



# The Singapore St. Andrew's Society

MITA Licence No. (p) 181/08/2008) **October 2009**



Well Done SSAS FC



## Inside

- The Gathering
- SSAS FC battles at the National Stadium
- Chieftain's Chase
- And lots more....

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# Contents

## FEATURES

Marking 175th	3
The Gathering	10
A Man called Chuck	13

## EVENTS

Chieftain Chase	6
EFL Cup Challenge	8

## REGULARS

Cheiftain's Message	2
Bairn's Corner	14
Golf	17
Football	18
The Heid Scratcher	19
Book Review	20
Financial Focus	22

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# 6

*Chieftain's Chase*



# 8

*Piping the EFL Cup Finals*



# 10

*Coming Home*



# Following the summer break in Scotland Our Chieftain returns with news of The Gathering and more .....

### Well Rested? It's been a busy summer.

A number of us attended The Gathering in Edinburgh. If you are not sure what I'm talking about then have a look at the article written by Mary Kozma inside. It was a great weekend of celebrating all things Scottish back in the homeland – and not too 'see you Jimmy' or 'White Heather Club' either – perfect.

The people we met and the links we have forged will benefit the Society [and Scotland] now and in the future. Keep your eye on this magazine and the website for up and coming information on the first official Singapore St Andrew's Society Tartan, trees in Teaglach Wood and many more bits and pieces.

Thank you to Mary Kozma for having the foresight almost 2 years ago to ensure that we got involved with this event – and thank you to everyone who travelled from far and wide to assist and support us – too many to mention in these few words so have a look at the article.

We've been kept busy here in Singapore too. We have a new sponsorship deal in place with the Singapore Repertory Theatre to ensure discounts for many up and coming performances. The SRT are particularly keen to let our younger members join in on 'meet the cast' sessions and exclusive performances – watch this space.

Preparations for our 175th St Andrews Ball are well underway. As this is such a special year we have put in place a number of special offers for all of our members to take advantage of. More details on this will be coming from Elspeth Town very soon. (If you have the influence within your organization or workplace to take advantage of some excellent advertising or marketing opportunities then please contact Elspeth sooner rather than later – Elspeth's contact details are at the back of this issue).

I think that's about it for now. Remember to let me know if there is anything else you think we should be doing to keep you busy. I hope to see you at one of our events very soon.

*Best  
Scott Mitchell*



# Celebrating for 175 years



*One hundred and seventy five years ago, on the evening of Tuesday 24th November 1835, a group of prominent expat Scots convened a meeting at the Reading Rooms of the Singapore Library under Government Hill in Singapore.*

Amongst them were Dr. William Montgomerie and Mr. William Napier and they gathered to discuss organisation of the first Feast of St. Andrew's in the area. Mr. Napier was probably the most influential Scotsman in Singapore at the time. He was the first practising legal agent in the city and later helped establish the new racecourse and responsible for setting up the Singapore Free Press, a forerunner of the Straits Times. It was probably inevitable that he became Chairman of this meeting and therefore arguably the first Singapore St. Andrew's Society Chairman.

I say 'arguably' the first Chairman since the SSAS was not formally organised with a proper set of

society rules until 1908. It is probably at that later time we also adopted the title of Chieftain to replace the Chairman of old. However, there is no mistaking the fact that this recognised formal dinner to celebrate St. Andrew's Day was held in the upper apartments of the Singapore Court House (Napier, being a prominent lawyer, would have had access to these rooms, formerly the home of another prominent Scot, merchant John A. Maxwell) on High Street.

By all accounts the first dinner, held the following Monday 30th November starting at 6:30pm, was a great success. The population of Singapore in 1835 would only have numbered in the thousands, but still around 70 people found the time to attend this auspicious occasion. Dr. Montgomerie (famous for introducing the benefits of gutta percha rubber to the Western medical community – not just used for golf balls you know) and William Napier oversaw the proceedings with Messrs. Spottiswoode, Lorrain, Carnie and Stephen as stewards. Little more is known about what went on at this dinner, in particular it was not known whether there was any music and dancing. It was known however, that the party involved three separate suppers (the Hanoverians loved their food, as we all know) and that it went on until daylight of the following day. I'm sure that the deep traditions of Scotland were upheld and that everyone had a wonderful time since it was clear that they all wanted it to happen again in 1836 and that it was so successful there was not room to house everyone who wanted to go.

This great tradition of celebrating the Feast of St. Andrew has continued to this day. We still have no problem in finding sufficient numbers who wish to attend and it is clear that there is no comparable event in Singapore. The spectacle of the piped band, the ceremonial guard, the colour and grandeur of the kilted men and beautifully dressed women. The wonderful feast, speeches, dancing and of course, drinking combine to form a mixture that only Scots can provide. Scots are known as travellers and can be found in recognisable numbers anywhere on the globe. In the past it was exploration and warfare that brought Scots to foreign lands. In Singapore nowadays it seems mainly to be finance and oil and gas that encourage Scots men and women to put down roots here. Whatever the reason, the Feast of St. Andrew will remain as a focal point to announce to the land that we are here.

So, if you have to have a reason to experience the unique atmosphere of a Scottish celebration, why not join us in celebrating this 175th Feast of St. Andrew? Just as if you were in the Highlands or Lowlands of the country itself, you will find friends and a welcome that only Scots can provide.

# St Andrew's Ball

2009

**Celebrate the 175th Feast of St Andrew in Singapore**

**27/11/09 Friday**

**Time**  
7pm

**Venue**  
Shangri-La Hotel, Island Ballroom

**Cost**  
\$215 (Members); \$245 (Non-members)

**Dress code**  
**Men:** Black Tie & Dinner Jacket or Full Highland Dress  
**Ladies:** Ball Gown



Pipes and Drums :: Live Band :: 5\*Food & Booze :: Dancing :: Fun





# The Singapore St. Andrew's Society

## News and events

### Dancing

#### Scottish Country Dancing

Looking for a way to drop a few pounds, have fun and learn new dances that go beyond Strip The Willow. Then you should join us every week at the Singapore Yacht Club.

**Every Thursday 8-10pm, Republic of Singapore Yacht Club,**  
52 West Coast Ferry Road.

**Cost \$5 and Parking \$2**  
Drinks in the bar afterwards!

#### Children's Scottish Country Dancing

**Every Wednesday** in the Elementary School Hall at **ISS International School**, 25 Paterson Road.

**Class A 6-8yrs 3.00-3.40pm**  
**Class B 9yrs+ 3.45pm-4.45pm**

**Only \$10 per term**

\*Any child over the age of 6 years is welcome to attend and does not need to be a member of the society. ID is required to gain access to the school.

For more information contact **Hazel Halliday**  
HP: 9653 32 47 E: hazhal07@starhub.net.sg



### Dates for the Diary

#### Halloween Night

**Date: Saturday 31 October 2009**

*Venue: Labrador Park, BBQ Pit 1*

*Time: 6.00pm to 9.00pm*

#### 175th St Andrew's Ball

**Date: Friday 27 November 2009**

*Venue: Shangri La Hotel*

*Time: 7.30pm till late*

#### Golf Outing

**Date: Saturday 7 November 2009**

*Venue: Palm Resort*

*Time: 7.00am to 5.00pm*

#### Sunset Cruise

**Date: Sunday 28 November 2009**

*Venue: TBC*

*Time: 5.30pm to 9.30pm*

#### Inter British Quiz Night

**Date: Saturday 7 November 2009**

*Venue: The British Club, Tudor Room*

*Time: 7.00pm*

#### 6 aside Tournament

**Date: Sunday 5 December 2009**

*Venue: The Pitch @ Turf City*

*Time: 10.00am to 5pm*

#### A Day in The Jungle

**Date: Sunday 8 November 2009**

*Venue: DBS Arts Center*

*Time: 1.30pm till 4.30pm*

#### Children's Christmas Party

**Date: Sunday 6 December 2009**

*Venue: The British Club*

*Time: 11.30am to 3pm*

#### Bridge Night

**Date: Friday 20 November 2009**

*Venue: 42 Watten Heights*

*Time: 7.45pm*

#### Burns Supper

**Date: Saturday 30 January 2010**

*Venue: The Tanglin Club*

*Times: 7.30 for 8.00pm*

#### Ball Dance Practice

**Every Thursday: 22 Oct to 24 Nov**

*Venue: Singapore Yacht Club*

*Time: 8.00pm till 10.00pm*

Keep checking the website for the latest updates on upcoming events.

