In South Africa, satisfying work and a thrilling safari. **N3**

Space-savers that organize, too. **N6**

A YEAR AND A WORLD
One in an occasional series

Singapore *two* ways

He goes for sobering World War II history; she goes for the fascinating cultural stew.

By Larissa and Michael Milne
FOR THE INQUIRER

The city-state of Singapore is an intriguing place. An island perched at the tip of the Malay Peninsula, it's a major trading port where goods have been exchanged between China, India, and Arabia for centuries. Eventually, a wide array of cultures emerged. In the early 1800s Britain colonized Singapore, providing this Asian melting pot with a dash of European flair.

To see as much as possible, we decided to split up for a day. Fortunately we knew some native Singaporeans who would be our guides. Constance volunteers at local museums, and Russell is a student of history and a tireless purveyor of trivia.

We planned to divide and conquer. Michael and Russell would have a typical guy day and tour sites related to Singapore's pivotal role in World War II. Larissa and Constance designed a more refined tour, learning about both local culture and horticulture.

The fall of fortress Singapore

Russell and I watched a Singapore air force F-16 fighter plane roar overhead as the pilot maneuvered into ever-tighter circles. The scream of its engine provided a thundering counterpoint to our quiet stroll through the manicured lawns of the Kranji War Cemetery, the final resting place for thousands of military personnel killed in the World War II battle for Singapore. The British lost this battle to the Japanese, leading to the largest surrender of British forces in their long history.

See **SINGAPORE** on N6

A historic home displays the characteristic vivid coloring and ornate decoration of Peranakan design.
LARISSA MILNE

Lifelike figures capture the tension in the Battle Box as British officers wrestle with the decision to surrender Singapore in 1942.
MICHAEL MILNE

Got travel insurance? Carefully read policy

Claim rejections often seem absurd, until you understand how the travel-insurance business works.

By Christopher Elliott
TRIBUNE MEDIA SERVICES

When it comes to travel insurance claims, Hannah Yun was about as sure as anyone that hers would be successful.

She'd bought a gold-plated "cancel for any reason" policy for a trip to South Korea. When her boyfriend proposed, and she decided to call off the trip to start planning her wedding, she thought that collecting a check would be just a formality.

Wrong.

Travel Guard, the company she'd purchased the policy through, turned down her claim because Yun, a college student in Salt Lake City, had originally told the company that her plane ticket had cost $1,090; she'd actually paid $1,092.50.

Denied because of a $2.50 price difference? You bet.

"It just doesn't make sense," says Yun, a refrain that I hear often. Complaints about seemingly arbitrary rejections cross my desk at regular intervals. No surprise: Travel insurance is a $1.8 billion-a-year industry, according to the US Travel Insurance Association (www.ustia.org/), an industry trade group. And it has been growing steadily, from $1.3 billion in 2006 to $1.6 billion two years later to the latest figure, from 2010.

It's no shocker in another sense, too: The travel insurance business is generally profitable, the occasional volcanic eruption or tsunami notwithstanding, and critics say the only way it stays that way is by rejecting most claims, particularly the expensive ones. That's difficult to prove — or disprove. The industry insists that its rejection rates are low. About one in six policyholders will file a claim on their insurance, according to the association, and fewer than 10 percent of those claims are denied.

Yun was among that unhappy minority. When I asked about her claim, Carol Mueller, a vice president at Travel Guard, said that the company had reviewed the case carefully and that according to its records, Yun had claimed — and repeatedly verified — the $1,090 ticket price. "The full cost of all nonrefundable prepaid trip arrangements is insured at the time of purchase," she told me. "Ms. Yun did not insure her full trip cost as listed on her itinerary at the time of her insurance purchase, and that was the criterion for her denial."

Seriously? The rejection seems absurd to the average traveler, until you take a little time to understand how the travel-insurance business works. I've spent the last year studying it, in part because I've been hearing about so many policy rejections and in part because a lot of my readers buy travel insurance hoping it will protect them from some of the unbelievably awful things that I write about every day on my blog.

I should also note that my website attracts a fair number of sponsorships from travel-insurance companies and sellers of insurance. Consider this my disclosure.

