

OFFICIAL NEWSLETTER OF THE OVERSEAS EDUCATION COLLEGE

THE CHIVE

PERSONALITY

Meet Anil Bolukbas, a guy who is letting his passion for photography drive him forward in his guest for excellence.

his research on Gastric Adenocarcinoma. MAKING

We interview Dr. Dipak Kumar Singh

tom the Kanglu Hospital as we dwelve in to

INSURANCE MYTHS

Where do the 600 RMB that you pay every year go? Learn how insurances safeguard your stay in China.

22ND ANNUAL TRI-U SYMPOSIUM

This year saw Jiangsu University pay host to the 22nd Annual Tri-U Symposium.

MAKING THE RIGHT CHOICE

What makes the right leader? Who should you select when the time comes for you to decide the direction that the campus' future is going to take.







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TheDean'sDesk

Professor Jing Gao.

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t gives me great joy to welcome new students to Overseas Education College,
Jiangsu University. Our International student community is diversif ed within an amiable and learning environment.
The year gone by was great and the next year holds lot of opportunities for stuff and students as we unfold plans and innovations aimed at repositioning the college to meet students' aspirations and match the best practices followed globally. As a proud Dean, I have conf dence in the ability of our great student community and call on all to support each other and make our life here memorable.

I commend the entire OEC students, staff and administrators for the tremendous team spirit and teamwork displayed this semester. The slogan, 'One Team One Dream' has cultivated a strong and united college culture. In retrospect, several events and initiatives by student groups have culminated in enhancing the internalization drive of OEC as well as providing platforms for these sub teams to add value to student's life and experience in Jiangsu University. I extend a warm welcome to recently launched associations and hope that they will continue to leave a positive impact on life on campus.

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space and meticulously investigate this idea. It involves

understanding the chemical properties and synthesis of the active drug(s) in question, understanding what

benef ts and limitations it may have, manipulating it in

a way to minimize those faults, testing these revisions

to see whether it would workout in reality as it does on

paper, etc. It typically takes upwards of 3 years to get a breakthrough, and only if the researcher is ever so lucky.

Did you know: 1 in 1000 new drugs are approved for

However, it's not always about formulating new drugs. If

there is an existing drug on the market that seems to have

a million side effects or it doesn't work properly for certain

patients, scientists are employed to f nd ways to improve

its delivery. A pill for example doesn't just contain the

active drug that will help cure you, it contains other

substances as well that help carry it in the body to the

targeted site. Sometimes these other substances, referred

to as excipients, take away from the healing purpose of a

drug by causing more damage than good. More research

needs to go into eliminating such problems. A good

example of circumstances requiring further inquiry would

be investigations based on route of administration. Will

taking that medicine orally cause irritation to your mouth

or be destroyed in the stomach before it is absorbed in

your body? Does the disease require quick therapy or

relief? How long will it take the drug to start working after

consumption if taken orally? Some therapies, for example,

need to be injected into the body, for fast action. How

can you minimize the discomfort for the patient? Another

example could be insulin injections used by diabetics. Are

there another alternative routes that can be used to take

insulin besides injections? Or asthma, is there another

permanent solution besides asthma pumps?

clinical trials, i.e., testing on human beings?

f ever there was a RMB1 coin that went into a kitty jar, each time a person referred to pharmaceutical science as just "pharmacy" or mentioned the typical Lacareer opportunity as working in a hospital behind the dispensary counter or drug store, one could be a millionaire. These misconceptions and assumptions that plague the world at large about this program have probably led to it being one of the most underrated and overlooked degrees.

Pharmaceutical science covers a collection of studies in areas concerned with the design, action, delivery, and disposition of therapeutic drugs. Although not entirely, it's basically an industrial science and in simple terms, it focuses on the conception, research, clinical trials, manufacturing, and the dispensing of medicinal drugs.

