

## **2008-2009 April Allen Undergraduate Memorial Scholarship**

This scholarship is awarded annually to students within their first year of being admitted into one of the Actuarial Sciences programs who demonstrate excellence in academic performance and exhibit potential for success in the actuarial science field. Preference is given to students who have personally been affected by cancer and/or have demonstrated leadership and/or service to an organization involved in cancer research and care. It was established by D.A. Townley & Associates to honor the spirit of April Allen.

### **Ying Ying Chen**

This is my second term studying at SFU. Fortunately, I was accepted into the Actuarial Science Program and I greatly anticipate being a member of this team. Cancer has affected my life personally, as I watched my grandfather, now deceased, whose never-give-up spirit encourages me forever.

My grandfather fought off cancer bravely for almost four years. During this time, he faced his problem with optimism no matter how bad it was. I remember the first time he had to have an operation to surgically remove cancerous tissue, he was already 80 years old. It was very dangerous for him to have such a major surgery. Everyone in my family was worried about him, however, my grandfather comforted us and even made jokes to us. After the surgery, he was very weak and was not allowed to eat and drink for three days. Despite everything, he still maintained a good mood and encouraged us to have confidence in him. His positive attitude to difficulties gave me the strength to not fear hard situations. From this I developed a positive attitude towards difficulties and solving problems, instead of dwelling on how unlucky I might be.

Not only did my grandfather's positive attitude affect me, but his never-give-up spirit also impressed me. After being told his cancer came back again, he accepted a second surgery without any hesitation, even though he knew the success rate was only 50%. During that time, I was frustrated by the fact that I could not study actuarial science abroad. He sensed my disappointment, and on the night before he had the operation, he drew me close to his bed. He encouraged me not to give up my dream if it was really where my passion was. He said, "You are young and still have a lot of time to pursue your dream. Go and get it. Never give it up so easily..." Even now, I still bring the scene back to my memory. His words will always be encouraging to me.

Although my grandfather showed a good mood publicly, I still could feel his pain and suffering. It affected me emotionally. Because he was already in his eighties when first diagnosed as having cancer, his body couldn't handle the side effects of the treatments. Most of the time he couldn't fall asleep at night, the pain was so bad. I saw his suffering and felt useless to help. I was afraid, frustrated and depressed, as was my family. We tried many treatments, got many doctors' opinions. We did a lot of research, but his cancer still worsened day by day. As he grew weaker, we all wanted to accompany him as much as we could because we knew he didn't have much time left. During the last couple of months of his life, my mom went to the hospital to care for him several times a day. The treatments were painful not only for my grandfather but also for my family. We had to hide our fear from him. I still remember when my grandfather

started a new cycle of the treatment, all of us had to pretend to be confident. However, in our hearts, we were so anxious, wondering if he would be gone at any time during the treatment.

The cost of the treatments were very expensive. It could cost a family's whole life's savings. I remember during that time, my mom always calculated income and planned expenses carefully, eliminating all unnecessary costs. Now looking back, I can see that not only my grandfather, but also my family, went through the cancer. Because of the impact of my grandfather's death, I became aware of the real meaning of being an actuary and the importance of insurance to people. Cancer is a long-term disease, and many patients are not cured easily. Thus, as soon as a person is diagnosed with cancer, the life of his or her whole family will be changed.

They also need to look for money to afford expensive treatments. During these times, a good life insurance plan can offer them security and confidence by providing needed financial support. Thus, to me, being an actuary means helping people cope with their troubles instead of having their problems crush them.

I still have a long way to go to becoming an actuary but with my grandfather's encouragement, I will hold on till I achieve this goal. I hope in the future, I will be able to apply the knowledge Dr. Parker and Dr. Tsai passed on to me and become an effective actuary.