

FROM THE PRESIDENT'S DESK



PRESIDENT
KHIN CHEW

Dear Members;

The May 28th CN2005 (Cultural and Fund-raising Night 2005) is once again a successful event and another major accomplishment by MSBCA-Calgary. I

have no better words to express myself except a HUGE THANK YOU to all committee members and volunteers, Mr. Jacques Malaspina, MAS Sales Manager Western Canada, Encik Bahruddin Sulaiman, VP Canada for Tourism Malaysia, Mr. Foo Chin Kwok, Consulate-General of The Republic of Singapore, all Donors who donated either silent auction items and door prizes, and of course, not forgetting all members and friends who attended to support the event. Thanks also to all our guests - The Asian Heritage Foundation Group, representatives from the Alberta Thai Association, Indonesian Social Club and various China Town associations, organizations and companies (too many to list). Last, but not least, thanks to our great MC's for the night - Ken Preston & Jesse Cheah.

Sponsors have always played an important role in adding to the success of an event. Once again, this year, the donation of the MAS LA-KL-LA return air ticket for one by our biggest sponsor Malaysian Airline System, complimented with 3 nights, "5-stars" hotel accommodation in Kuala Lumpur, single or double occupancy, inclusive of return airport-hotel transfers and

city tour. The package, along with other donated items from various individuals and companies, was put up for silent auction during the event. As the cultural night is also a fund raising event for MSBCA-Calgary, proceeds from the silent auction go into operation of the association.

Our other big sponsor for the event was the distributor for Tiger Beer, United Distributor of Canada. Not only did they sold the beer to us at such a good deal that we can offer them to our guests at a price that some said it was a steal, the distributor also donated gifts for our door prize draws.

With the MSBCA-Calgary's cultural night event being one of the participating Asian Heritage Month events, the organizing committee tried it's very best to ensure that the event is as representative as it can be of the cultures from all three countries - Malaysia, Singapore and Brunei. All these were revealed in the Dances, Singings, Martial Arts, and Fashion Show that were put on jointly by MSBCA-Calgary members - Susan Tan and her young dancers, Eng Chang and her friends, Ben Wong and the Calgary Tai-Chi Martial Arts College group, and the Malaysia Arts & Culture Club Vancouver (MACC Vancouver).

From planning to co-ordination, assignment of tasks and working together with all the volunteers to get this event going as smoothly as it can be, there is clear indication that team work is one of the major strengths of MSBCA-Calgary.

Now that the major event is over, the committee is moving on to continue with improvements related to operation of the association. Other activities are in the plan and will be announced when things are ready to take off.

Wish you all a Happy Summer Break and stay healthy.

Khin Chew

Mustard Seed Lunch

MSBCA will be cooking and serving lunch at the Mustard Seed on **Saturday July 30** and **Saturday October 1**. We need volunteers to make this yearly event a success.

If you can help, contact Geraldine @ 242-2621

Inside This Month's Issue:

Editorial [2]
CULTURAL NIGHT RECAP [3]
Floral Workshop [4]
MSBCA Golf Tournament [4]
Camping at Sundance [4]
Bingo Points [6]
Mortgage vs. Life Insurance [7]

Pictures from Cultural Night are now on the website!
www.msbcacalgary.ca

the editorial

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Today we are presented with many examples of western men and women trying to find peace through the philosophies of eastern religions. Yoga for example has 15 million enthusiasts who live in the United States alone, and is said to be the best method of stress management for the corporate world because it does not involve heavy exercise and can be done quickly in an office during free time.

“Yoga is the perfect antidote to work related stress,” says the Yoga-to-Go website, “An ancient and profound system of mind/body/spirit practice, yoga combines active meditation through specific physical exercises and breathing that tone, and strengthen the body and calm the mind.

It sounds almost too good to be true.

In the Buddhist and Hindu religions, the underlying message is to search for a way to discover unity with nature and with oneself. As seen in countries that practice these religions, this shedding of all negative energy often takes a physical approach with fasting and meditating practiced in both major religions. Modern society creates people who become too individualistic to fully understand and appreciate the eastern religions, but who have learnt to use some aspects to unite mind and body. We live in the “fast food world” where everything is handed to us, pack-

aged within minutes, and yet we look towards this traditional eastern meditation to find our inner peace.

