

and the magnificent architecture.

While most Turks are Sunni Muslim, the historic and economic centres of the city are on the western, European side of the Bosphorus Strait, which divides Istanbul. About one third of the population lives on the eastern, Asian side.

My flight from Paris was delayed by a few hours, and when the plane did finally leave, our departure was hasty. The Turkish Airlines crew elected not to run through the standard safety procedures. I will say, though, that the onboard meal was the best airline food I've ever tasted.

We landed at Sabihah Gokcen Int'l Airport late in the evening. Taxis were asking almost US\$100 for the 90-minute drive to the city centre. Fortunately, I was directed to a bus that charged \$8, though it was standing-room only for most passengers, and guess who had to stand?

My luck didn't improve when I arrived at the hotel. The front desk was asking for cash, and the Turkish ATM couldn't read the chips on my bank card. I was told to try a Russian ATM, but they weren't working. (I assumed it was because of the sanctions recently placed on that country.) I went looking for HSBC banks the next morning, but the ATMs had been removed. I did find one that worked, eventually.

I would offer the following advice

to anyone considering a trip to Turkey. Read the online hotel reviews. Some that are close to popular attractions are wildly overpriced, and one has to haggle over everything, even meals, which, frankly, I wasn't prepared for. Negotiating a price for everything you buy is draining, and, in my opinion, harms the travel experience. In the tourist areas especially, visitors are constantly approached to buy something. I also found that how you are treated depends on what part of the city you're in.

I would also recommend that travellers read about the scams. I met up with a friend to go exploring. We were coaxed into a bar with live music. Something didn't seem right. It wasn't until we left that we realized we had been charged \$25 for drinks that would have cost \$5 in Paris. In my experience, many vendors in Istanbul go out of their way to suck every penny out of you.

Read about the attractions beforehand or buy an audio guide. There is a dearth of English-language signage, and many of the major historic attractions are almost empty of things. Though striking on the outside, many of the buildings and cultural sites are badly in need of restoration.

Remember as well that Turkey borders eight countries, most of them torn by

internal conflicts. Refugees and panhandlers are everywhere. Watch your stuff!

Many visitors to Turkey don't cross the Bosphorous Strait to experience the less populated eastern side. I would advise that they do. It's much quieter, very residential, and offers a more relaxed glimpse of what life is really like for residents of Istanbul. A boat trip out to the Black Sea was particularly memorable.

I visited most of the major attractions in Istanbul. It's a fascinating place steeped in history, but many of the visitors I met there either loved or hated it. I didn't hate the city – the food and the nightlife were very good, and I always felt safe – but it's not the best holiday destination for someone hoping to relax, and public transit is poor. Caveat emptor.

Although visiting Istanbul was a great learning experience, this traveller won't be returning any time soon. ■■

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Have you had an interesting travel experience? You write it or we will. Contact editor Don McLellan at 604-436-4900 (toll-free 800-998-5211) or by email at editor@insurancewest.ca.

STREET TALK

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Said **Alan Jay Kaufman**, chairman, president and ceo of the Kaufman Financial Group: "Avec brings complementary products and markets, along with an experienced team and the opportunity to serve a broader broker base."



Kaufman

The Kaufman Financial Group, headquartered in Detroit, Michigan, is involved in insurance distribution, brokering, underwriting, reinsurance, real estate, premium financing, inspections, audits, risk management and third-party claims administration. It has more than 1,400 employees working out of 50 offices in the U.S., Canada and the U.K.

MENTORING RESOURCE

The CIP Society, the graduate division of the Insurance Institute, has launched what it calls mentoring ADVANTAGE, a

insurancepeople.ca

Aviva fund winners



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A soup kitchen in Halifax, a special needs playground in Ottawa, a softball sports complex in Brandon and a storage space for use by the homeless in Vancouver were four of the one dozen grand prize winners of the sixth annual \$1 million Aviva Community Fund. The 28 finalists will each receive \$5,000 to-

wards their cause or a registered charity of their choice doing similar work. The 60 wildcard winners will receive \$1,000. The Fund – the longest-running online community funding competition in Canada – has provided more than \$5.5 million to 101 charities and community groups. ■■

resource that includes education, information and tools designed to boost the quality of success of mentoring relationships in the industry.

The society's National Council created a task force of members and industry HR reps to spearhead the initiative. The resource is organized for mentees, mentors and organizations.

"Our mission is to enable people employed in the financial services business to achieve their performance potential and to maximize their intellectual development," said

Peter Hohman, president and ceo of the Insurance Institute. "Mentoring is a strategy to achieve this outcome."

To learn more, visit insuranceinstitute.ca/mentoring.



Hohman

\$10,000 RM AWARD

Clarington, Ont. has won Frank Cowan Company's 2014 \$10,000 Excellence in Municipal Risk Management Award.

The award is open to every municipality in Canada. To qualify, a municipality needs to have recognized a risk within their operations and developed and

successfully implemented a solution that prevents harm or injury to its assets or a third party. The solution must also have the potential to be adopted by other municipalities.

"This initiative demonstrates that meaningful risk management doesn't have to be complicated or expensive," said **Larry Ryan**, president of Frank Cowan Company. "Strategic risk management can make a difference in helping to reduce claims and associated costs."



Ryan

The municipality of Clarington, formerly known as Newcastle, is near Oshawa. It recognized risks associated with special events held on both municipal and private property and introduced new bylaws providing a proper and consistent approach to regulating events, protecting the health and safety of the community and avoiding unnecessary disruptions and adverse risks caused by an event.

LOGICAL EXTENSION

Fairfax Financial's Pethealth Inc. has acquired HumaneSolution.com, a web-based data management system

for clinics operated by animal welfare organizations.

HumaneSolution.com was created in 2006 by **Adam O'Neill** as a line of business service for low-cost/high-volume spay and neuter clinics. Clinics can use the program to schedule appointments, enter data about animals, invoice clients and generate statistical reports. **Eugene Grucelski**, Pethealth's vp of software development, said HumaneSolution.com is a logical extension of Pethealth's commitment to its partners in animal welfare.

Pethealth offers medical insurance for dogs and cats and provides management software and pet-related data management services to North American animal welfare organizations.

CANADIAN EXPANSION

Boston-based Berkshire Hathaway Specialty Insurance recently announced it is expanding into the Canadian marketplace. The company provides commercial, p&c, healthcare professional liability, executive and professional programs, surety, travel and owners insurance.

In Canada BHSI underwrites through a paper of National Liability & Finance Company.

With the expansion, **Scott Miller** and **Michael Densham** lead the company's Toronto-based executive and professional lines divisions.

Miller comes from Gen Re, where he was most recently the senior marketer and underwriter. DeSouza was an underwriting specialist for Densham worked with Chubb for more than 10 years.

STRENGTHENING PRESENCE

Cohen & Lord Insurance Brokers, Ottawa, Ont. has been bought by J. Gallagher & Co., which is headquartered in Itasca, Illinois.

Established in 1955, Cohen & Lord specializes in commercial realty, condominiums, construction, financial and other commercial risks, and personal insurance for high net worth individuals.

The Cohen & Lord team will continue to operate in Ottawa under the direction of **John J. Gallagher** and **Michael Bryant**, head of Ontario p&c brokerage operations.

"Cohen & Lord has spent 60 years establishing an excellent market r



Bryant

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