CHURCHILL, CANADA - With a steady gait, she lumbers towards me. The 250kg polar bear stops barely five steps away and points her snout at me.

Only a 3m-high viewing platform separates me and the apex predator.

She takes two sniffs in my direction and abruptly turns to walk away. I swear I took my shower this morning - it must be the cheap $2 deodorant.

Welcome to the Polar Bear Capital of the world - the bitingly cold Canadian tundra town of Churchill.

Mercury rising

"By now, the rivers spit out chunks of ice. Ponds freeze over. The sea ice forms and spreads. And Churchill should be covered in white snow," says Mr Colby Brokvist, who oversees more than 25 guides, on the weather usually in late October.

Now, instead, the tundra is still soggy with pockets of green.

Data for the past 19 years has shown high-temperature records being broken almost yearly.

In June 2018, during a hot spell, Churchill became the hottest area in Canada, hitting 32 deg C. This marks a record high since data collection started in the 1940s.

And this July, the mercury inched up to another record high of 33.5 deg C. Try wearing a bear suit in that weather.

The Arctic is the best witness of climate change, adds Mr Brokvist, who led his first polar tour in 2006. He has a degree in geology and environmental science, and can give a few worthy pointers at the ongoing United Nations Climate Change Conference in Glasgow.

It was a balmy 2 to 5 deg C when I was there a few days ago, at the end of last month.

My fellow polar travellers unanimously agree that we had overpacked - at least half of our winter gear should have been left at home. I had been expecting freezing temperatures of between minus 10 and 3 deg C during my trip.

Starving, listless bears

Polar bears are masters of the keto diet - high fat, modest protein and minimum carbohydrates.

Adult polar bears double their weight rapidly - gaining 200kg or more over winter - when they gorge selectively on the body fat of seals, while leaving other parts of their prey untouched.

But as summer approaches and the ice breaks up, they return to land and expand their menu to include beluga whales or land animals.

Towards autumn, they start scavenging for seaweed and mussels, until the sea freezes all over again.

Pregnant bears are even more remarkable. They dig dens in the distant boreal forests to snuggle and deliver blind-at-birth cubs in winter, skipping the seal hunt.

Fed on rich milk, the fur-ball cubs fluff up to 15kg in a matter of three months, before emerging from their dens by April to begin a slow, arduous ramble to the sea's edge. By then, mama bear would have fasted an astonishing eight to nine months.

This year, with the ice already three weeks late, it only means more extended fasting and skinnier polar bears. And birth rates will be affected as well.

Worse, driven by hunger, polar bears look for easy pickings in the town and that is when uneasy encounters between humans and animals happen.

Shotgun warnings

The enormous Hudson Bay - 1,689 times the size of Singapore - has a dense network of rivers draining into it. With lower salinity, the bay freezes earlier and the shoreline acts like the starting grid for some 900 cuddly but starving bears.

And Churchill happens to sit along this polar bear highway.

With bears frolicking around the shorelines, there will be more bear encounters.

The bolder bears sniff their way towards the town and ensure the Churchill Polar Bear Alert Program wildlife officers are on high alert.

The officers - who keep a delicate balance between animal conservatism and the safety of the town people and their property - first fire cracker shots in the air to frighten off the bears.

If this fails, live traps act as the second line of defence.

Finally, if the bears continue their advance into town, they are shot with tranquilliser darts and transferred to a holding area

Manitoba Churchill District reported that by Sept 26, there were 91 polar bear "occurrence reports".

Based on a simple average, the high frequency of bear encounters - about once every three days - is quickly compounded since most incidents actually occurred over a short period of few months.

Of those encounters, five recalcitrant bears ended up in a holding facility, nicknamed the Polar Bear Jail, while awaiting to be airlifted to the sea ice when it forms - or to more remote places.

Some cells have air-conditioning for bears captured in summer while a lone cub may get the heated cell.

But the "jailed" bears are not given food, just water - so that they do not get too comfortable and straggle into town again for another "rewarding experience".

To date, some 2,000 "jail sentences" have been served and some bears are serial offenders. One particular repeat detainee was caught 18 times.

Busy time for operators

"I am the president of the company. And I know I don't look like one," quips the burly Mr Kyle Walkoski who runs Great White Bear Tours, a multimillion-dollar business.

Dressed in mechanic's overalls and with grease on his hands, the father of three exemplifies the resourceful, survivalist, hard-working spirit of the frontier-town folks.

This is the busiest time of the year: The polar bear season runs from early October till mid-November.

"We have to make our money in 40 days," he says of the busy day ahead, when I drop by his workshop. He relates how the pandemic has wiped out several businesses in tourism-dependent Churchill or left some deep in debt. He is grateful to be debt-free and runs a tight ship.

Tourism is still evolving, but with Canada's reopening, the 4,500 slots on his polar tours are mostly sold out this year.

Besides a fleet of monstrous six-wheeled Polar Rovers - costing C$600,000 (S$652,000) each - which tourists use to observe the polar bears, Great White Bear contracts its 29-guest mobile Tundra Lodge to American adventure and ecotourism operator Natural Habitat Adventures.

Hardy souls in town

Churchill has a population of Churchill has a population of some 850 hardy souls, a shade smaller than the 900-plus polar bears.

The average temperature in the deep winter months of January and February is minus 14 deg C.

Toss in the wind chill and the lowest temperature recorded was minus 63 deg C. This is due to the vast but shallow Hudson Bay, which lacks maritime currents to moderate the temperature.

Winter storms are devastating and deadly. During the storm of the century - the three-day Christmas Storm in 2000 that packed winds exceeding 140kmh - Mr Parker Fitzpatrick, the sole technician of power company Manitoba Hydro, ran back and forth between the two ends of the town, repairing electricity lines and collapsed poles.