“It was not for Western man to try to become a Buddhist or a Taoist, but to cultivate the Oriental art of meditation,” writes Hermann Hesse biographer Joseph Mileck, reiterating the belief that eastern religions can only be understood to the western world as a practice to reunite the mind and body with oneself. This search for oneness often overlooks the original idea of yoga to reunite mind and body with oneself so that it can better reunite itself with nature.

Yoga by itself is not a religion, but many of its elements are incorporated into various religious traditions. Practicing yoga won't interfere with your religious practice, and is said to possibly enhance it.

In a world consumed by the “I want it and I want it now” mentality, it is refreshing to see such a return to the more basic spiritual needs, even if only a portion of the spiritual ideal is used. So while there are some that may condemn yoga's international appeal as being too far from its original intent, perhaps we should look at it as simply the first step towards returning to our religious roots, whatever they may be.

*From the Editorial Board
Rachel Wong*

**Pre-Stampede:
Beef Rendang Dinner
Saturday July 2nd 2005
6.30pm - 12.00am**

Location: MSBCA Clubhouse

\$5.00 per person

(Max. 60 people)

Contact : Jane Lim @
375-0828 before 10.00pm

Cultural Night 2005 Recap



MACC dancers finishing off one out of the many performances throughout the night.

The Cultural and Fund Raising Night of MSBCA-Calgary of May 28th 2005 is another huge success and major accomplishment by the Committee Members, with the help of MSBCA members and MACC Vancouver.

There are two sessions in the CN2005 event – an afternoon session and a night session. Although the afternoon session was not a sold out, it helped the organizing committee to rectify some of the shortfalls that became apparent, main issues being the lighting and adjustment of the sound system. With assistance from Danny Wong and Chee Leong, we were able to improve the lighting for the night event and re-adjust the sound system to provide better performance.

Door opened for the evening event at 6.00 pm, and food was served at 6.30 pm. Learned from previous years' experiences, serving of the food was a lot quicker than previous years. Food was good, and sale of drinks was way up. Tiger Beer was well liked by many,



Sonia De Rozario and Daniel Sario sing the night away.

especially at such a price for a 500ml can. I must admit, after leaving Brunei for so many years, the Tiger Beer does bring back lots of past memories, especially those days when I was sitting around with family members and friends having beer and peanuts while playing cards or chatting away.

Opening with O' Canada by our young talented MSBCA members Jessica Yow (the singer) and Tania Chan (the violinist), followed by the President's speech, got the night event started. The first performance was Selamat Datang (Welcome) by MACC. The energetic and near professional performance immediately attracted full attention from the crowd. Singing of a romantic Malay song *Aku Cinta Pada Mu* by our members Daniel Sario and Sonia De Rozario followed. Even though Daniel was having a sore throat, together with Sonia, they both did an excellent job of it – real professionalism. The performance was followed immediately by a basic Kung Fu demonstration by the MSBCA Kung Fu Kids. The kids were serious and behaved in such a professional manner, I believe when they get past the basics, they will perform even better. This is the beginning of a more healthy life style that MSBCA-Calgary is leading our kids towards.

The medley of Indian & Chinese, Arabian, Sarawakian and Sabahan dances by MACC, singing of a Chinese song *Xiao Wei* and a Kadazan song *Silik Silik Mato Ku*, were good representation of the multi-culturalism of Malaysia, Singapore and Brunei. The Kung Fu demonstration by Calgary Tai Chi Martial Art College was another highlight of the night. Multi-culturalism was further represented by Servillanas and Chinese aerobic fan dance by Eng Chang and her friends Sandy and

Story continued on page 5



Your **COMPLIMENTARY**
CNY Dinner 2005
AIRLINE TICKET SPONSOR
1 MAS Ticket (LA/KL) + 3 nights free
stay from Tourism Malaysia
(for Silent Auction)

Friday Nights Sports 8PM to 10PM

January 7 to June 24 2005

Total 23 sessions @ 2 hrs

Talisman Centre/4 courts

Prices: (non-bingo prices in brackets)

Single \$65 (\$75)

Double \$130 (\$150)

Family \$160 (\$190)

Drop-In Fee: \$5/person/session
(No prorated fee.)