[www.standrewssociety.org.sg](http://www.standrewssociety.org.sg)

# Chieftain's Chase



## This year's running of the Chieftain's Chase was again held at Bukit Brown Chinese Cemetery on Sunday 7th June.

Arriving early to set out the course, the rays of early morning sunlight could be seen filtering through the branches and leaves of the wooded surroundings. I remarked on the peacefulness of the location, although this would soon be replaced by the rhythmic pounding of feet, sharp intakes of breath from tired lungs and enthusiastic cheering of friends & families for the runners.

By 8am the cars & taxis had delivered a host of people, almost 50 this year had come to participate & support the event. In the pre-race mêlée the youngsters were already expending energy dashing from left to right; teenagers were grumpily complaining of being dragged from their comfortable beds; tight muscle were being stretched in preparation of anticipated exercise and some early birds even jogged round to get a feel of the course. In the background Elizabeth was setting up the stove, drinks were prepared, banners put up for our bacon sponsor – the Swiss Butchery - and Elspeth was busily ticking off the names of people as they arrived.

The first race, for the under 10's, was contested by Daniel & Simon Edwards and Isabelle Ogg. Brotherly rivalry was obviously at stake right from the start as the three competitors shot off towards the first corner. Mary Kosma, marshal at this point, almost had her sunglasses blown off as they whizzed past. In a time of 4min 16 sec Daniel eventually triumphed, and was obviously pleased as he received his trophy later that morning.



Adrian Greer won the race for the men in 24mins 24secs

The following race, over a slightly longer course of 1.7km, was for the 10 – 15yr olds. There were 5 contestants, although the girls were initially keen to run in the adult race. Frederik Woebs went straight to the front of the pack and despite a spirited challenge from Miles Smith, crossed the line in a time of 7mins 51sec to win the trophy. I think the adults better watch out next year when he moves up a category! Zoe, Sadie & Kendra crossed the line looking very pink and were glad that they had decided finally to run in this race rather than the longer adult one.

This then brought us to the blue riband event of the morning. Our Chieftain, Scott Mitchell, lined up the 20 contestants and set them off around the 6km course. Down the slight slope to the first corner and along the shady road it was evident that there was high class field this year. Who was going to crack first?

Second marshal Tanja Woebs was positioned at the next junction and was seen to be very effective in signaling – Singapore Traffic Police would be proud to have Tanja among their ranks!

By the end of the first lap the fast pace and hot sun claimed the first casualty, Christopher Town, the reigning champion for the last two years retired. The smell of the bacon butties wafting across the course claimed first success. This left a group of three to fight for the medal positions.

Despite some confusion of the direction in which to run the final loop, Adrian Greer crossed the line well ahead of Graeme Reid and Stuart Aitken in a new course record time of 24mins 24secs – well done Adrian.



Holly Smith receiving her trophy for 1st place

Holly Smith, running for the first time this year, was the leading lady in a time of 31mins. Joanne Henry and Stephanie Edwards, who had much enjoyed their friendly banter around the course, came joint second shortly after.

As the remaining competitors ran, walked, stumbled over the finishing line, everybody was loud in their cheering & encouragements. With bacon butties in hand, the final short event was the under 5's Pan-Island course. Celeste Ogg completed the course ahead of Noah Mitchell – who had been handicapped by having to do 2 loops! The morning finished with the presentation of the trophies and medals by Scott. Well done to all the winners and participants. Thanks to Mary for the delicious rolls, Elizabeth for preparing and serving the bacon, the other 2 marshals Catriona & Tricia and finally Elspeth & Olivia for the timekeeping.

See you all next year, keep up the training!

**Nigel Town**



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 Swiss Butchery at Tanglin Post Office, 56 Tanglin Rd #01-02 (Friven Building)  
 Telephone 6235-8080 Open 9am - 9pm daily

## Maiden, Mayhem and Murder

Membership Secretary, Patricia Forrester and husband spend their Friday evening surrounded by Maidens, a bit of mayhem and maybe a murder...

Tatterhood and Tam Lyn were two of the characters brought to life by the storytelling skill of Ruth Kirkpatrick at an evening filled with Scottish songs and folklore held recently at the Intercontinental Hotel.

Tan Tuan Hao an extremely talented flautist interspersed Ruth's performance with music excerpts such as "The Scottish Emigrant's farewell", very fitting and a very enjoyable evening.

More Scottish Storytelling by Seoras Macpherson will be entertaining us at the same venue on Sunday 8th November.



### *The Last of the Heather Ale* An Evening of Scottish Stories and Songs with *Seoras MacPherson*



Presented by the  
**Storytelling Association (Singapore)**

Date: Sunday 8<sup>th</sup> November 2009

Time: 8pm

Venue: InterContinental Hotel, Bugis

Tickets: \$25

Enquiries: 62583307

Book: [tickets@storytellingsingapore.com](mailto:tickets@storytellingsingapore.com)

Details: [www.storytellingsingapore.com](http://www.storytellingsingapore.com)



## INTER-BRITISH QUIZ NIGHT 2009

It's time to show which British organisation in Singapore has the most brains!  
Join other Loyal Societies and organisations for a fun evening at the British Club this November.

Date: Sat, 7 November 2009

Time: 7.00pm

Venue: Tudor Ballroom, The British Club

Teams of 8

Cost: \$42.00 per person (inclusive of GST), buffet dinner & 2 bottles of wines  
(in case the questions get that bit harder!) per team

Limited Seats, so grab yours NOW!

Contact : Elspeth Town

Mobile: 9822 0365

Email: [etown@singnet.com.sg](mailto:etown@singnet.com.sg)

# Well Done, Boys!



**EXPECTATIONS** were high. It was the final of the EFL Cup and the biggest game in St Andrew's FC's three-year history.

**In the two tough semi-final legs against the British Club, the assembled squad had pulled together like never before and were now truly a 'band of brothers'.**

The opposition, Sofeene, were young, fit and extremely skilful. They were renowned for their clinical passing and ability to hit teams on the break. The scene was set for a great final to be played out over 90 minutes at Singapore's 60,000-seater National Stadium.

Just 100-or-so fans took their seats in the concrete grandstand. But with the Malays willing their team on to the backing of thumping bass drums – and the Scots chorus supported by two pipers – the players were provided with all the atmosphere needed to rise to this great occasion.

The game kicked off just after 5pm and St Andrew's set about their business.

As Sofeene struggled to find their form, the Scots got stuck in from the start. Malcolm Manson set the pace by linking up well with Cosmo boy wonder, Stuart Aitken. Manson tested the Sofeene keeper early on in the game with a shot which the stopper fumbled. Stuart Aitken continued to provide power and pace on the right side of the park, while the brilliant Matt Mason displayed the attacking skill we've come to know and love him for from the left back position.

There's no denying the St Andrew's back four were under pressure, but for the bulk of the first half, Ryan Stewart, Gavin Aitken and Rob Williams dealt with the Sofeene front-line calmly and solidly.



Central midfielder Keith O'Connor had to be carried off the pitch just 20 minutes in after taking a knock to his already injured right foot. And it is testimony to Keith's work-rate as a defensive midfielder that his departure coincided with the Sofeene fightback.

Sofeene were beginning to find their feet. Their triangular pass-and-move style, clearly the product of a strict training regime, began to flow more effectively and the St Andrew's team now struggled to win possession.

