

first met Professor Muhammad Yunus when he gave an address to a largely Bangladeshi audience in Bangla. While I was clueless to the content of his speech, his infectious humour and passion, twinkling eyes and animated body language made his message of hope nearly comprehensible even to the untrained ear. At the

end of his talk, a very small, thin Bangladeshi lady came up to him to thank him for having lent her money through Grameen Bank. We learnt that she was a poor single mother from rural Bangladesh and through the money she received, she grew her small business and was able to send all four of her children to university and even for postgraduate studies.

What is remarkable about the robust and transparent Grameen

model of microcredit is that the repayment rate from the recipients is as high as 98%. How is it that desperate, destitute people racked in famine, pestilence, plague, strife and violence can repay what they borrowed in such a timely manner whereas Wall Street honchos in grey suits with good upbringing, great education, greater food, greater than great homes, and the greatest ever golden parachutes are now mired in debt and begging for billions? Even the most intelligent and civilised of individuals, including those who believe in a Creator and a moral order, can rationalise their thoughts and actions to fit into their self-serving world view. Sadly, these financially hyper-literate one-dimensional yaya papaya lawa guava Gordon Gecko clones have

> destroyed the savings for millions of decent Main Street Americans, meant to pay for their kids' education and more.

The word 'credit' comes from the Latin word 'credere' which means 'to trust'. Obviously, this has been a bad year in the 'trust' department. In Medicine, the trust factor is equally, if not more sacred. There have been worries about the rise of hit-and-run, grab-and-go, opportunistic and unbridled transactional Medicine heavily laden

with the gravy of commercialisation in a post-GOF world. Juicy turkey, glitzy lights, cheery muzak in festive malls, fine food feasting, the laughter of children in toy stores, the jingle of bells and feverish shopping for loved ones are all a wonderful part of the season. It's nice to see Singaporeans still doing what they do best – makan and shop - in these tough times, as long as the Christmas essence is not drowned out by



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the gravy train or some intoxicated binge.

At one of our usual burn-the-midnight-oil SMA Council meetings, the thank you letters from needy medical students who were recipients of the SMA Medical Students' Assistance Fund were read out. Every Council member felt that it was all worthwhile that these struggling individuals from difficult backgrounds could now better fulfil their dream of becoming doctors. Listening to these touching letters, published one per issue of *SMA News*, made me feel more satisfied than the durian binge in Batu Ferringhi, Penang or the Ben and Jerry's Turtle Soup ice-cream sitting in my freezer.

On the night of 28 November, in the cool Internet-erratic mountain town of Malang of East Java – not far from the birthplace of the late Indonesian President Soekarno, who brought the unifying creed of Pancasila into the Indonesian consciousness – in a restaurant in Hotel Tugu, I received an SMS that a young Singapore lawyer, Lo Hwei Yen, had died in the Mumbai terrorist attack. As the Singaporean doctors at dinner were visibly affected, our Indonesian medical hosts expressed their sympathies, but also showed some surprise at the extensive media coverage of Singapore's first victim of terrorism. The history of Indonesia is strewn with the dead bodies of millions of innocent lives lost through genocide, terrorism and civil disorder as this world's most populous Muslim country evolves from bloody birth pangs into a peaceful-enough non-cyanotic democracy. One would think that doctors who receive news of patients' deaths would not flinch at such news, but the taking of an innocent life through such senseless brutality was wrenching. One of the most painful movie scenes to watch is the Amritsar massacre at Jallianwala Bagh in the film "Gandhi", where over a thousand innocent men, women and children were slaughtered at the hands of the British Army commanded by Brigadier General Dyer, who, like the terrorists in Mumbai, remained unrepentant to the end. This tragedy helped catalyse the eventual successful struggle for independence of India.

Years ago, as a medical student in the UK, I attended a talk at the British Medical Association in Tavistock Square by the famed leprosy surgeon and Hunterian Professor of the Royal College of Surgeons, Dr Paul Brand, who spoke about the topic, "The Gift of Pain". Nobody likes to be in pain – physical, emotional or psychic but Dr Paul Brand argues that it is a critical part of our lives; preserving us, making us stronger and protecting

us from real danger and destruction. In July 2005, a red double-decker London bus blew up right in front of the same British Medical Association building as part of a multi-pronged terrorist attack. Let us hope that those who feel great pain during this season, especially those who have lost a loved one, can accept that something better and wondrous may come out of this.

And finally, since this is our year-end issue, we are allowed some light aperitifs like our Doctor of the Year Award, which has been awarded to The Hobbit. The Hobbit has been a blocked chest tube in my side, a septic carbuncle on my nose and an anginal atheroma in my coronary artery more than once for writings that cast a torch into the flaring and glaring painful truths of the local medical profession. But I also fear that The Hobbit might occasionally make a misdiagnosis. Once over dinner with one of the editors of the Straits Times, she assured me that the nation was strong and mature enough for more dissenting voices and views. Still, I am not sure whether the nation is ready to let a Thousand Hobbits Bloom.

In this festive mood, I am also allowed to run amok with my streams of consciousness writing style that has rendered my editorial manager nearly unconscious from migraine headaches on many occasions! But for now, the *SMA News* Editorial Board wishes one and all a wonderful Christmas and New Year, and that many junior doctors will have a chance to rest and celebrate at least one of these holidays!



Members of the Editorial Board: (from left, standing) Dr Martin Chio, A/P Daniel Fung, Dr Jeremy Lim, Dr Toh Han Chong, Dr Hsu LiYang, (from left, seated) Krysania Tan, Prof Chee Yam Cheng, Dr Tan Yia Swam, Gracia Ong.