Fees will be reduced by 50%
after March 15th

Floral Workshops

Would you like to learn the basics of floral design? MSBCA is planning to invite Lea Romanowski, instructor at Mount Royal College, to conduct 5 workshops. Students will take home a project (finished) from each class. Space is limited and on a first-come first-serve basis. contact Geraldine @ 242-2621 for more details.

- Mixed Vase Arrangements
- Handtied Bouquets
- Garden Basket
- Silk Flower & Vine Wreath
- Long Table Center

Cost: \$220 / person + GST
(Cost includes literature and all materials) Duration: 5 sessions @ 2 1/2 hours/class Date & Time: to be confirmed (probably commencing in August)

Venue: MSBCA Clubhouse
Minimum class size: 10 students
Maximum class size: 16 students

This workshop will only proceed if we have the minimum class size.

MSBCA Golf Tournament on August 27th at Buffalo Run Golf course.

Following are additional info:

- 1) Tee off time between 1:45PM to 2:22PM, spaced 7 and 8 min apart (alternating). Need to be there 20 minutes before tee-off time
- 2) Course consisted of four par 4, four par 3 and one par 5.
- 3) Cost is \$27/person
- 4) Call Jesse at 274-3541(H) or e-mail secretary@msbcacalgary.ca

Rules:

- 1) Best ball Texas scramble
- 2) Each player must have at least 2 drives counted towards the score
- 3) Each player can purchase a mulligan for \$3 prior to the game, optional
- 4) Players can arrange or pick their own team

Camping at Sundance Lodges August 26 & 27 (2 nights)

MSBCA has reserved 5 Trapper Tents at the Sundance Lodges. Please call to confirm your booking as soon as possible to:

Geraldine @ 242-2621.

These bookings are based on a first-come-first serve basis. If more bookings are required, it will be subject to availability.

Sundance Lodges (Kanasnaskis)

August 26 & 27 (2 nights)

Costs: \$64.49 / night + GST

***Deposit: 50% due upon confirmation & balance due on July 26.**

(A cleaning deposit will be due if the group reaches 10 sites)

"Listen To The Whispers"

An educational program about ovarian cancer. It invades the body almost unnoticed. About 6 out of 10 women diagnosed do not survive. It's ovarian cancer the disease that whispers.

Why is this program so important?

Each year 2,500 women are diagnosed with ovarian cancer in Canada. With no early detection test, most women are unfortunately diagnosed in the later stages of the disease. The good news is that when it is diagnosed in the earliest stages, the long-term survival rate is about 90%.

Education and awareness are the best tools we have for improving survival.

It's your life. Please attend this session to find out more. Men are welcomed. There will be a 20-25 min video presentation, oral presentation, questions and answers session.

Speaker: Dr Lai Mooi Cheong.

Venue: MSBCA Clubhouse

Date: July 10, 2005

Time: 1:30pm

Contact: Jennie Soo @ 280-0327 or any committee members

Cultural Night Recap Continued

Mrs. Chow, and Merengue by MSBCA's Fiesta dancers led by Susan Tan, and of course, the traditional Fashion Show by MSBCA members. Closing of the event was marked by the Tanah Pusaka, a medley of traditional dances by MACC.

During the course of all these performances, the Silent Auction was being carried out simultaneously. The silent auction stirred up lots of interests and raised a significant amount of funds



An MACC dancer waves the Malaysian flag on the stage.

for MSBCA. This is the second silent auction held by MSBCA, although we are still on a learning curve, with May Lee's good organizational skills, the silent auction is once again a successful one. I also like to thank May Lee for her role in the negotiation of the Tiger Beer sponsorship deal with United Distributor of Canada. The MAS ticket was won by one of our members, Jane Lam.

After the last performance and wrapping up of the silent auction, many members and guests stayed back and had a good time dancing off past midnight. Amazingly, the MACC dancers still had lots of energy left to continue dancing. After several last songs, the sound system personnel had to close off the night rather reluctantly.

In all, the CN2005 was a smashing success. Once again, I like to take this opportunity to introduce to everyone all

the committee members who worked so hard to achieve this success.