Sofeene's skill and work-rate began to pay dividends in the 23rd minute when only the bar saved St Andrew's from going down 1-0. The writing was on the wall. Annat threw on Paul Gilfeather for Ash Sandhu but the departure of O'Connor, combined with the size of the pitch, appeared to have punctured St Andrew's game plan.

The Malay support were willing their team on and 15 minutes before the end of the second half they got their wish. A strike from Sofeene left keeper Andrew Urquhart with no chance. Half-time could not come quick enough for St Andrew's. The team needed to reorganise, and be reminded of how important a victory was for the club.

And captain Ryan Stewart did just that. The opposition were being allowed too much time on the ball – as sections of the team were bamboozled by their rivals' strength and quick passing style.

Stewart's team-talk was just the tonic and the St Andrew's players entered the second-half a different side.

With the WAGs and kiddies cheering their men on from the stands, the two pipers marched up and down the aisles, blasting out Scotland the Brave, Flower of Scotland and, more bizarrely, the theme from Star Wars.

St Andrew's continued to push for an equaliser. And for the next 37 minutes it looked like it might come. It was not meant to be. Sofeene's 2nd goal came in the 38th minute just as the first did – like a bolt of lightning. Sofeene placed the dagger through the hearts with an attack from the left side, followed by a shot from around ten yards.

St Andrew's had been soundly beaten 3-0 but in traditional Scottish style, the players and support were happy to applaud Sofeene as worthy winners.

Ryan Stewart led his team up the long flight of stairs to the grandstand to receive their runners-up trophies, presented by Singapore St Andrew's Society chieftain Scott Mitchell.

It was a great occasion, a fabulous encounter and an even greater achievement to have reached the final of Singapore amateur football's premier cup competition.

**Paul Gilfeather**  
**Your Soccer Pundit**

## Saying goodbye to an old friend and a loyal Scotsman to all



**HARRY MARTIN**  
**1942 - 2009**

*Weeping hearts know no bounds,  
quiet is the laughter, the song no more,  
no more wee drinks, no more rounds,  
Our warrior has fought his last war,*

*And yet in sadnesses tears,  
and hurts of suffering sorrow,  
and within our own fears,  
we see our friend, always tomorrow,*

*Not gone and not here, in our hearts, forever to be,  
shed one last tear, and drink to thee.*

*Scott Douglass*

Harry was the first non-work related person I met, after I relocated to Singapore in 1998; the meeting was purely by chance, though I would be inclined to call it happenstance. During a violent rain storm one Saturday afternoon in December 1998, I sought refuge in (what was then called) the Side Walk Café in the Far East Shopping centre and after a while decided to look round the rest of the building, thereby falling upon the Sportsman's Bar which was directly above my starting point. Harry and Sharon were both in the pub, as was their then house-guest Willie McAdam and immediately we fell into conversation, quickly discovering that in addition to both being Scottish, we had many other things in common. Harry was from Clydebank and had served his apprenticeship as a welder in the Clyde shipyards, before heading overseas to seek his fortune; he

was a loyal Rangers supporter, fellow freemason and ex-elder of the Church of Scotland.

Over the course of the next eleven years, I received or sent on average two calls a week to Harry wherein we discussed and argued over just about every subject imaginable; I will always treasure these calls, as Harry could be a singularly curmudgeonly argumentative person but with a real heart of gold. During his lifetime he achieved many things, business owner, racehorse owner, publican, benefactor to and supporter of the Singapore St Andrews Society, continuous charitable donator, husband, father, grandfather, brother and friend.

Harry lived an extremely full life and very ably supported by his wife Sharon, turned the Sportsman into one of the most successful and friendly pubs in Singapore.

Unfortunately, after a long and hard fought battle with cancer, Harry passed away on the morning of Tuesday 1st September and no doubt St Peter would have said to him on his arrival at The Pearly Gates "Well done oh true and faithful servant".

He will be sadly missed by all of his friends in Singapore.

*Jim Paisley*



*July 25th and 26th was a weekend of celebration uniting over 47,000 Scots, those with Scottish ancestry and those with a love of Scotland at the world's largest clan meeting and Highland Games in Holyrood Park, Edinburgh.*



Some 20,000 people lined the streets of the Royal Mile as 8,000 joined in the Clan Parade from Holyrood Park to Edinburgh Castle, where they took part in a spectacular pageant to celebrate Homecoming 2009, a yearlong celebration in honour of the 250th anniversary of our national bard, Robert Burns.

Lord Sempill, Co-director of The Gathering said: "This has exceeded my wildest expectations. There has been a great sense of occasion with everyone enjoying themselves. I've not been able to walk ten metres without someone thanking us for organising this Gathering. It has been a truly wonderful occasion and we would like to thank everyone who has been part of the event and made it the weekend that really has been a historic occasion and a once in a life time opportunity."

### *Traditional Highlights*

Highlights from the Gathering included a visit from The Gathering's patron, Prince Charles, or when in Scotland, the Duke of Rothesay. Private armies and pipe bands from around the world were in attendance. The Gathering also provided the setting for the Deuchars World Highland Games Heavy Events, a Pipe Idol competition and a gruelling hill race up Arthur's Seat. A variety of tents were dotted across the park, where Highland dance competitions were held, as well as story telling tents, acoustic tents and those dedicated to all things gastronomic and creative. Scotland's certainly got talent!

### *The Music*

Needing no introduction was The Battlefield Band, Dougie MacLean performing his version of Caledonia, now one of Scotland's most popular contemporary songs. Also gracing the main stage were Capercaillie, credited with being the main force in bringing traditional Celtic music to the world stage. From North Uist came Julie Fowlis, bringing with her traditional songs from the Hebridean islands. Described by Scotland's KT Tunstall as "formidable and amazingly rhythmic"

she was voted last year's BBC Radio 2 Folk Singer of the Year. Up and coming Breabach, a four piece, cavorted around in that familiar Chillie Piperesque style. And last but not least, current Scottish superheroes, The Red Hot Chilli Pipers themselves, who apparently are so famous that, despite a personal invitation, not one of them made the effort to visit our tent, even for a quick hello! On the other hand, our tent was frequented by that Time Lord, Robert Burns aka Chris Tait, who was being pursued relentlessly by gangs of lassies wanting him to whisper 'Aye Fond Kiss' in their ear and pose with them for a photo. Some of you may remember Chris' incredible rendering of Tam O'Shanter at our Burns Supper a few years back. Taking quick respite in the back of our tent and downing a wee dram, we saved the life of the bard.

### *Helpers*

Our tent was manned by Chieftain Scott; myself and enlisted family members; Marion and David White; Jim Paisley; Peter Dunlop and Margaret Alvarez, not forgetting Marie-Claire and Marie-Flore who did wonderfully well hanging onto and distributing our own branded, helium-filled balloons. As well as chatting to visitors and press, we spent our time chatting to visitors and we distributed some beautiful commemorative key rings, which were very generously sponsored by The Davie Cooper Memorial Rangers Supporter Club Singapore. A big thank you to them and their secretary, Neil Fenti and to Harry Martin of the Sportsman Bar for overseeing the design and manufacture of these. In fact, such was our generosity that many of our visitors were delighted to make a donation to Mary's mum's charity, Motor Neurone Disease Scotland, raising valuable funds for their work.

### *Visitors*

Visitors included quite a few people who had served with British Forces in Singapore during the 1950s and 60s. We also had a visit from some very excitable Singaporean girls who were studying at St Andrew's University. As well as a personal visit from Mr. Walker of the biscuit empire, we also enjoyed the distinguished company of the Lord and Lady Provost of Edinburgh. It was a very busy weekend of interesting tales and small coincidences and the number of people who had some connection with Singapore surprised us all.