Let us take a step back and try to personify this def nition. We all have paid a visit to a doctor to get treatment for our ailment at some point in our lives. Before taking that medicine prescribed to make us feel better, it is rare, if ever, to take the time to ponder on where and how that medicine came about?

Well, it's pharmaceutical science of course!

Did you know: It takes approximately 12 years and about \$500 million for a new drug to make it from the laboratory to a pharmacy

Pharmaceutical science encompasses many disciplines that collaborate in the production and assessment of possible and existing drugs formulations. These include:

Pharmacology: The study of the biochemical and physiological effects of drugs on human beings.

Pharmacodynamics: The study of what the drug does to the

Pharmacokinetics: The study of the factors that control the concentration of drug at various sites in the body. Simply "What the body does to the drug".

Pharmaceutical Chemistry: The study of drug design to optimize pharmacokinetics and pharmacodynamics, and synthesis of new drug molecules (Medicinal Chemistry).

Pharmaceutics: The study and design of drug formulation for optimum delivery, stability, pharmacokinetics, and patient acceptance.

Pharmacognosy: The study of medicines derived from natural sources.

Administration (FDA), it can then go into manufacturing and marketing. These responsibilities also involve pharmaceutical scientists. The pharmaceutical industry and process is a very lucrative entity, in that once a drug has been approved, even though it's taken a tremendous time and money to come to life, it can yield billions of dollars

the set rules and standards for drug manufacturing. The pharmaceutical industry is set to expand incredibly in the next decade, with job creation and salaries expected to increase by 20%.

Want to know the difference between a pharmacist and a pharmaceutical scientist? Pharmacists work with existing drugs, patients, and other healthcare practitioners to optimize patient care and drug use. On the other hand, pharmaceutical scientists are typically involved in the development of new drugs. They spend most of their time doing research in a laboratory or off ce setting. Think of it in this way, if medicine was a movie or series, pharmaceutical scientists would be the screenwriters, producers and crew, whilst pharmacists would be the cast (actors).

This article was not written in its entirety just to differentiate pharmaceutical science from other disciplines, rather to form a new appreciation, if it didn't exist before, for the amount of work that goes into being a modern day apothecary. If you're thinking, why would someone put themselves through so much torture and lengthy work? An answer could be that they do it for the good of humanity. It is a fact that people and animals need medicines to cure diseases. And there will always be a disease to be cured, believe that. Another answer could be for the fun of it, the adrenaline rush that can be harbored from making or breaking a scientific discovery. Some people just enjoy wearing white lab coats all day, who knows? With the endearing term, Science is fun! It's no exception when it comes to pharmaceutical science.

Next time you take that medicine for relief, just remember that pharmaceutical scientists had to spend some sleepless nights and frustrations to make it happen. But don't dwell upon it too much, I wouldn't want you to choke on that pill.

A person studying pharmaceutical science can enjoy a bevy of career opportunities, which range from research, clinical testing, manufacturing, quality control, sales and marketing, teaching, etc. There are those who can also go into the Regulations f eld to ensure that companies are following



t is always a treat to experience a new culture in one's lifetime, especially one as diverse and ancient as China. Be it the charming cuisine, the attractive architecture, the literature and prehistoric legends, music, art, and what not; this Asian nation is well known for preserving her ancient customs and cultivating them into a universal powerhouse. The list is endless. The traditions of the ancients from the country are gaining popularity all over the world, none more so than the Traditional Chinese Medicine. With the rising popularity of alternative medicine, TCM has carved a niche for itself on the world stage.

TCM, also known as (zhongyi), is a collection of healing practices that have been in use for over 2000 years. It employs an approach that is fundamentally different from that of Western medicine. The treatment of an illness is based on the diagnosis and differentiation of syndromes. An integral part of treatment involves the manipulation of the Qi. Therapies including acupuncture, massage, exercises, diet therapy and herbal medicines are some of the methods used to rid of their ailments.

But, what exactly is Qi? And what do the terms like Zang Fu organs and Yin-Yang mean?

