

Naomi A.

[00:00:00.439]

In a car, the mirror to a driver's right

[00:00:02.669]

is called the rear view.

[00:00:04.610]

It's a small mirror that allows you to see

[00:00:06.690]

what's behind.

[00:00:08.099]

Ahead is a big open glass

[00:00:10.728]

that allows you to see the world in front

[00:00:12.739]

of you. If you spend all

[00:00:14.839]

of your time looking in the rear view,

[00:00:17.309]

you will inevitably fail to reach

[00:00:19.478]

your destination.

[00:00:22.059]

I spent a lot of my first semester of University

[00:00:24.958]

living in the rearview.

[00:00:27.568]

Following my dad's incredibly

[00:00:29.638]

sudden death via acute hematoma,

[00:00:32.319]

I was left wondering "what if?"

[00:00:35.289]

What if I had asked my dad to take

[00:00:37.548]

his headache a little bit more seriously?

[00:00:39.618]

What if my parents had made different financial

[00:00:41.978]

choices? What if, what if,

[00:00:44.060]

what if...

[00:00:45.130]

See, my dad had no

[00:00:47.189]

life insurance at all.

[00:00:49.639]

And when he died just 14 days

[00:00:51.679]

before I began University myself,

[00:00:54.060]

my mom, my two sisters were thrust

[00:00:56.490]

into unimaginable, emotional

[00:00:59.020]

and financial turmoil.

[00:01:00.789]

My one stable life turned overnight

[00:01:02.969]

into me wondering how I was going to complete

[00:01:05.028]  
school work without simple equipment, like

[00:01:07.239]  
a laptop.

[00:01:08.750]  
Early in the pandemic, just months after

[00:01:10.888]  
my dad's death, we lost our home.

[00:01:13.480]  
I completed the following

[00:01:15.620]  
1.5 years of my education

[00:01:18.180]  
unhoused.

[00:01:20.209]  
I became 100% responsible for all

[00:01:22.230]  
of my educational and living expenses along

[00:01:24.540]  
with other essential expenses for

[00:01:26.629]  
my family,

[00:01:27.900]  
causing me to balance full time work with

[00:01:30.088]  
full time school while navigating

[00:01:32.150]  
the implications on my mental health.

[00:01:34.349]  
School administrators vehemently urged

[00:01:36.388]  
me to take time away from school...but

[00:01:39.159]  
I refused.

[00:01:41.079]  
I persisted because I know that my

[00:01:43.189]  
dad would have wanted me to fight for my

[00:01:45.338]  
education.

[00:01:47.629]  
But it didn't end there.

[00:01:49.959]  
In 2022, my mom was diagnosed

[00:01:52.370]  
with cancer,

[00:01:53.599]  
adding yet another level of financial insecurity

[00:01:55.969]  
to my family.

[00:01:58.558]  
Fortunately, thankfully,

[00:02:00.620]  
she is in remission.

[00:02:02.760]  
But if my parents, if my dad

[00:02:05.000]  
had life insurance, we never would

[00:02:07.019]

have lost our home. I would have been able to

[00:02:09.058]

complete my University education in a safe

[00:02:11.830]

and stable environment. I could

[00:02:14.020]

have saved myself a slew of financial related

[00:02:16.278]

mental health issues.

[00:02:17.979]

I wonder what it would have looked like

[00:02:20.179]

if I didn't just survive University so far

[00:02:22.610]

but was afforded the stability to be able to

[00:02:24.669]

thrive to my fullest potential.

[00:02:28.000]

Ultimately, I had to decide to stop

[00:02:30.159]

living in the rearview because that is not

[00:02:32.360]

what my father would have wanted for me.

[00:02:34.550]

Today I look boldly ahead despite

[00:02:36.819]

the hardships to a future that

[00:02:39.020]

teems with opportunity. I persist

[00:02:41.409]

in my education and in my community

[00:02:43.689]

work because that is what my father would have wanted.

[00:02:46.270]

Not for me to live in the rearview.

[00:02:48.389]

I see organizations like Manulife as

[00:02:50.490]

the windshields providing students like me the

[00:02:52.558]

unique and deeply valuable opportunity

[00:02:54.629]

to imagine what's ahead.

[00:02:56.479]

Thank you.