### *Why?*

For me there was a sense that The Gathering 2009 would be an historic occasion that I felt SSAS should be a part of, a milestone in our history, and with our 175th year upon us The Gathering was an opportunity to mark the occasion.



However, perhaps the most important reason for attending such an event was to extend the reasoning of one of The Gathering's co-directors, Jamie Sempill, Vice-Convenor of the Standing Council of Scottish Chiefs. Lord Sempill, came up with the idea of The Gathering as a way of recognising the contribution made by the clans to the history and culture of Scotland. In tune with this idea, I believe that organisations such as ours have made a valuable contribution to what one could think of as 'Scottish overseas culture'. SSAS is an historic organisation whose founding members undoubtedly played an important part in shaping the history of our adopted country, the legacy of the Scots in Singapore still evident today. That legacy is a part of Scotland's rich history overseas and the contribution that individual Scots and loyal societies such as ours make today as ambassadors for their country is sometimes overlooked and often underestimated. To that end, I felt it appropriate that SSAS and organisations like ours should receive recognition for having made a contribution to that special branch of Scottish culture that exists in countries the world over and to spread the message that organisations such as ours, in addition to providing a kind of surrogate family, or clan if you like for wandering Scots, are currently unrecognised and under-utilised as an extremely economic means (read inexpensive!) of aiding officially recognised channels to help strengthen the image of Scotland across the globe. So if you're out there reading this Alex, please see if you couldn't redirect some of that spare cash once used to clean MSP's moats and suchlike in our direction and in return we'll use our networks out here to make sure that Scotland is kept in the minds of those looking for a place to further their education, maybe take a nice holiday or even relocate their business.

**Mary Kozma**



## To Scotland With Love ....

### Laying Down Some Scottish Roots

The planet we live on is not really in much danger. Mother Earth will be around long after the human race has destroyed itself and all other life through neglect, pollution and the wanton destruction of our environment. Unless we change our ways of course. We must act now and we must work to heal our planet so that she will continue to allow us to live here.

During The Gathering, a number of our members became aware of the The Carbon Collective Ltd. These are a group of like-minded individuals who are promoting a number of initiatives aimed at helping to address the imbalance of carbon dioxide emission to oxygen production through photosynthesis. One such initiative is Trees4Scotland, who are planting new woodland called Teaghlach Wood near the village of Comrie in Perthshire, Scotland.

Trees4Scotland and the Carbon Collective are keen to make contact with Scots living overseas, who might like to know about this worthwhile cause and make a contribution towards making our homeland even more beautiful. Whenever someone plants five or more trees in the woodland, they get their name on an onsite honours board. The more trees planted, the greater the level of recognition and members can literally put down some Scottish roots.

The committee of the Singapore St. Andrew's Society strongly support this wonderful initiative and encourage members to visit the websites and commit to this just cause. An amount of money will be sent to them to place the SSAS name in the wood for all to see in posterity. Maybe next time you visit Scotland, you can take a look.

*Leave a living and lasting legacy by planting some trees as part of Teaghlach Wood, in Highland Perthshire, Scotland.*

*Make your connection with Scotland a permanent one, by helping us create a special piece of history!*



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<b>PLANT 10 TREES</b>	Plant 10 trees for £95 to achieve BRON status and have a prime position on our 'honours board' along with your fabulous presentation certificate.
<b>PLANT 100 TREES</b>	Plant 100 trees for £940 to achieve OAK status and have your name and a special message on the 'honours board' to be enjoyed by many generations to come - along with your fabulous presentation certificate.

[www.teaghlachwood.com](http://www.teaghlachwood.com)

*The Gathering certainly seems to have been a fantastic event and great fun for all who participated. Many visitors from far and wide descended on the Singapore stall, which stood out amongst the clan stalls and attracted visitors who had some connection with the place in their past.*

*It seems that The Gathering was also an opportunity for merchants producing Scottish products to promote their ware. Amongst the most interesting ones were The Scottish Tartans Authority and the makers of The Burns Bunnet.*



The Burns Bunnet was brought round to the stalls by its creator John Burleigh. Having run out of business cards, he thought the best way to promote the bunnet was to bring it around and have photos taken wearing it. As we know, our Mary is not one to be shy in front of the camera and I'm sure you will agree she looks very appealing in it. Made from pure new wool, the bunnet can come with matching neckerchief and scarf. John describes it as ideal headwear for walking in the Scottish Highlands, providing protection from sun, wind and rain. I'm not quite sure what people would make of you walking down Orchard Road with it on your head however, but it may be something to show off at the Burns' Night and the Hogmanay party.



Have you ever wanted to know more about your clan tartan? What is the history of tartan? How to wear and where to get the best material and accessories? Where to look? Well, you could do worse than to look up the Scottish Tartans Authority website. This company can provide you answers to any question you can possibly think to ask about tartans, and probably a few more besides. As well as having probably the most comprehensive database on tartans, you have the opportunity to design your own and register it with them (for a fee of course). This is definitely a website for those with a genuine interest in tartan and associated products. It is a wealth of information and there are pages that require registration and subscription. Amongst other things this subscription provides regular newsletters and access to the actual manufacturing instructions for the tartan so that it can be made to your specifications.

The design interface is quite fun and worth trying out. I designed a tartan in about 2 minutes and thought that the result looked pretty good. You select from a range of typical colours and then put them in order, including any repetitions you might wish. The interface then automatically generates a tartan pattern from it. There are plans afoot for creating a Singapore St. Andrew's Society tartan to commemorate the 175th anniversary. Discussions suggest this should have royal blue (from the Saltire), red and white (from the Singapore flag) and a smattering of dark green to represent the luscious jungle Singaporean backdrop. What do you think?



[www.tartansauthority.com](http://www.tartansauthority.com)

# SCOTS GOLF COMIC IS 'BORAT' OF THE FAIRWAYS

US golf pro Chuck Hammerstein III stares into the camera, smiles and speaks to his legions of fans.

Standing with the Irish coastline behind, he holds up his driver and says: "Hey kids. Driving at night when you're drunk can be dangerous.

"That's why I carry one of these bad boys."

Chuck then uses the same club to blast his ball off into the distant sea.

"That's gonna land in Scotland in about 45 minutes."



*Off to a tee. Jason as golf pro Chuck*

Chuck is the alter-ego of Aberdeen-born Jason Grimley.

He developed the PGA character during years of touring the world's top courses and began posting the hilarious one-minute films on YouTube.

Now Jason, 37, has had more than 10,000 hits and earned the interest of TV comedy chiefs.

Speaking to the Newsletter, Jason explained: "Chuck is based on the characters I've met playing golf over the years.

"He's arrogant, pretty stupid, spoiled, totally un-PC and very likeable. I shoot little films where he dispenses pearls of wisdom to golf fans.

"I don't know if I can make a career out of it but I have been overwhelmed by the reaction and support generally."

Another clip shows Chuck, wearing his trademark sun-visor, being grilled by a reporter on a plane to South Africa.

The English hack wants the golfer's reaction to allegations that he ordered his calliper-wearing caddy, Allegro, to tear up the green in



an attempt to ruin his opponent's chances.

Chuck, in a strong American accent, reacts angrily: "Allegro does NOT wear callipers. They are actually four-inch Cuban heels. What can I say? He's failing as a man and he's only 5ft 4ins. I don't want to say any more about it."

There are some viewers who believe Chuck is the real deal and his outrageous comments about global warming, marriage and golfing technique have provoked some angry reaction.

This has led to comparisons to Sacha Baron Cohen's 'Borat' character.

"It's a honour to be compared to such a comedy genius," said Jason, who moved to Singapore two years ago to work for drilling firm Weatherford.

"We have some more stuff coming up and I've been asked to develop a short pilot film for some of the TV companies back in the UK.

"It only started out as a joke for my pals. If I can get Chuck to an even wider audience then it would be a dream come true."

You can watch Chuck's clips on [www.youtube.com](http://www.youtube.com).



