in Budget 2018 on lower tax rates for the RM20,000- RM70,000 chargeable income range will only be effective from Year 2018.

### Personal relief:

- Medical expenses for parents – RM5,000 – medical treatment for own parents; also includes expenses to care for parents, for example, through a carer. It includes treatment and care at home, day care or home care centres. Claims must be evidenced by a medical practitioner certifying that the medical condition of the parent requires medical treatment or special needs.
- Medical expenses (including RM500 for medical examination) – the annual medical check-up should not be missed. Timely, too, to call the hospital for an appointment, especially after all the festive bingeing!



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- Purchase of support equipment for disabled taxpayer, spouse, children or parent – RM6,000
- Claim for wife or husband if either has no source of income or elects for combined assessment – RM4,000
- Life insurance premium/ approved fund contributions/ Private pension fund – RM6,000 – a note to remember that the contributions to EPF will need to be accounted with the life insurance premium for claim of the RM6,000 deduction.
- Private Retirement Scheme – RM3,000 – a separate relief for contributions made by individuals to the Private Retirement Scheme approved by the Securities Commission.
- Insurance premiums for education or medical benefits – RM3,000
- Fees for acquiring technical, vocational, industrial, scientific, technological, law, accounting, Islamic financing, skills or qualifications at tertiary level or any course of study at postgraduate level – RM7,000 – the institution or professional body must be in Malaysia and recognised by the Government or approved by the Ministry of Finance.
- Lifestyle – RM2,500 – this tax relief will now replace the previous tax relief for the purchase of reading materials, sports equipment, computer and subscription of broadband internet. It now includes:
  - i)Purchase of books, journals, magazines, printed daily newspapers and other similar publications (excluding banned publications);
  - ii)Purchase of sports equipment for sports activities as defined under the Sports Development Act 1997;
  - iii)Purchase of computer, smartphone or tablet;
  - iv)Subscription of broadband internet; and,
  - v)Gymnasium membership fee.
- Amount deposited into Skim Simpanan Pendidikan Nasional – RM6,000
- Interest paid on housing loans – RM10,000 – the relief is given for 3 consecutive years from the year the housing loan interest is paid, subject to the following conditions:
  - i)the taxpayer is a Malaysian citizen and a resident;
  - ii)limited to 1 residential house including flat, apartment or condominium;
  - iii)the sale and purchase agreement is executed between 10 March 2009 and 31 December 2010; and,
  - iv)the taxpayer has not derived any income in respect of that residential property.

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- Parental care – RM1,500 for either parent – this claim is subject to the following conditions:
  - i) Taxpayer does not claim the relief for expenses incurred on medical treatment and care of parents;
  - ii) Parents are the legitimate natural parents and foster parents in accordance with the respective law subject to a maximum of 2 persons;
  - iii) Parents are aged 60 years and above;
  - iv) Parents are residents in Malaysia in the current year of assessment; and
  - v) Parents have an annual income not exceeding RM24,000 per annum for each parent.
- SOCSO – RM250 – employee contribution to SOCSO
- Breastfeeding equipment – RM1,000 – for purchases of breastfeeding equipment by working women with child aged up to 2 years and can be claimed once every two years.
- Fees paid to childcare centres and kindergartens – RM1,000 – for taxpayers who enrol their children up to 6 years of age in childcare centres or kindergartens registered with the Department of Social Welfare or the Ministry of Education. This tax relief can be claimed by either parent of the children.

Looks like I did indeed miss something out that I can spend on (and still be eligible to claim a deduction). Well, here's to joining the throngs of shoppers at the mall to take advantage of the bumper sales in the last few days of 2017!

Best wishes for 2018, everyone!

*Ang Weina is the Global Employer Services Leader of Deloitte Malaysia. The views expressed are solely hers.*

## DEBUNKING MYTHS: CARBS MAKE YOU FAT

The Star, 29 December 2017



The better choice: Complex carbohydrates are naturally high in fibre, which prevents a spike in blood sugar, and it supports weight loss by making you feel full for a longer time.

**PETALING JAYA:** Rice is a staple in the diets of many communities, and it is not just some side dish but a main meal, like a simple *nasi goreng kampung*.

Rarely would one go a day without at least having a plate of rice.

