

2010-2011 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.

Zurika Chandranath

I have completed my second year of undergraduate studies at SFU, including one semester in the Actuarial Science Program. My passion for Mathematics and Statistics was what drew me to this career path and I cannot imagine pursuing any other field of study. I feel very blessed to have been given the opportunity to be a part of this program, and will strive to be an outstanding actuary.

In my opinion, being an actuary is not just about crunching numbers, doing complex calculations and running various analyses. I believe that it's a way of contributing to society and helping a vast number of people. My encounters with cancer patients, disabled persons, injured soldiers have increased my motivation to excel as an actuary and thereby alleviate the burdens faced by people in such situations.

My first encounter with cancer was when my neighbor was diagnosed with Leukemia. I considered her to be a mother figure and I was filled with grief when she passed away when I was 13 years old. Although I was rather young at the time, I could feel the pain and burden her husband and young children went through. I was even more personally effected when my own grandmother, an integral part of my family, was diagnosed with breast cancer about 3 years ago. When this happened I felt extremely sad and went to visit my grandmother at the hospital as much as I could, and prayed frequently that she would recover. Thankfully, she did, and is doing well now. This experience made me truly understand the value of life and what it is to feel like you're losing a loved one. I was able to then empathize with many people suffering from cancer and their loved ones.

I was able to help my piano teacher's domestic helper, who was also diagnosed with breast cancer, by visiting her regularly and buying her certain food items that she required. One of my best friends' sisters was diagnosed with leukemia, and my mother and I were able to raise some funds, which would help pay for her operations. Unfortunately, she passed away at a very young age. I was able to notice the tremendous amount of stress her parents went through, and the financial and emotional struggles the family had to endure.

My home country, Sri Lanka, had to endure a civil war for 30 years, which only ended in 2009. This war has taken away so many lives and destroyed so many families. I was able to help a family friend with a project to help blind soldiers learn English. It was an honor to help these people who had risked their lives whilst fighting for the country. I was also able to learn of the hardships these soldiers' families have to go through financially, since the soldiers who used to be the breadwinners were now disabled.

I now see how having a good insurance policy in tact would have benefited all the cases above, by giving the families a feeling of stability during tribulations. Of course, there is no way to take back the cancer or what happened to the soldiers, but it would definitely reduce the

financial burden and make people less intimidated by the exorbitant medical bills. This is where being an actuary would help, in designing insurance policies to help people such as those mentioned here.

I sincerely thank D.A. Townley & Associates for donating the funds to this scholarship. This has remarkably reduced the financial burden on my parents for funding my tuition, and thus I greatly appreciate it. This award has also given me the drive to succeed further in my studies. I would also wish to thank the professors in the Statistics and Actuarial Science department at SFU, with whose help I know I can make my goals a reality.