# The Queen of Scots

**Mary Stuart started life at the top. She became queen of Scotland at 1 week old and by 15, she was queen of 2 countries. Talk about climbing the corporate ladder!!!**



## *Her Childhood*

Mary Stuart was born on 7th December 1542 in Linlithgow Palace. Even with several half brothers, she was the only legitimate child of James V, making her heir to the Scottish throne. She was not just a baby face, but in fact a baby when she was crowned Queen of Scotland, and as Margaret Tudor's granddaughter, she was also in line for the throne of England, after Henry VIII's children. Talk about being born with a silver spoon in your mouth.

She was supposed to marry Henry VIII's son, Edward, but the Catholics were opposed to this plan, resulting in Henry VIII's invasion of Scotland in order to force this issue. Mary was subsequently sent to France, at the age of 5, for her own safety. She was raised at the French court as a Catholic. Whilst most of us would be thinking about GCSEs, at age 15 she married Dauphin Francis, son of Henri II of France. She became Queen Consort of France after his death in 1560.

Shortly after her escape to France, Henry VIII's daughter, Mary Tudor, died, without any heirs, and the English throne was inherited by Mary Stuart's cousin, Elizabeth.

## *Sailing Home*

In 1561, Mary missed the wind and the rain and decided to go back to Scotland, now officially a Protestant country after religious reforms led by John Knox. She was Roman Catholic, and only after assurances from her half-brother, Lord James Stewart (later Earl of Moray) that she would be allowed to practice her faith did she return.

In 1565, Mary married her cousin, Henry, Lord Darnley. He was overly ambitious and wanted to rule Scotland not as the Queen's consort, but as King. He was what many would consider a typical Scot - arrogant, ill-behaved, faithless and untrustworthy. By now, Mary was pregnant with her son, James VI, who would eventually become King of a United Britain. As her relationship with Darnley began to deteriorate, she took up with David Riccio, an Italian opera singer (obviously he didn't look like Pavarotti), whom she made her Italian Private Secretary. Riccio was subsequently killed by Darnley in a jealous rage. Shortly after the birth of her son, Darnley was found murdered (maybe hell does have no fury like a woman scorned).

3 months after Darnley's death, Mary married the Earl of Bothwell, James Hepburn, who was also suspected of killing Darnley (oh, maybe it was the jealous boyfriend). This union proved to be

Mary's downfall. The Protestant Lords opposed to this marriage took up arms and led an insurgency against her. She subsequently surrendered and was taken to Lochleven Castle, and was forced to abdicate in favour of her son.

## *Off With Her Head*

Like an early female version of Houdini, Mary escaped in 1568, only to be defeated at the Battle of Langside, near Glasgow. She fled to England, believing that Queen Elizabeth I would support her cause, but was instead kept in captivity in England for 19 years. During her captivity, Mary encouraged many Roman Catholic plots against Elizabeth, culminating in the Babington Plot to assassinate Queen Elizabeth I. This subsequently led to demands for Mary's execution.

As with her life, her death was a spectacle. On 8th February 1587, Mary was beheaded at Fotheringhay Castle in Northamptonshire. She walked to her execution wearing a black gown. Her maids disrobe her revealing a bright red petticoat and a red lacy satin bodice, the traditional Catholic color of martyrdom. When Mary's executioner held up Mary's head and said 'God Save The Queen', Mary's red wig came off in his hand and her grey haired tumbled and rolled to the ground. She was buried in Peterborough Cathedral, but her son James VI had her body exhumed in 1612 and she was placed in the vault of King Henry VII's Chapel in Westminster Abbey.

## *Did You Know?*

*Mary had sought to meet her cousin, Elizabeth I all her life. During Mary's imprisonment in England, Elizabeth promised on numerous occasions to visit her but never did. She even attended Mary's funeral by sending the Countess of Bedford as proxy. Ironically, Mary's and Elizabeth's tombs are today side by side in Westminster Abbey, however separated by the nave of the chapel, held apart by the walls and carved stalls, out of each other's sight. It would seem Mary and Elizabeth I were destined never to meet in life or death.*

# SPOOKY HALLOWEEN SPECIAL

## *With Halloween lurking in the corner, beware of the dark ....*

I'm sitting in a coffee shop, killing some time before I meet my wife. It's early evening and there's not many people around. A coven of witches are sitting at a table nearby, obviously suffering from temporary deafness as I can hear every word of their inane conversation. A young father carries a devil-child on his shoulders, the loud and moaning offspring seemingly incapable of walking despite the appropriate age. The coffee tastes bitter even loaded with sugar and I drift off into my own little cocoon of thought, concentrating only slightly on the novel held in front of me.

Suddenly, I snap alert from my reverie and look up to determine what has caused this disturbance. The witches seem to have flown off to Eastwick and the hunchback and devil spawn are also nowhere to be seen. Even the girl behind the counter of the coffee shop seems to have taken a break. It is dark outside and the quiet is punctuated only by the grumbling of the thunder god in the distance. Night seems also to have crept silently into the shopping mall to nestle in the corners to obscure the offices and shops that have closed for the day.

I shiver, involuntarily. Has the aircon been turned up or does my subconscious feel something that my other senses cannot discern? I look into the deepest, darkest corner. Can the deep black look even blacker? If it is so black, how is it that I think I see movement?

I feel I should move. The hairs on the back of my neck are tingling. I shudder. My eyes look for an exit. I see that the only door takes me very close to that dark, ominous corner. I force myself out of my chair. My legs feel stiff and my shoulders seem to be weighed down by some invisible mass.

I slowly move towards the door. As I draw closer to the dark corner, I feel an uncontrollable sense of dread. I try to convince myself that there is nothing there when suddenly I hear a noise. It starts as a scratching, followed by a low growling moan. I look to where the noise is coming from. Do I see two glowing orbs, red, like dying embers from a fire?

I panic. I finally find energy, channelling into my body, propelling me forward towards the door. Although a short way, it seems to take an age to reach and I'm running as though my life depended on it. Maybe it does.

I reach the door. It's locked. My mind screams as I hear scratching behind me, coming closer. I daren't look round. I reach for the other handle. It opens. I push forward and fall to the ground, outside on the pavement.

The warmth of the night air hits my face and comforts my shivering body. I find my breathing slowing down and my heart has moved down from my throat. I relax and turn towards the windowed door of the shopping mall. Just then a flash of lightning illuminates the interior, pushing away the darkness to reveal momentarily what was lurking in all those dark corners.

It seems the devil-spawn child had found another victim.

## Terrible Trivias

Celtic boys were taught how to fight by women warriors. So there, another good reason to listen to your mother!

The 9 of diamonds is often known as 'the curse of Scotland'. It was reportedly used by Sir John Dalrymple to secretly authorise the Glencoe massacre.

The ghost of Balcomie Castle is supposedly of a young man who starved to death in the castle. He was apparently imprisoned because he wouldn't stop whistling. Must have been an awful tune.

Scotland put to death more than 4000 supposed witches during the 17th and 18th centuries. So if you plan on dressing up as a witch this Halloween, watch out!

Children making turnip (or, in Singapore, watermelon) lanterns may not realise that with these "tattie bogles" they are carrying on the tradition of scaring away evil spirits by placing skulls on poles around the clan encampments.

## JOIN US FOR A HALLOWEEN IN THE PARK

Labrador Park, BBQ Pit 1  
Date: 31st October, Saturday  
Time: 6pm - 9pm

Prices:  
Accompanied adults & children (over 5yr): \$10  
Pay for first 2 children, the rest go free  
Under 5s free  
Unaccompanied adults \$2,000  
Adults organising games or storytelling \$10.  
In advance or pay on the day.