According to Lim Ching Ju, a Masters holder in clinical nutrition, “Carbohydrate is a main source of energy. We need 50% to 60% of carbohydrate in total daily for energy.”

However, there are those who say that while the body needs the nutrient, it is, in fact, making one put on weight, and to their horror, get “fat”.

It is time to clear the air, especially for those who want to lose weight.

### More carbs mean more exercise

“Weight gain will occur through overconsumption of carbohydrates,” said the 31-year-old Lim.

So how much carbohydrate is too much?

It all depends on how active you are. Carbohydrates provide energy, but for inactive individuals, carbs should be taken moderately as these people do not need much energy to go on about their day.

The body needs to use the energy and burn off the carbs so the sugar from carbohydrates will not get stored in the body as fat.

Athletes and regular exercisers, on the other hand, need to consume more carbs as they would burn it off far quicker than the average sedentary person.

“Every gram of carbohydrate consists of four calories. On average, if you consume an excess of 3,500 calories, this will lead to one pound of weight gain,” explained Lim.

Essentially, if anything is taken in large quantities, it will cause weight gain. To keep it simple, the more you exercise, the more carbs you need.

### Carbs are not bad, but sugar is

Many use sugar in their cooking and food so it tastes sweeter. However, as mentioned above, if the body does not use up the energy, it can be left in the body as fat.

“When carbohydrate goes into your body, it will break into the simplest form of glucose that is easy to digest when it enters into the bloodstream.

“When blood sugar increases, insulin is released to remove the excess sugar.

“But when there is too much sugar in the bloodstream, insulin will send messages to the liver to store the excess as fat,” shared Lim.

Therefore when people say that carbs are not good for you, they generally mean that taking a lot of sugar is not good.

Lim suggests taking food with a low glycaemic index (GI) as “food with high GI raises blood glucose more rapidly than foods with medium or low GI”.

GI is a measurement of how food containing carbohydrate raises blood glucose.

## Moderating sugar intake

*How your body processes carbohydrates depends on many factors. The glycemic index and load values for some common foods can help you understand how the type and amount of carbs you consume affects your body's response to sugar.*

### Index, load, response

The **glycemic index** ranks carbs based on the body's ability to convert them to sugar; foods causing a more rapid rise in blood sugar have higher values

**Glycemic load** is a numerical value assigned to the amount of the carb consumed

The **glycemic response** (how your body responds to a specific carb) can be controlled by the type of carb consumed (GI) and the amount consumed (GL)

\*Averages; numbers vary according to many factors, including how a food is prepared, the time of day it is consumed and a particular individual's insulin response

© TNS

| (GI)<br>Glycemic<br>Index | Rating some<br>common<br>foods*               | (GL)<br>Glycemic<br>Load |
|---------------------------|---|--------------------------|
| 55 or below               | Low   | 10 or below              |
| 56-69                     | Medium  | 11-19                    |
| 70 or above               | High  | 20 or above              |
| 14                        | <b>Peanuts</b><br>4 oz. (113 g)               | 2                        |
| 38                        | <b>Apples</b><br>One medium                   | 6                        |
| 42                        | <b>Spaghetti</b><br>1 cup (140 g)             | 16                       |
| 47                        | <b>Carrots</b><br>One large                   | 2                        |
| 48                        | <b>Orange</b><br>One medium                   | 6                        |
| 14                        | <b>Potato chips</b><br>4 oz. (114 g)          | 2                        |
| 55                        | <b>Snickers bar</b><br>One bar                | 35                       |
| 58                        | <b>Oatmeal</b><br>1 cup (234 g)               | 12                       |
| 55                        | <b>Honey</b><br>1 tbsp (21 g)                 | 9                        |
| 48                        | <b>Macaroni/cheese</b><br>One serving (166 g) | 6                        |
| 64                        | <b>White rice</b><br>1 cup (186 g)            | 33                       |
| 68                        | <b>Sugar</b><br>1 tbsp (12 g)                 | 8                        |
| 72                        | <b>Popcorn</b><br>2 cups (16 g)               | 7                        |
| 85                        | <b>Baked potato</b><br>One medium             | 28                       |

Low GI foods (55 or less) include soy products, milk, porridge, beans, fruits, grainy bread, and mushrooms.