I coax Mr Fitzpatrick, who has since retired from the electricity company, to reveal more about his heroic exploits and he modestly admits to being awarded the Queen's Jubilee Medal in 2002.

When the Royals visited the region, he sat next to Prince Phillip - the late husband of Queen Elizabeth II - and the Queen was at the opposite table, behind his back.

"The Prince and I spent the whole evening exchanging notes on hunting," muses Mr Fitzpatrick, an avid trapper of many years.

Bucket-list travellers

It costs a small fortune to make a polar bear trip to remote Churchill.

A plain-vanilla package of two nights in a Churchill hotel, plus two nights bookended in the provincial capital of Winnipeg, with return flights between the two destinations and the all-important tundra vehicle experience, starts from C$6,400 a person.

But if you want to wake up in the morning with bears outside your windows, then a stay on the tundra in a mobile lodge is required. And the costs jump steeply. For example, the required two-night Winnipeg stay with a three-night tundra lodge, including the domestic flight, costs $16,176 or almost $3,235 a night.

Our group of 28 travellers are a mixed bag of adventurous but typical wage earners, including retired teachers and nurses, an environmental consultant, canteen operators, military personnel, sales people and civil servants. No wealthy investment bankers, crypto whiz kids or celebrities. All of them are American except for a Canadian, an Austrian and the odd Asian - me.

But we all have two common traits: We love wildlife and we save to travel. And, yes, we are all vaccinated against Covid-19.

The tour operator accepts only fully vaccinated guests and we had to show a negative polymerase chain reaction result for the tour. It also made us go through an additional antigen rapid test at the hotel.

Travel buddies Gail Robinson and Janet Becker, both in their 70s, have gone on numerous expeditions. "We started saving when we were working. We have been doing a minimum of three trips a year since 1972," says Ms Robinson.

Yes, seeing the polar bears is a bucket-list trip. Seeing them in the wild, in their natural habitat, is quite different from peering at them within zoo enclosures.

I recall the awe of seeing Singapore's beloved polar bear Inuka at the zoo. But my heart grows heavy remembering that he was born and bred and died in captivity (he was put down due to ill health).

Being much loved and well cared for, he lived past his peers in the wild, but he paced restlessly in an area the size of an apartment.

Most people will probably see such wildlife wonder just once, given the prohibitive costs.

Climate change will impact the polar bears. They probably would not go extinct in people's lifetime, but they may move on to somewhere else.

Some locals worry that, one day, the bears may go out to the ice to hunt and never return again. Let us hope it never happens.

Meanwhile, let us love our planet a little more. After all, we have only one Earth and a few polar bears.

Travel tips

Accommodation types

There are hotels in Churchill and also two tundra lodges run by different operators.

Both lodges are comfortable and fully equipped to deal with the weather and safety. Common toilets and showers with hot water are available.

I stay at the Great White Bear's Tundra Lodge, which is contracted to United States-based Natural Habitat (NatHab) Adventures.

Go to the Natural Habitat Adventures website.

Each guest has a private room about the size of a train compartment. There is a maximum of 29 travellers.

The meals are delicious and all drinks, including alcohol, are inclusive. The freshly baked cookies are worth a Michelin Star, in my opinion.

The other operator, Frontiers North Tundra Buggy Lodge, offers bunk-style accommodation for 40 guests.

Both tundra lodges are at the edge of the shoreline. This saves us at least 31/2 hours of travelling time back and forth each day for the polar bear tours.

Most importantly, being right in the heart of bear territory, there are magical moments.

I was alone on the viewing platform watching the stars when a bear walked up to check me out. And in the morning, a bear may hang around next to the kitchen, wondering why the air smells so enticing.

Best time to go

Wild animal sightings are never 100-per-cent guaranteed.

But the highest chance of encounters is when the bears congregate on the shorelines waiting for the ice to form. This usually occurs between late October and early November.

But climate change can disrupt the most detailed of plans. In the 2018 season, plummeting temperature triggered the ice-freeze three weeks early and the bears went to the sea earlier.

This year, the ice-freeze was three weeks late, so the bears will be around even till the middle of this month.

Bears, foxes, northern lights and more

Besides the bears, there are sly Arctic and Red foxes, which play a cat-and-mouse game w ith the bears, always making their presence known, but keeping a distance.

When the skies are clear, you may see the Aurora Borealis or Northern Lights. Being so far from city lights, the magnetic fields put on an unforgettable light show.

Besides the polar bear season, there is also a beluga whale season.

Do-it-yourself versus package tour

You can make your own hotel arrangements and book daily polar tours ($544 a person a day) separately at the Great White Bear Tours Inc website.

But it means you have to deal with multiple parties and also coordinate pickups and drop-offs at hotels.

More challenging are the commercial flights, which can be delayed or cancelled due to the weather.

A NatHab package is costly - it is the most expensive tour I have taken. But the company runs a slick operation. Coffee is ready at 6.31am every day in the dining hall of the lodge. It charters its own planes and ensures all departures are timely.

It also organises the pre-departure Covid-19 tests for travellers leaving Canada. A parka and a pair of boots, all in excellent and clean condition, are provided. Really, you can even show up in light autumn wear and still be kept warm with the provided gear.

Two of the guides leading our group, Mr Rob Norton and Ms Heather Chrystie, are a walking encyclopaedia on wildlife, geology and the environment - spiced with wicked humour.

Getting there

Tour packages start from Winnipeg in Canada - which has a Vaccinated Travel Lane with Singapore - with a welcome dinner. The tour wraps up with a farewell dinner.

Winnipeg has direct international connections as well as numerous daily flights from Vancouver and Toronto within Canada.