Book your spot by Wednesday, 28th Oct

Contact: Mary  
Tel. 6467 3369 or H/p. 9731 9701



# Bairn's Corner

*Scotland is famous for its many hundreds of castles, castles with many hundreds of ghost stories. Are you brave enough to visit?*



Castle Fyvie. Printed with permission of Medieval castle.com



The portrait of 'the Green Lady'. This painting was in existence at the Castle in 1928 and was described by the original author of the book in detail. It was inscribed with the name of a Dutch painter and dated 1676., and became inextricably linked with the legend of the famous 'Green Lady'. For many years it hung outside the room in the Castle where she is supposed to have suffered and died. However, at some point it was sold and left the Castle, but in 1906 it was returned to the then Laird of Fyvie, Lord Leith.

It is alleged that this is a painting of Lilius Drummond, who was the 1st wife of Alexander, First Earl Dunfermline. She gave him 5 daughters but no sons, and the legend goes that she was imprisoned and starved to death. She died in 1601 at Dalgety in Fife.

The painting has simply vanished and no one knows where it went. Despite extensive research I have been unable to trace it. All that is left is this grainy black and white photo of it taken in 1928, and in the original book.

Printed with permission of Sue Coburn

The Castle of Fyvie, sits in the lowlands of Aberdeenshire, as one of Scotland's most magnificent strongholds. An awesome sight, it is surrounded by airs of romance, mystery and death! It is said that the castle was built using stones stolen from other properties. The well-known seer, Thomas the Rhymer, foresaw that the castle will be cursed until these stones are located and returned to their original locations. It is also said that Thomas himself created the curse when he was refused hospitality upon visiting Fyvie Castle.

Alexander Seton, Earl of Dunfermline who owned the castle in the 1800s, was the first to experience the dark side of the castle. Just weeks after his wife, Lilius Drummond died, he got engaged to Lady Grizel Leslie and remarried within 6 months of burying his first wife. Rumour has it he starved Lilius to death so that he was free to marry her cousin Grizel as she didn't bear him a male heir, just daughters.

Throughout their wedding night in the Drummond Room, Seton and Grizel were disturbed by the moans and sighs of a disillusioned woman coming from a window. In the morning, the words D. LILIAS DRUMMOND were carved upside down on the windowsill 50 feet from the ground. It is only possible to read these words when hanging outside the window and would have been impossible to carve unless you were floating outside the window many feet above the ground. Even to this day, the carving remains as a reminder of the presence of Lilius in Fyvie Castle.

Over time, her ghost has been known as the Green lady because she can be seen from time to time on the castle's main turnpike stair and walking the halls in her long green dress, a lingering scent of roses in her wake.

*Want to know more about the haunting of Scotland castles, visit [www.medieval-castle.com](http://www.medieval-castle.com) or curious about Fyvie Casle? Visit [fyviecastle.com](http://fyviecastle.com)*

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# Golfing Legends



On a sunny Saturday in late August 27 golfers headed for Legends in Johor for our monthly outing. The weather was fine, traffic at the Tuas Crossing was smooth both ways and the course was in good condition. Nigel's directions were excellent with the only people to get slightly lost being the Hallidays who found their GPS didn't work quite as well! It was good to see quite a few new faces including the Ash family and to welcome back old stalwart Iain Lappin-Smith, suffering in the heat after becoming used to cooler climates in Australia. We were playing the recently opened Arnold Palmer designed nine holes for the first time. Though shorter than the other 2 nines at Legends these proved to be quite tricky and gave the impression of having more water than the Water nine!

by a bit of luck on the way round including a chip in, though this was quickly followed by partner Sam Morrison on the same hole!

Looks like retirement both from work and being Golf Convenor is paying off for David! Second was Bruce Weinelt on 39. Bruce also won the longest Drive with a massive blow that took most of the rest two shots to reach! Nearest the Pin was won by Graeme Reid. This time's Novelty Prize was Most Fairways hit. We must be getting more accurate as there was a tie with 5 people each hitting 9 out of 14 fairways. Winner from the 5 by Lucky Draw was Paul Hulme.

Scoring was quite reasonable and the overall winner was David White with 42 points helped

All in all a very enjoyable day was had by all. Thanks go again to Nigel for his excellent organization.

David White



# A Day in Sevana Cove in July



*Jim Paisley for most single putts*



*Bruce Weinelt for the longest drive*



*Phil Appleyard for nearest the pin*

The golf outing in July can often be a quiet affair - holidays already started, families leaving the island, final rounds of business trips before the vacation, etc. I was pleasantly surprised to find that the final number for the outing added up to 32 players - the highest number for the year excluding the Chieftain's Trophy.

Everybody arrived well in advance at Tanah Merah and there was plenty of time for coffee & toast for those who wanted it before the departure of the ferry, slightly late as usual!

We started in 2 groups from the 1st & 10th tees, although the calling for 2nd breakfast on the

clubhouse balcony slightly delayed 1 or 2 people. Most of us found the greens quite a challenge due to the bare patches and sand - the lack of sprinklers & good green keeping was obvious to all.

The clubhouse staff always provide an excellent buffet for us at the end of the round; accompanied by a few(?) bottles of beer. Time to reflect on the highlights of the round, the shots that might have been - if the tree hadn't moved in front of the ball, the convivial teasing of shortest drive, etc.

Once all the scores were counted, the winner of the stableford competition with 36 pts was Alastair Napier, nearest the pin was Phil Appleyard, Bruce Weinelt had the longest drive and the novelty prize for the most single putts went to Jim Paisley.

Another good outing for the St. Andrew's golfers.

Nigel Town



## St. Andrews Society Football

# The Birth of the Rampant Lions



*Ian Gibson handing over the reins to Malcolm Manson*

In the Spring of 2006, the SSAS magazine described the first game played by the newly formed Singapore St. Andrew's FC match against a local team made up of mainly Singapore Navy players. We had to draw heavily on the local support of friends of Lina's brother to make up the team, but we did manage a few Scots, one of which was the 6'6" gentle giant Adam Hyslop who couldn't find boots big enough to fit him so played in an old pair of brown suede shoes.

Such humble, bumble beginnings are a far cry from the well kitted out team that managed to battle their way past some very tough opposition to compete in the Equatorial Friendly League final earlier this year. Sadly, the trophy was not

destined to be ours this year, but we can hold our heads high and we live on to fight for league and cup glory again.

But there is a new cry in the air this year, that of the Rampant Lions. After 3 great years at the helm of the SSASFC, I felt that it was time for someone else to take the helm and step up to the plate (to use mixed sporting metaphors). Following a knee injury and with my advancing years, it was clear that I was never going to be player/manager again of a team that was going to challenge for championships and trophies. With the onset of the new EFL division 2, I saw a chance to form a more 'casual' team that can accept my frailties on the pitch.

Following the handover of management of the first team to Malcolm Manson, the Rampant Lions were born. Our first game was an equally inauspicious start, borrowing heavily this time from the Olympique Gaudioise opposition. It was played in excellent spirit and we can even say that we won. We even had a couple of Scotsmen playing. Our second game was against tougher opposition, but although we lost it was a good game and we had plenty of players keen to show off their skills.

So if you can recall having played some time in the dim and distant past and if you're familiar with the long-ball game and the offside rule then the Rampant Lions may be for you. You may even have bamboozled your 10 year-old son (or grandson) with a few stepovers and heel turns and have some footwear more suitable than brown suede shoes.

Our aim is to provide an opportunity for good quality social football. Everyone who comes down will get a game and maybe, just maybe, we will win a few games.