Medium GI foods (56 to 69) are sushi, orange juice, basmati rice and wholemeal bread. High GI foods (70 and more) can be found in potatoes, white bread, white rice, *teh tarik*, carbonated drinks and noodles.

“It helps to sustain the energy you get from food, so it is easier to control your appetite,” said Lim on the benefits of low GI foods.

“So this would help with weight control. On top of that, it improves blood sugar levels.”

### **Don't take carbs for the wrong reasons**

Some take carbohydrates because it is “high in fibre”, but if you're looking for foods high in fibre, it is best to get it from natural plant sources like fruits and vegetables.

As reported on [www.webmd.com](http://www.webmd.com), exotic fruits are a good source of fibre. For example, mango has five grammes, persimmon six and a cup of guava has about nine grammes.

It is similar if you are eating carbohydrates for its “high protein”. You can get proteins from animal sources such as chicken, turkey, beef, lamb and salmon.

For vegetarians, on the other hand, foods rich in protein include walnuts, almonds and cheese.

### **Brown rice is better than white rice**

Brown rice is better than white rice in the sense that it has a much lower GI level – only about 50 when steamed – compared to boiled white rice which is at 72, as published by the Harvard Medical School in 2015.

Again, it is not the carbohydrate but the sugar that people are worried about. So it is unfair to say that all carbs are bad.

On top of that, brown rice contains more fibre than white rice, but as mentioned before, if you're looking for something high in fibre, it is better to get it from fruits and vegetables.

“Remember, it's better to get your fibre from plant foods and not 87 servings of whole grains,” wrote Adam Bornstein on his web article (which can be found on [www.bornfitness.com](http://www.bornfitness.com)) after discussing the matter with Nate Miyaki, someone who has been working on the nutrition side of the fitness world for over a decade now.

Brown rice is an example of a complex carbohydrate, which takes a longer time to be digested and it enters the bloodstream at a slower pace, unlike simple carbohydrates (eg. white rice).

“Complex carbohydrates are naturally high in fibre which prevents a spike in blood sugar and it supports weight loss by making you feel full for a longer time,” said Lim.

In conclusion, Lim said that if you choose the correct type of carbohydrate and eat it at the right portion size and amount, carbohydrates will not make you fat.

## CURRENT UPDATES

### 2018 BUDGET: ILAM WANTS GREEN SPACE, GREEN PROJECTS, GREEN ARCHITECTURE TO BE ADDRESSED IN BUDGET

**NST, 25 October 2017**

KUALA LUMPUR: Allocation for more green spaces to be gazetted and turned into functional and community-driven developments should be increased in the upcoming 2018 Budget, said the Institute of Landscape Architects Malaysia (ILAM).

ILAM president Dr. Osman Mohd Tahir said urban areas, coastal areas, forests and rural areas should be given more funds to be developed and subsequently enjoyed by the rakyat.

“Green spaces should be increased not only for us but the future generations. At the same time, we would also like to see incentives given to green projects and green approaches in architecture,” he said at the SPARK International Landscape Architecture Dialogue today.

In order for all these things to happen, Dr. Osman said legislation for landscape architects should be put in place in Malaysia.

Speaking on the landscape architecture scene in Malaysia, he said the functional aspects of design must be given focus with the aim of connecting people to it.

“Creating space in urban areas is the main challenge. We have existing buildings and roads so we have to look at how these spaces function.



ILAM president Dr. Osman Mohd Tahir said urban areas, coastal areas, forests and rural areas should be given more funds to be developed and subsequently enjoyed by the rakyat.

“For example, the government’s approach to expanding public transportation is an effort to address traffic circulation and the movement of traffic in urban areas.”

The two-day dialogue is part of KUL Design Month 2017, a programme that celebrates the best that the design industry in Malaysia has to offer.

The Landscape Architecture Agenda 2050 which was also mentioned during the dialogue, outlines the industry’s goals in the upcoming decades.

Among the strategic focus areas in the Agenda include conducive living, visibility, resource management and economic return.

## RM1.3MIL IN FAKE MEDICINE SEIZED

The Star, 7 December 2017

KOTA BARU: Fake diabetic medicine worth RM1.3mil were seized from a factory in Pengkalan Chepa, says the Kelantan Health Department.