Priscilla Wong – CN2005 Chief Coordinator (has been assigned the most demanding job to put the event together, a dedicated, patient and hard working individual), Geraldine Sng – Food Coordinator (worked really hard to get the team together, admirable attitude), Jane Lam – Floor Supervisor (very hard working individual who will help in almost all areas), Jennie Soo – Treasurer and Reception (always working hard to try and get all costs under control and helps in all areas), May Lee – Silent Auction Coordinator (possesses organizational skills to put the silent auction and the door prize draw together and successfully negotiated the Tiger Beer deal), Tracey Bong – Silent Auction Assistant (a young, talented individual who works quietly together with Rachel Wong to put the newsletter together), Joyce Wong – Soft Drinks Coordinator (a dedicated and hard working individual, always willing to offer her ideas), Eric Ng – Alcoholic Drinks Coordinator and Guests Reception (a quiet worker who does not stick his head high up very much, his efforts in keeping the clubhouse clean normally goes un-noticed), Rachel Wong – Photography and Newsletter Infor-



Ben Wong demonstrates his skills in martial arts

mation (a young talented individual, writes good articles, always with a smile on her face), Jesse Cheah – Secretarial and General (a dedicated hard working individual who works quietly and had lots of ideas to offer – a good mediator too!). Jesse is also one of the two MC's, together with Ken Preston who is one of MSBCA's most loyal volunteers, led the night's programs through almost flawlessly.

There are so many members who have helped and it will be difficult for me to list all names without the possibility of missing one or more, so, I will just have to say "THANK YOU" to every member who had helped. Your participation means a lot to MSBCA-Calgary, and we look forward to have your continuing supports for future events.

Khin Chew



The Servillanas by Eng Chang & her friends, Sandy & Mrs. Chow

The Weekend to End Breast Cancer

The walk is
Aug 12 – 14, 2005

Support Doreen Ng with Gilbert Bong on her team and the Alberta Cancer Foundation by donating. Any amount will be greatly appreciated.



Please visit her special fundraising page here:

http://cl05.endcancer.ca/site/TR?px=1106040&fl=en_US&s_tafld=1015&pg=personal&fr_id=1000

Her personal goal is to reach **\$2000.00** in donations. Let's help her achieve this goal!

www.endcancer.ca

★Bingo Points★

POINTS ARE PRIOR TO CULTURAL NIGHT 2005

Bird, Diana	50
Bong, Ah Nga	50
Bong, Jimmy	10
Chai, Peter	40
Chan, Jik & Yen	35
Chan, Kim Yee	30
Chan, Nelson	20
Cheah, Jesse & Melissa	70
Chee, Leong	14
Chee, Ah	20
Cheung, Paul & Anna	1
Chew, Khin & Siew	120
Chiang, Ian	20
Chiang, Ron	9
Chiew, Andrew & Lily	50
Chiew, Calvin	30
Chiew, Clara	10
Chiew, Keng-Wei	5
Chin, Ching Fatt	5
Chin, George & Karen	90
Chin, Khin&Cindy	60
Chong, Alex Lye	2
Choo, Yeu Chuan & Janette	15
Chu, Kam	65
Gigi	10
Hau, Andy	10
Heng, Peter	25
Kang, Ferlin	10
Khoo, Mok Yong	24
Koong, Nora	30
Krishnasamy, Terrance & Sonia	40
Lau, Fred	30
Lau, Kong	10
Lee, Brenda	10
Lee, Ken	30
Lee, May & Jean-Michel	65
Lewis, Jenny	30
Li, Raymond	20
Liew, Peter & Megan	14
Lim, Eng	31
Lim, Jane	40
Lo, Michael	10
Loo, Kai	20
Looi, Kok Sim	50
Ng, Eric	40
Ng, Jack	20
Ng, Keith	10
Poh, Kwong Wee & Jackie	0
Poon, Chester	24
Quek, Chong Hin	10
Quek, Tony & Shyut Moi	76
Roe, Kim	20
Rumjahn, Conrad&Rebecca	70
Sario, Daniel & Julia	50
Son, Cliff & Jessie	80

Donors for the silent auction and door prizes - in the order of contribution, non-members first:

- Malaysian Airlines
- Tourism Malaysia
- Tiger Beer & United Distributors
- Calgary Hyundai dealership
- Royal Liquor Merchants
- Blockbuster Video
- Shoppers Drug Mart
- Genstar Development
- Ginger Beef Restaurant
- The Consulate General for the Republic of Singapore.
- Juliet Teng
- Jesse Cheah
- Tracey Bong
- Priscilla Wong
- Geraldine Sng
- Joyce Wong
- Eric Ng
- Teck Leong & Lee Poh Lim
- Josephine Lau

VOLUNTEERS FOR BINGO!!