See **INSURANCE** on N7

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Top 10 List

Every country has something to offer to travelers. But LonelyPlanet.com developed this list of the top 10 Countries for 2012. It was voted for by a panel of its in-house travel experts, based on topicality, excitement, value, and that special X-factor. See their reasoning at http://www.lonelyplanet.com/europe/travel-tips-and-articles/76856

10. Switzerland
9. Taiwan
8. New Caledonia
7. Cuba
6. Bhutan
5. Denmark
4. Jordan
3. Ukraine
2. Myanmar
1. Uganda

Geo Quiz

Question: Which state is nicknamed the Beehive State?

— *Chicago Tribune*
(Answer below)

Gadget Guru
Hot compress

Compressible bags let travelers stuff more clothes into their luggage. Now, in a twist on the concept, come Flight 001 Spacepaks, brightly colored nylon bags that offer organization as well as compression. The yellow Spacepak Underwear Bag is divided into two roomy zippered compartments, one for used underwear and one for clean. It measures 13-by-9½-by-3 inches deep when fully stuffed, and stashes nicely inside a carry-on. The 11-by-7-by-4-inch orange Spacepak Toiletry Bag has built-in mesh pockets and pouches, and a hook for hanging the opened bag, with everything safe and sound and easily accessible. Each bag comes in its own zippered sack.

— *Judi Dash*

Flight 001 Spacepak Underwear Bag (01246187) and Toiletry Bag (01246188) are each $41.99, at www.gracioushome.com; 1-800-338-7809.

Web Buzz
Meet the humans

Get your nose out of the guidebook — or take your eyes off that travel app — and make a human connection on your next vacation. Locals might offer you the best recommendations yet.

Name: Tripping.com

What it does: Connects travelers and locals. Stay on their couches, discover a cultural experience you might otherwise have missed, take a run together, or simply rent a room or house. Tripping caters to carefree extroverts as well as those who want to browse and connect at their own pace.

What's hot: This site is not just for budget travelers. There are a lot of twenty- and thirtysomethings on it, but I also saw 40- and 50-year-old-plus travelers reaching out. I also liked that I could find luxury homes for rent as well as hostel alternatives when I checked out Rome; Sydney, Australia; London; Bangkok, Thailand; and other destinations. Don't miss the "Networks" section for homing in on interests such as yoga and scuba diving.

What's not: When I checked out some locals during a trip to Oahu, Hawaii, I found several profiles that were not complete and had no previous interactions. However, I did tap into one local's Yelp list of restaurant reviews and found it useful for getting local foodie info.

— *Chicago Tribune*

Geo Quiz answer: The beehive is emblematic of industry and the pioneer virtues of thrift and perseverance.

Kranji War Cemetery is a sobering reminder of the World War II battle for Singapore. Names reflect the reach of the British Commonwealth at that point.

He and she see Singapore two ways

SINGAPORE from N1

The names on the headstones revealed the extensive reach of the British Commonwealth at that point. Alongside typically English names like Kirby, Lyon, and Roberts are Ibrahim, Abdul, and Muhammad. Most of the world's major religions are represented, at one time all fighting for a common cause. This ignominious defeat was a step in the dismantling of the British Empire, the one on which the sun never set.

Earlier we had visited Fort Canning, site of the Battle Box, a series of bombproof underground bunkers where British commanders led the doomed defense of Fortress Singapore in February 1942. These impregnable concrete structures lay buried and undisturbed until their rediscovery in 1988. The doors were still locked, just as the Japanese had left them when they eventually surrendered to Allied forces.

A guide handed us headsets before leading us into a damp, fetid bunker. Without warning, the lights flickered and the sounds of bombs dropping reverberated in the headsets. The special effects gave us a small sample of what it was like for the British soldiers as they withstood the Japanese attack.

In a concrete meeting room, lifelike figures reenact the mounting tension of the British officers as the island's supplies dwindled. Visitors are drawn into the painful conflict of commanding officer Lt. Gen. A.E. Percival as he wrestled with the decision to hoist the white flag.

Touring the Battle Box with Russell was particularly poignant. The war took place before he was born, but his father, mother, and older brother were among the last to leave Singapore before its fall. Their ship was captured and they remained prisoners of the Japanese for the remainder of the war.

Native Singaporeans Russell and Constance met Rocky of Philly and provided expert tour guidance to the Milnes.

After watching the intense debate about the decision to capitulate, we drove to the Old Ford Factory, to see where the actual surrender took place on Feb. 15. The factory was commandeered by the Japanese as their army headquarters during the battle. It sits on a hill, so visitors trudge up the same driveway as Percival and his small entourage on their dreadful mission to hand over the British flag.