**Ian Gibson**

**Play Good, Look Great!**



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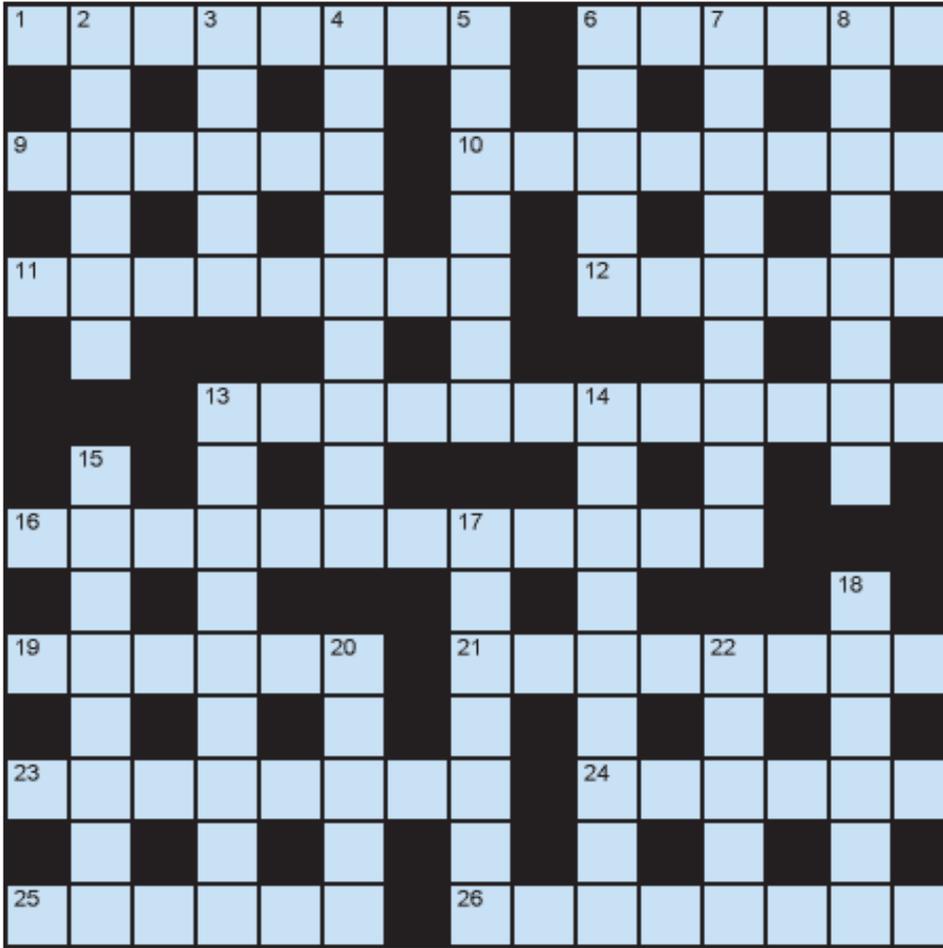
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# The Heid Scratcher



## Down

- 2 Old Archbishop of Canterbury first seen hiding in a tree (6)
- 3 Exhausted every avenue of escape (3-2)
- 4 Cost of transporting sodium from Port of Spain (9)
- 5 Illegal holding, linked up with Euros at source (7)
- 6 Article delivered to a plant (5)
- 7 China has a poor start to the game (9)
- 8 Greek anthem, a somewhat episodic one (8)
- 13 Mark is fed up, we hear, at having Oriental food (9)
- 14 Elizabeth's pet sheep (9)
- 15 Fixing a date to hear evidence on swindle (8)
- 17 The devil is a diabolical fellow (7)
- 18 Sign given, for instance, when backing a car (6)
- 20 Investing money in sound equipment for Lords (5)
- 22 Loves to include a book that's moulding (5)

## Across

- 1 Well-adjusted weapon in far from satisfactory surroundings ... (8)
- 6 ...a weight drawback, nevertheless (6)
- 9 Most Lerwick inhabitants have a stable character (6)
- 10 Contributing factor to drop in performance? (4-4)
- 11 Flat round insect that s a nuisance on the lawn (8)
- 12 Anger about team that's rejected fantastic solution (6)
- 13 Defences provided for girl in couturier's garment (12)
- 16 Announcement from the Roman Capitol (12)
- 19 Fly? Parisian repeatedly making return trip (6)
- 21 Only women in the main go back for flowers (8)
- 23 A girl to succeed, if coloured (8)
- 24 Hot line? (6)
- 25 Among the most progressive of feminists, one with a taste for men (6)
- 26 There's nothing in the North Polar region but snow (8)

*Scribble Pad*



Answers on page 24

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# Act Like a Lady, Think Like a Man

Reviewed by Sheila Baptista

For those of you who do not know who Steve Harvey is, he is an American comedian, actor, entertainer, and radio personality. He is probably best known as the star of the WB sitcom *The Steve Harvey Show*, and as one of the four comedians featured in Spike Lee's film *The Original Kings of Comedy*. Currently, he hosts *The Steve Harvey Morning Show*, a nationally syndicated radio program in the US. He is also the best-selling author of *Act Like a Lady, Think Like a Man: What Men Really Think About Love, Relationships, Intimacy, and Commitment*.

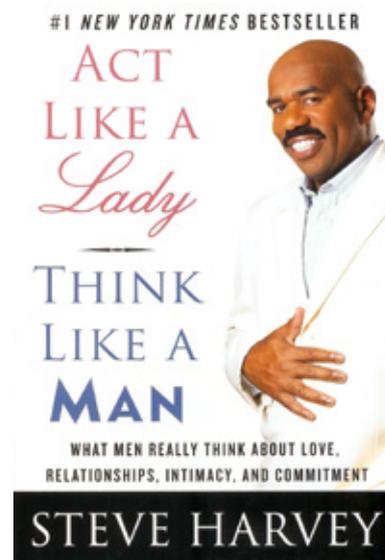
One wonders what advice a comedian could possibly dispense on the matters of love and relationships, but Harvey collaborates with relationship expert Denene Millner to help women understand what they need to know about the men in their lives. There is some practical relationship advice, mixed in with the humour.

What sets this book apart from the many self-help books out there is that Harvey gives women advice about men from a man's perspective. *Act Like a Lady, Think Like a Man* delves into many of the common scenarios that women will encounter in their quests for a long-term relationship. He also talks frankly about the sport of dating, dishing out the viewpoints of most men with unashamed honesty.

The stories are based on the real-life experiences of others, which can be comforting to readers. The book is written in a style that is both witty and conversational,

and that anyone can easily relate to, and Harvey comes across more like a close male friend providing readers with the inside scoop on what really goes on inside the heads of men. Compared to most other relationship books, this book takes a no-holds-barred approach in dispensing with the direct truth.

Although the book does not shed any new light or new ideas on bridging the gap between the sexes, it also does not require the reader to do a lot of inner self-reflection. The advice given is sometimes funny and direct, but also practical and honest.



## Book Club

Every third Tuesday of the month. Take the opportunity to meet, talk and swap your used books.

Toddlers and babies are welcome.

For details contact Mary Kozma

T: 6467 3369 • HP: 9731 9701  
kozma@starhub.net.sg

## Badminton

Each Monday in the Canadian School Bukit Tinggi Road at 7.30pm

Anyone interested please contact Hazel so your name can be given to security

Tel: 6474 5733  
HP: 9653 3247

Email: hazhal07@starhub.net.sg

No need to come to every session, just come when you can!

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**Fitba: Rampant Lions**  
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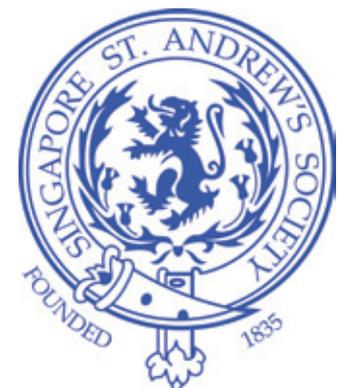
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# Tax Tips ...

## How to reduce your inheritance tax exposure

**We don't like to think about it but we are all going to die one day. When that fateful day arrives, you can either be prepared or unprepared. In terms of tax planning, being unprepared can mean leaving your love ones with a major headache.**

### Make a will

According to the Law Society in the UK, up to 30% of us die without a Will. One assumption is that you don't need a Will as everything will automatically pass to your spouse. However, that is not necessarily the case and so anything that you leave to other people could be taxed.