We need 16 volunteers for
Thursday, June 23, 2005 @

5:00PM

Call Jesse Cheah
@ 274-3541

Bingo Points Continued...

Soo, John & Jennie	66
Tan, Edmund	23
Tan, Jack	6
Tan, Peter	20
Tan, Tuan Sing	8
Tang, C.K.	30
Teng, Hau Chong & Juliet	80
Win, Becky	60
Wong, Joyce	20
Wong, Priscilla	50

MORTGAGE PROTECTION vs. LIFE INSURANCE

Have you taken steps to protect your largest investment???

For most Canadians, their mortgage is one of the largest investment they will make throughout their lifetime. If you were to unexpectedly pass away, could your family pay off your mortgage, or even continue to make the mortgage payments in order to keep the home??

Most financial institutions will offer you life insurance, if they have not done so already. However, not all life insurance is created equal! If you choose to purchase from a bank, you are actually purchasing protection for them, as they are the beneficiary of the proceeds which are used to pay off your debts. This insurance has limited flexibility to extend protection to benefit your family as the balance of the loan insured decreases.

Purchasing Insurance through a Bank

When life insurance is purchased through a bank or lending institution, the purpose of this insurance is to cover the amount of the outstanding debt. As that debt decreases, so does the value of your insurance.

Life insurance sold by a bank is there primarily to protect them. The bank wants to ensure that in the case of your

death, they will receive the money that is owed to them. They are not concerned about your personal needs and do not offer the flexibility to customize coverage to fit these needs. When it comes to life insurance offered for mortgage protection, everyone is treated the same. You know that everyone's need is unique.

Purchasing through an Insurance Company

You know that your protection needs vary. You also know that insurance carriers vary. You require the services of a qualified agent who has the knowledge and the tools to match your needs with the best possible products.

In short, coverage with an insurance company ensures that you have the sufficient coverage for the family to survive regardless of the outstanding amount of your mortgage. When the benefit is paid out, your beneficiary can use the excess funds to cover other expenses at the time of need. This allows your family the flexibility they need, at the time they need it most.

However, if you purchase the insurance through a bank, their mortgage would be automatically paid off with the insurance proceeds, and there would be no excess funds paid to your beneficiary.

Comparing your Options

	Insurance Company	Bank or Lending Institution
Insurance Needs	Covers mortgage and other needs	Covers mortgage only.
Type of Coverage	Individual Coverage	Group Coverage
Rates	Guaranteed, including renewals	Not guaranteed. Refinancing with a new lender would require new insurance and new rates
Portability	Insurance stays with you.	If mortgage is moved, the insurance ends
Convertability	Can be converted to a permanent plan	Cannot be converted to any other product
Additional benefits	Available to fit your needs	Limited. For the entire group
Preferred Underwriting	Premiums are based on age, gender, smoking status, health and lifestyle	Rates are often the same for women and men, and smokers and non-smokers within large age groups
Death Benefit	Death benefit remains the same and covers additional needs as the mortgage decreases	Death benefit declines as the mortgage amount declines
Advice	Dedicated and knowledgeable advisor	May not be a licensed life advisor
Control	You own the policy – and have complete control over it.	The bank owns the policy – you have no control over it

The writer, Kuldip Singh is an Associate with Equinox Financial Group and has had more than 18 years of experience in the financial services industry and is qualified to discuss matters relating to your life insurance needs. Kindly give him a call to discuss the innovative and cost effective ways that life insurance can be used for mortgage protection, and how a directly purchased plan can benefit your family beyond the payment of the mortgage or loan you may have. Protecting the security of your family's home and the financial well being makes good sense. Call for a quick quote and find out what it costs to insure yourself and your family. Privacy of any information provided is assured. If you would like more information, please contact Mr Kuldip Singh @ 617-7975.

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contact:

ads@msbcacalgary.ca

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