The frst thing that comes to mind with the term "Qi", is meditation or someone meditating in a lush forest or deep in the mountains. This is because in popular culture, it is often associated with such practices. In TCM. Qi is described as the carrier of information that is expressed through the systems in the human body. The literal translation of Qi can be health or vitality or energy. Practitioners of Chinese Medicine have identifed many diferent kinds of Qi. Within the human body there is the Qi that we're born with, called Yuan Qi, or ancestral Qi. The Qi that we absorb during our lives from food, water, air and Qigong practice is called Hou tian Qi or post-natal Qi. The Qi that fows at the surface of the body, as a protective sheathe, is called Wei Qi or protective Qi. Each internal organ also has its own Qi/life-force, e.g. Spleen-Qi, Lung-Qi, Kidney-Qi.

A key paradigm of this system is the statement that balance and free fowing Qi equals in a healthy body. The concept of balance of forces in the body requires an understanding of the yin and the yang.

Many of us are well acquainted with the yin and yang symbol. In Chinese philosophy, it describes how opposite or contrary forces are complementary, interconnected, and interdependent in the natural world, and how they give rise to each other as they interrelate to one another. That is, one good force cannot exist without its bad counter-part. Many examples could be, hot and cold; light and darkness; male and female; full and empty; wet and dry, etc. According to Taoist cosmology, the two most fundamental forms of Qi are Yin-Qi and Yang-Qi -- the primordial feminine and masculine energies.

According to the Zang-fu theory, the zang organs refect yin; the fu organs yang. The Zang-fu theory details the physiological functions and pathological behaviours of the zang and fu organs-the critical organs that do all the heavy lifting in the human body. Each zang organ is inextricably woven into a complex interactive web of coexistence and mutual restraint with a corresponding fu organ, and each pair of organs is associated with the physical properties and natural phenomena of one of the fve key elements; metal, wood, earth, water and fre.

In short, this is how it comes together: all major organs have been divided into 5 groups and each fall into either Zang or fu. These are subsequently labelled as either yin or yang organs. Each organ is then considered to have its own Qi existing within it. A little complicated... maybe? A little brilliant...absolutely!

Nevertheless, there are many therapies in TCM used to heal ailments, like herbal medicines (), acupuncture, and Qigong exercises (e.g TaiChi). Acupuncture for example involves the use of needles at different pressure points in the body, and it can be used to treat migraines and to aid in weight loss for instance. As for herbal medicines, the Chinese believe that all plants and some animals can be beneficial for health.

Unlike western medicine, which has been exhaustively researched in order to be approved, TCM is still at a disadvantage. Western medicine is based on standards and evidence, while TCM relies on experience gained over time through numerous trials and clinical observations. Western medicine is strictly based on inferences made from laboratory examinations. Hundreds of years of observations and research provide the experience that forms the basis and complexity of TCM.

Chemical compounds are used to formulate medications in Western medicines, but only herbs are used for Chinese treatments. Almost every plant is seen to have some health beneft to the body, and as such there are little or no side efects of medicines, since herbs are basically administered in their natural forms. On the other hand, western medicine relies exclusively on chemical drugs, and at the centre of that is the very proftable pharmaceutical industry that is responsible for the research and production of these chemical drugs. Although these compounds may have higher potency due to the extensive research done to produce them, they also come with side efects which range from mild to severe, and even fatal in some drug instances.

In any case, traditional Chinese medicine is estimated to be an industry worth \$65 billion. It could be a lot more, but so much research is required to have most of it approved by the Food and -11055 >70.004gmedicmated (FDA)o

Jackie Robinson

That is it you want the most; money: power, knowledge, respect, love etc.....? How about all of it? In order to succeed in what you want you have to frst understand how everything connects. And in this series of refection, I want you to take time to question your life and the goals you aim at. Refect on the position you have in society and more importantly understand the power you have to change views placed upon your social group. Whether it is from bad to worse or from good to the better.