Its director Datuk Dr Ahmad Razin Ahmad Mahir said they stopped the manufacturing and distribution of the unauthorised product, sold via social media, under the brand name *GOZOUT* with fake *MesTi* sticker.

“They claimed the product could be used to treat diabetes, and (improve the function of) pancreas to bring down blood sugar level,” he said during a press conference yesterday.

On Nov 20, the department’s pharmaceutical enforcement division launched “Ops Ghost” and seized 6,864 bottles of the fake medicine from the factory. It was believed to have been operating for five years.

The product was sold at RM180 per 60ml bottle.

“This is the biggest raid carried out this year,” said Dr Ahmad Razin.

“We put the factory under surveillance since January,” he added.



It's poison: Dr Ahmad Razin (left) and Kelantan's State Pharmacy deputy director Shaik Nurudin Shaik Shahrudin showing how the fake medicine looks like during the press conference in Kota Baru.

The target market included Penang, Kuala Lumpur and several other cities, he said.

Investigations were being carried out under Regulation 7(1)(a) of the Control of Drugs and Cosmetics Regulations 1984 for manufacturing products that are not registered with the Health Ministry.

Those found guilty are liable to a maximum fine of RM25,000 and jail of up to three years under Section 12(1) Sale of Drugs Act 1952.

Dr Ahmad Razin said over the last three years, they raided 70 premises and confiscated products worth RM1.9mil.

## 2018 WOMEN EMPOWERMENT YEAR: ENABLING WOMEN TO GIVE THEIR BEST

The Star, 8 December 2017



Michelle-Ann Iking with her husband Kishore Suppiah and their daughter, Lara Anoushka Suppiah.

Balancing a career and family life is a daunting task for many of us. For women, and specifically, mothers, work and family responsibilities can get very stressful and tiring – physically, mentally and emotionally.

While it is normal to worry about things happening at home, for some mothers, the constant worrying over a

child's welfare and safety while they're not with them can sometimes interrupt their work.

To reduce the pressure and encourage productivity, the Government is introducing several new initiatives through Budget 2018 that stand to benefit women in the public and private sectors.

One of these initiatives is to increase maternity leave from 60 to 90 days in the private sector, and total maternity leave from 300 to 360 days, with a maximum of 90 days per year in the public sector.

"I welcome the 90 days of maternity leave proposal for the private sector. I was lucky that my workplace was one of the first in Malaysia to initiate this benefit several years ago, well before I leveraged on it as a first time mother in 2016," says Michelle-Ann Iking, who works at a financial institution.

Iking, 41, who has a daughter, adds that becoming a parent is a life-changing event and it took time to adjust to the many changes.

"I was glad I had additional breathing space to come to terms with being a new mum, and the adjustments needed for me as a working professional," shares Iking.

Aishah Badrul, 29, who is currently five months pregnant with her second child, is also happy that she would have more time to focus on her family next year after she gives birth in April. "With my first child, I was tired all the time because I didn't get much help from anyone else apart from my husband. I felt like the 60 days of maternity leave went by too fast!



“It took some time for me to get back into the groove at work after the 60 days as I was still constantly fussing over every little thing about my son. I believe that with the extra 30 days, I would be able to re-adjust to things better,” says Aishah, who works at a law firm.

Women’s groups such as the Women’s Aid Organisation (WAO) welcomes the increase of maternity leave days, adding that paternity leave would hopefully be introduced too to ensure that couples share childcare responsibilities.

Iking echoes this sentiment, stating that changing societal mindsets on the role of men in the household is important.

“I believe for women to be truly empowered to deliver on the professional front, men should also be empowered to be true partners on the domestic front. Even in a progressive household where a man may share 50% of the domestic duties, a woman will often times be running 100% of the domestic ‘project management’, carrying a mental load of other responsibilities like groceries, doctor appointments and school requirements, all of which traditionally fall on women.

“Women generally carry the burden of household management and care of others, both young and old, even in dual income families and this unbalanced division of non-professional labour means women have to work a lot harder to meet expectations, both professionally and personally. I’m luckier on the partner front than most women I know and I’m still exhausted a lot of the time,” she reveals.



WAO believes that having more women in leadership roles can improve a company’s performance.

### **Childcare centres and support**

Based on Budget 2018, all new office buildings would be required to prepare a childcare centre for employees.