For such a dramatic event, the actual surrender took place in a rather prosaic place, the main conference room used by Ford executives. It's set up just as it was when the Japanese and Commonwealth officers squared off on opposite sides of the table. A tape recording replays the agonizing moment when the British general reluctantly gave in. Additional exhibits tell the story of the harsh conditions imposed on civilians who were not able to escape Singapore before the onslaught.

Back at the Kranji War Cemetery, I thought about the awful consequences of the war. My gaze rose from the lines of headstones up to that fighter plane circling overhead and wondered, more than 60 years later, what lessons have been learned?

400 years of blended culture

I wanted to see some of what makes Singapore a unique blend of cultures. Our first stop was Little India, a neighborhood burgeoning with shops selling all things Indian, from spices to saris. We browsed in food and fabric halls. Of interest were the tofu stalls, selling multiple varieties of the soybean product so essential in vegetarian Indian cooking.

It was late morning, so Constance suggested a snack. We walked over to a food hall, known in Singapore as a hawker stall. Biryani kiosks vied with those selling chapati, curries, and anything else I've ever seen in an Indian restaurant. The sound of papadams sizzling vied with the hawkers calling out their daily specials. The aromas wafting over my head included chilies, coriander, and a hint of cinnamon. Wanting to try something I hadn't seen before, I chose a mutton curry. It was served on a banana leaf, a signature of Singapore.

Thus fortified, we made our way across town to visit the Peranakan Museum. Housed in a former school, the museum presents the story of the combined Chinese and Malay culture that emerged in the 15th century. Singapore was a major trading port along the Malacca Strait. Situated in a protected spot where Asia meets the Indian Ocean, the port was ideally located for the exchange of European and Asian goods.

Wealthy Chinese merchants spent half the year living along the Malacca Strait [illegible] trade. [illegible] May wou[illegible] Tes[illegible] ble[illegible] hine[illegible] May[illegible] an [illegible] became known as "Straits Chinese" or Peranakans, a derivation of the Malay word *anak*, which means "to give birth to."

Orchids of every color bloom with abandon at the National Orchid Garden, 600 varieties at a time.

Peranakans didn't fit into Chinese or Malay societies, so they quickly established their own. The wives became excellent businesswomen, maintaining the family shipping concerns while their husbands returned to China for part of the year. A matriarchic culture evolved with unique foods, dress, and furnishings.

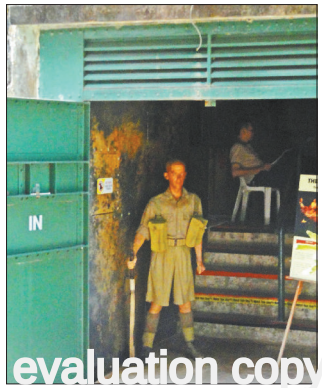
Constance is a docent at this museum, so today she acted as my private tour guide. She led me through exhibits featuring aspects of Peranakan daily life over the last 400 years. A series of interactive displays, especially the section on clothing, made it a fun tour. Even grown women (including us) could play "dress-up," trying on the sarongs and kebayas, the skirt and blouse combo unique to Peranakan women.

We left the museum and drove to the Blair Plain Historic District, the last remaining example of a Peranakan neighborhood in modern Singapore. Rowhouses in vivid periwinkle, turquoise, and tangerine cluster together on narrow streets, each displaying decorative tiles and ornate plaster ornamentation.

Inspired by the colors displayed in Blair Plain, we moved on to see color in nature in the form of orchids. Singapore boasts the largest outdoor orchid display in the world at the National Orchid Garden. Orchids are finicky, but they grow in abundance in this moist equatorial climate.

More than 600 varieties are shown at any given time, drawn from more than 2,000 species in the garden's collection. Orchids of every shape, color, and size jostle for space and spill over onto walkways, drape from arbors, and peek out from under trees. Petals of crimson and jade compete for attention with more traditional purples and whites, a wildflower meadow on tropical overdrive. The winding paths let visitors absorb this splendor at their own pace, often with no one else around.

This natural beauty made it easy to understand why so many diverse cultures wanted to be a part of Singapore. The result is a blend of sights, aromas, and tastes that is hard to resist.



Entrance to the Battle Box, a series of underground bunkers that was headquarters for Commonwealth troops in 1942.

Larissa and Michael Milne are traveling around the world for a year and are [illegible] You can follow them [illegible]

To comment, e-mail TravelTalk@phillynews.com.

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