We do not earn respect by having the most, but we earn respect by giving the most. Life is a long ride of give and take, and when people receive from you they always hold you in the highest esteem, because they fully understand that you are an important part of their wellbeing. However, when you give nothing, it doesn't matter how much property you own or the size of your account, because no one can ever respect you. This is a small idea that has to sink in to people's minds, because it is the only way that we are to understand responsibility. I am not talking about being generous here, but I am simply referring to being someone society needs by offering diverse contributions.

Giving comes in many forms, but it is not always about helping others. Sometimes giving one's devotion to a great cause is also giving. For example, if one is to construct a self-serving entity in which he or she is to beneft, while offering others a chance to do the same, they have already given to the society. These entities might be in the form of companies, industrial reforms, entertainment centers and so many others, to which a person or a group of people engineer, yet multiple people beneft. Not all good acts need to come from people's hearts, but also from the responsibility everyone should feel towards developing society. Everything is a circle, and once people realize this, they try to put into society as much as they can, knowing very well that it will come back to them.

Sometimes we are told to take what's ours and survive, but we forget that the world is a big place and no one can make it on their own. We need to learn to take responsibility, not just for ourselves, but for people within our circle. So next time you do something, think bigger than yourself, so that your actions can positively affect the society you represent.

Until next time on Ref ections...

Choosing the Right Leaders

uick story. I remember in high school, I ran for prefectural of ce against a boisterous fellow named Maurice. He was tall, handsome, had a pocket full of money and a knack for making people laugh but none of that fazed me. What made Maurice a fearsome opponent was his ability to talk up a storm. He had she charisma of a monk; this guy had so much to say, he could teach a weaverbird a thing or two. He was the perfect showman.

On the campaign morning we walked up to the podium to each give a policy speech. I went frst, with a strategy to appeal to the crowd through logic rather than fairy tales. I explained to them what could be changed and what couldn't, I told them what I could do for them and how I was going to do it. I was truthful, clear-cut and honest, giving facts and f gures. Then came Maurice. Here was the politician, prancing about the stage like a show-horse. Some of the promises he made were so ridiculous that the audience laughed. He told a few jokes, danced for them, yet never said a thing about policy or strategy. I was confdent. Victory was clearly mine. Then the results were announced. I had lost by over 40%! The shock took two days to wear of. I learnt a few lessons from that loss

We live in a world ruled by talkers. We have all seen this before; a sassy ladies' man who wins the girl over the gentlemanly intellectual or that kid in class whose exam is marked leniently because he always woos the teacher. Even to stand up comedians or clowns we pay a lot of money to make us laugh while scientifc research goes unfunded. Aristotle once said, 'the world was ruled by the quill' but today it is ruled by the microphone. In a world where people rank values based on emotional standards rather than intellectual ones, it is difficult to get ahead unless you can make someone laugh, entertain them or appeal to their ego. A study done by Dr. James C. McCroskey at the University of West Virginia concluded that humans associate talkativeness with attractiveness and greater mental capability. However, this notion is not necessarily true.