This is important as one of the main reasons why some women do not return to the workforce after giving birth is the unavailability of reliable childcare centres that are close to where they work. Plus, not every family can afford nanny services.

“A critical issue I faced in returning to work was childcare. I am lucky I found a trustworthy daycare near my workplace, as babysitting by my aged parents and in-laws is not a full time solution for my family,” says Iking.

Aishah resorted to asking her neighbour to help out with her son. She hopes to find a reliable centre for both her son and her future child next year.

“Of course I trust my neighbour but I feel it might be an inconvenience for her and her family, even though she says it isn’t. I hope there is a place I can send my children to next year – either near my office or my husband’s,” she says.

When it comes to existing buildings, perhaps it is time that some measures be taken to address the issue.

“There are various models of employer-supported childcare that existing offices can look into. This includes setting up on-site or near-site childcare centres, arranging discounts with local childcare providers and providing subsidies for childcare,” says WAO communications officer Tan Heang Lee.

As 2018 has been dubbed Women Empowerment Year, the Government is encouraging more women to join – or re-join – the workforce.

To ensure this happens, a 12-month tax exemption will be given to women who re-enter the workforce after a (minimum) two-year break.

Aishah thinks this is a great move as she feels some women are forced to quit their jobs for reasons other than focusing on family life.

“I have a friend who quit because she did not like the way certain issues were being managed at her office. It was very difficult for her to get another job at the time so she started doing part-time work and that went on for a few years.

“I know she’s ready for full-time work now so this tax break would be good for her. I think there are many women who also go through the same thing.”

### **More women leaders**

The Government is keen to not only encourage women to continue working, but to go far in their careers.

It has allocated RM20mil to P.E.A.K (Performance.Empowerment.Acceleration.Knowledge), a six-month, fully-sponsored leadership programme run by MyWIN that aims to develop women leaders.



MyWIN is an institution established by the Prime Minister’s Department that hopes to empower women in leadership and entrepreneurship via education and training.

Women entrepreneurs aged between 20 and 35 years old stand to benefit from the P.E.A.K programme as it

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teaches key factors that would not only help one become an effective leader, but to also understand the need for an innovative business mindset in today's economy

Also tabled in the Budget is the requirement of a minimum 30% participation in the boards of Government-Linked Companies (GLCs), Government-Link Investment Companies (GLICs) and statutory bodies in Malaysia by the end of 2018.

WAO believes that having more women in leadership roles can improve a company's performance, citing a *Harvard Business Review* article that states increasing women's participation in corporate leadership from zero to 30% is linked to a 15% increase in the profitability for a typical firm.

"The notion that there aren't enough qualified women is often cited as a reason why it's hard to achieve equal representation of women in leadership. But this is simply a myth.

"There are qualified women, but their accomplishment and capabilities are often overlooked, due to discrimination and gender bias," says Tan.

She goes on to explain that gender discrimination at work is also an important issue that needs to be addressed.

Based on a survey run by WAO in 2016, the group discovered that 40% of pregnant women experience discrimination at work.

"They get fired, passed over for promotions or don't get hired after disclosing their pregnancy.

" Unfortunately, we don't have any laws that specifically protect women from discrimination in the private sector.

"So many women who experience gender discrimination often cannot get redress," Tan reveals.

In November 2016, the Minister of Women, Family and Community Development Datuk Seri Rohani Abdul Karim announced in Parliament that the ministry is working on creating a Gender Equality Act in Malaysia.

Tan says that WAO and other women's groups in the country are currently working with the ministry to draft the proposal.

"We hope that the Gender Equality Act will become a reality very soon."

## PREPARE FOR 4.0 JOB CHANGES

The Star, 18 December 2017

THE steam engine marked the first industrial revolution. The transport sector saw a major process change as steam-powered rail replaced the horse-drawn carriages of the cowboy era. Jobs associated with steam engines grew and the once thriving horse stables became history.

Then came the second industrial revolution where steam locomotives gave way to electricity-driven rail. This time, jobs related to the steam-powered railway saw an inevitable reduction.

That was also the time when mass production picked up, changing the entire manufacturing business. The automobile sector was again hugely impacted, especially the custom-made car business.