Also, think about keeping a summary document up to date of what you have got and where it is and either send a copy to your executor or let them know where to find it. Being an executor can be an onerous job if it is not clear what assets the deceased had and can drag on the grant of probate for months, if not years.

Last but not least, whilst it is understandable that you might want to make a member of your family or close friend your executor, think about the amount of work and stress that this will place them under at what is going to be a stressful time anyway. Of course appoint family or a friend you know and trust but also think about appointing a professional co-executor to share some of the burden.

### Review Life Policies

Take a look at any life insurance policies you have and move them into a simple trust. All insurance companies offer these trust arrangement, usually without charge. By doing this, the trust document specifies who should benefit from the insurance proceeds and so the money never touches the estate and so is not taxable. Otherwise, on death, the insurance proceeds are simply added to the estate, taxed, and then passed on according to the Will (assuming that there is one!)

### Make Cash Gifts

Gifts (and they have to be real gifts, without strings attached) made more than seven years before you die are free of inheritance tax (IHT). Everyone has a set of small annual gift allowances too. These amount to £3,000 per annum that you can gift without being subject to the seven year rule. You can gift up to £5,000 to each of your children when they marry and any number of gifts up to £250 to different recipients may be made. Last, but not least, regular gifts from income (which do not reduce your standard of living) are also exempt.

### Discretionary Will Trusts

Although not strictly an IHT saving tip, a married couple should consider including a nil rate band discretionary trust within their respective Wills. What this arrangement does is, on the first death, transfer assets up to the value of the nil-rate band (currently £325,000) into trust for the benefit of the surviving spouse. If the surviving spouse has access to the income and capital within the trust then why do it? In the UK, nursing home or residential home fees, that might be payable by a surviving spouse if they went into care, could be avoided by not allowing all the assets to pass to them when the first spouse to die does so. Assets held in a discretionary will trust are not taken into account when assessing whether somebody receiving long-term care must pay some or all of its costs.

### Use Trusts

Although many of the benefits of trusts were removed in the 2006 UK Budget, there are still ways that they can be used to help save tax. Gift and loan trusts enable you to "lend" money to a trust and still have access to the income and growth. The loan is still in your estate but, significantly, any capital growth is deemed to be outside your estate for IHT purposes. Discounted gift trusts allow you to remove capital from your estate but still derive an income from it.

As ever, when it comes to tax planning, it is imperative that you take advice from a qualified adviser.



**Aidan Bailey BA(Hons) CertPFS AWPCM**

General Manager Singapore  
International Division

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If your current financial strategy depends on which way the wind is blowing, you might need a helping hand from an expert. Especially in today's uncertain world. On **October 15th at 7pm (Registration starts at 6.30pm)**, at **Raffles Hotel (East India Room)**, The Fry Group will assemble some of the most senior individuals from the investment world.

We are delighted to welcome back **Guy Monson**, Chief Investment Officer at Sarasin Investment Management to explore where **global markets** are likely to go from here; and recognising that the UK property market is showing signs of life again, **Stephen Yorke** (Chairman of D&G Investment Management) will explore the specific appeal of the **prime central London property market**.

We call it the 'Brains Trust' and for one evening only, you are invited to listen to, share and exchange points of view with this impartial and knowledgeable panel of experts.

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If you feel that your current financial strategy is based more on fresh air than brains, call Janet Ng at 6225 0825 or email [info@thefrygroupsg.com](mailto:info@thefrygroupsg.com) and make a date to be at the Brains Trust on October 15th.

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### REPLY SLIP

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Please reserve \_\_\_\_\_ seats for the above event on Thursday, 15th October at 7.00pm. There will be a registration fee of \$20.00

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# Malt Vault

## No Vaulting their Malt

On a balmy Wednesday evening, just before dusk, Lina and I were strolling around the Club Street area. We quite like the area; the undulating terrain and tight, twisty roads is an excellent setting for the various shop-houses and restaurants, many spilling out onto the pavement areas giving a relaxed, urban-village feel. I imagine that many of these places have suffered quite badly from Captain Credit Crunch's special powers, and indeed it didn't seem to be a busy, bustling place (but hey, it was Wednesday evening). I guess it may be a little surprising to know that we were going to see a new business striving to buck the trend.

The Malt Vault, in its current form, has only been open a few weeks and already seems to be making a name for itself. This is in no short measure due to the obvious enthusiasm of operator Mike Soldner, who is currently spending

all waking hours buried beneath the Screening Room restaurant on Ann Siang Road, serving liberal amounts of the water of life. Although American descent, it would be hard to find a Scotsman with such knowledge and passion for Scotch whisky. With Facebook pages, regular emails and themed events, there is much variety to Malt Vault, despite the fact that it sells only one type of alcohol. When you descend into the cellar-like room, you might enjoy a convivial mixture of live jazz, stand-up comedians, or tastings of rare and special whiskies.

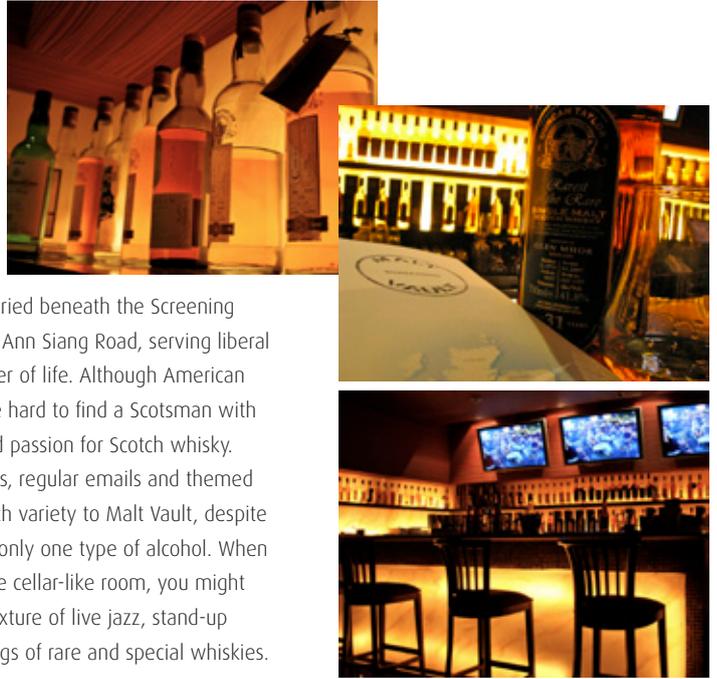
You might also expect to see changes over the next months. Mike quickly admitted the furniture not being conducive to long, relaxed, comfortable whisky-sipping session, or indeed to eating, and he plans to change the seating accordingly.

Further improvement will be premium beer on tap either imported kegs from Scotland or specially formulated by a local micro-brewery to complement the wide array of single cask bottlings currently available. They already serve a range of bottled Scottish beers but whisky takes, quite rightly, centre stage. Mike is very proud fact that his is one of only 3 bars in Asia to have such a selection of rare and interesting malts, including Glenfarclas for every year from 1952-94 and small bottle collections from different distilleries from 1983-2006. The latter makes an ideal gift for the connoisseur who has everything (instead of penicillin). I was quite pleased to see that there was even an 18yo Old Pulteney from my local distillery back home in Wick.

Being downstairs from the Screening Room also has its benefits with Malt Vault taking advantage of their excellent menu served in more casual surroundings. The platters and mini-burger sliders appear to be a particular hit with the clientele. They should also go well with the new range of whisky cocktails that Mike is planning.

So if you're no more a hero and feeling a little golden brown, don't be a stranger (or a strangler) and just walk on by. Pop into this little-known treasure and tell them Ian sent you.

*From now till St Andrew's Day, show proof of your Scottish ancestry (photo ID) or affiliation (SSAS membership card) in Malt Vault and get a second dram of equal or lesser value to your first on the house*



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