

## Text and photo by Ronnie Cheok, Assistant Manager, SMA Charity Fund

It's been an extraordinary year for all of us, to say the least, where we learnt phrases and words that were new to our daily lives. Suddenly, we are inundated with terms like new normal, safe distancing, safe-entry, stay-home notice and of course, COVID-19.

Many lives have been turned upside down with some losing the capacity to support their families in these tumultuous times. Among them, the needy medical students in our three local medical schools. In this year's applications for the SMA Medical Students' Assistance Fund (SMA-MSAF) bursaries, there were many heart-wrenching stories and pleas from our beneficiaries for help to tide them through medical school. A call we will heed to the best of our capacity.

It is not all doom and gloom though. We have plenty to be thankful for. Especially our friends and family fighting on the front line in our battle against COVID-19 – our front-line heroes.

In this difficult economic climate, SMA Charity Fund (SMACF) has seen a drastic drop in donations and we hope to appeal for support in our latest fundraising campaign, **THANK YOU FRONT-LINE HEROES!** For every \$120 donated, you will receive a set of bears that you could gift your **front-line heroes** for the exceptional work they do to keep us safe.

Thank you for supporting SMACF and by extension, the needy medical students. ◆