The manufacture of clothing and shoes also changed. They were all mass produced, forcing tailors and cobblers to change their business models.

The third industrial revolution came with the advent of the Internet. As traditional letter writing quickly became unfashionable, the postal services had to change their business focus.

Fortunately for them, the Internet gave rise to electronic commerce (*pic*) and logistic services opened up a new business opportunity for delivery companies.

Most such business changes were been driven by new technologies.

Take digital photography, for example. We know digital photography was invented by Kodak, a leader in the traditional film photography business.

Unfortunately, Kodak failed to recognise its potential. Instead, others saw the opportunity and invested wisely to make digital photos a business reality.

Kodak has since regretted its poor reading of the future.

The world is now into the fourth industrial revolution, or industry 4.0. The use of the Internet has entered the world of machines. It is no longer limited only to the exchange of information among people. Machines now talk directly to other machines, also referred to as the “Internet of Things”.

Such machine-to-machine communications have given rise to massive data. Deciphering such big data will help man reach better business decisions. The advent of artificial intelligence (AI) has made this possible. The digital age is now very much upon us. Ignore it at our own peril.

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The Government should be congratulated for taking proactive steps to embrace the digital economy. Experts believe that failure to prepare for the change can be disastrous for the country. Kudos to our Government for the forward planning.



Not every one sees it that way, though. A recent discourse on industry 4.0 hosted by the UCSI University exposed some negative thoughts among academics who warned of potential job losses from industry 4.0.

Admittedly, some jobs will be replaced, as has happened in the first three industrial revolutions. But new jobs would always appear after each revolution.

However, a more important consequent of each revolution is the growth in productivity. In all the previous three industrial revolutions, not only did jobs undergo change but business models also did the same.

What became clear with each industrial revolution was that as new industries emerged, new jobs were also created. This is what innovation is all about.

Innovation has always been the driver of the human thirst for progress. Man has always been experimenting with new ways of doing things better: Better ways of manufacturing products; better ways of growing food; better ways of dealing with diseases; and better ways of communication.

And for centuries, we have come to recognise that there is no limit to human ingenuity. We continue to invent and innovate new technologies through our investments in R&D, in the process bringing positive change to all.

Instead of lamenting on the negative, we should be thankful that we are blessed with our creative and resourceful nature.

Productivity improvement has always been the principal driver of such endeavours. We have always looked for

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ways to achieve higher outputs with lower inputs. Some call it “more for less”. This is what sustainability is all about.

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Productivity improvement has always been the principal driver of such endeavours. We have always looked for ways to achieve higher outputs with lower inputs. Some call it “more for less”. This is what sustainability is all about.

As global population grows at a time when global resources including energy continue to deplete, the need to achieve higher productivity grows even more urgent.

This is the crux of industry 4.0. This is where man has sought the support of intelligent machines to break the productivity limits that have long haunted global growth.

As a nation, we have to prepare for this inevitable change if we do not want to be left out of the global competition.

**PROFESSOR DATUK DR AHMAD IBRAHIM**  
Fellow Academy of Sciences  
Malaysia  
UCSI University

#### BIM MEMBER INSTITUTIONS

- Malaysian Pharmaceutical Society (MPS)
- Royal Institution of Surveyors Malaysia (RISM)
- The Institution of Engineers Malaysia (IEM)
- Pertubuhan Aritek Malaysia (PAM)
- Malaysian Medical Association (MMA)
- Malaysian Dental Association (MDA)
- Malaysian Institute of Planners (MIP)
- Veterinary Association Malaysia (VAM)
- Malaysian Institute of Interior Designers (MIID)
- Malaysian Society of Soil Science (MSSS)
- Malaysian Association of Social Workers (MASW)
- The Plastics & Rubber Institute of Malaysia (PRIM)
- Agricultural Institute of Malaysia (AIM)
- The Chartered Institute of Building Malaysia (CIOBM)
- Institute of Landscape Architects Malaysia (ILAM)
- Institute of Internal Auditors Malaysia (IIAM)
- Institut Bahan Malaysia (ICMM)
- The Chartered Institute of Logistics And Transport Malaysia (CILTM)
- International Institution of Plantation Management (IIPM)

#### CORPORATE AFFILIATE

- Malaysian Institute of Human Resource Management