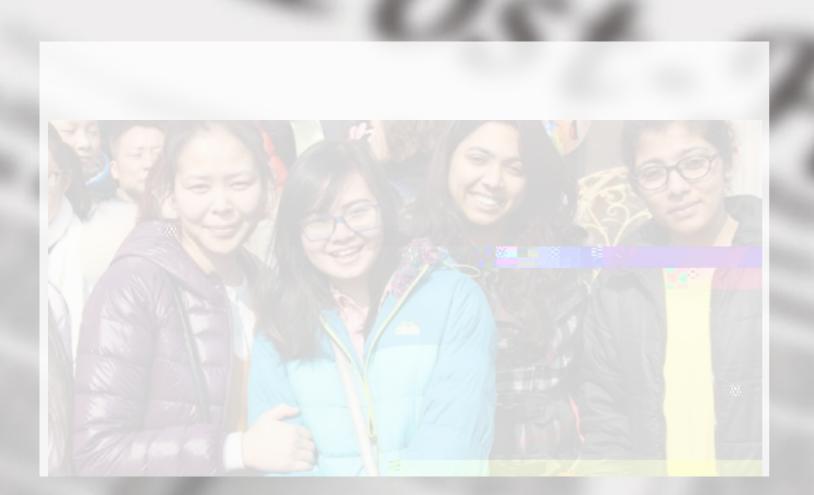
Our refusal to differentiate between true brilliance and the lure of pizzazz has led to two world wars and left our home a wasteland of inequality, corruption, terrorism and moral confusion. The punch line of this joke is that we have still further refused to learn from our mistakes, choosing the same caliber of leaders again and again. Take a quick look at our presidential races; televised debates, press conferences, headlines, scandal, fundraising dinners at fancy hotels with full media coverage, professionally scripted campaign speeches and the list goes on. That is not an environment in which intellectual prowess thrives. It is a process that breeds support for people like Donald Trump, a self professed bigot, racist and propagandist who shares views with some of the world's more oppressive leaders and yet leads the presidential race polls by margins that would put Usain Bolt to shame. Are we so blind that we cannot see the path we are on leads to the kind of annihilation that is the reserve of blockbuster movies?

I don't intend to fry my omelet on one side only. Intellectuals are to be blamed as well. Whether we are perpetrators or victims we are all a fected in some way. It is time the smart people stood up and started fxing things. The only way to know what someone is thinking is to hear it; if you do not speak up then how can we hear you? Intellectuals need to wake up now and step up to the mantle because the human race deserves better than what they have chosen for themselves.

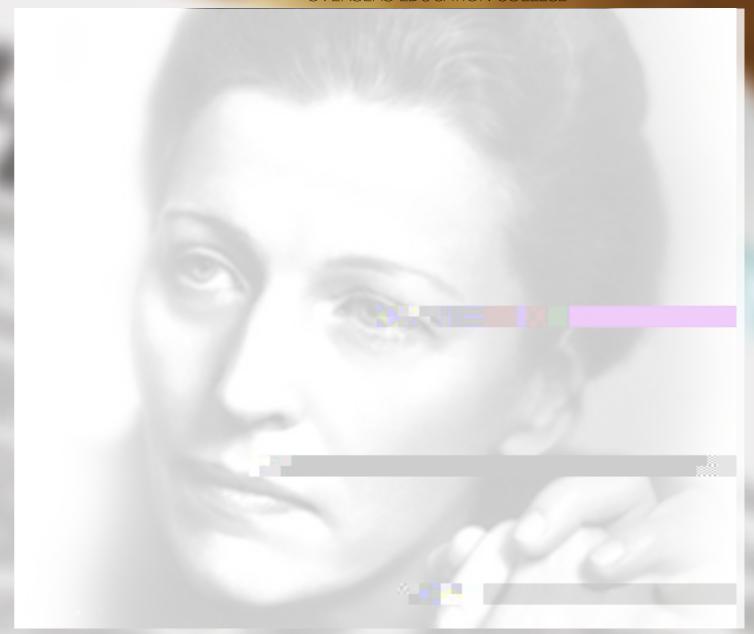
They say time is the best teacher and I believe we need to learn from our past; both the good and the bad. There was a time before the internet, television and radios when great leaders were chosen. Leaders like Benjamin Franklin; an accomplished intellectual who invented the lightning conductor or Abraham Lincoln who taught himself to practice law and chose to go to war rather than see slavery prevail. A time when to rise to the top you had to prove yourself among your peers before you were chosen, when it took action not speech to woo people. We need to take it back to that and start making up for the wrong decisions.

In the T.V series Attack on Titan, General Gen says to his ward, "No one ever knows how things will turn out in the end, all we can do is to make the choice we won't regret if things turn out badly." I am not claiming to know how the world would have turned out had we chosen smarter leaders but I do know it is a decision I wouldn't regret if things turned out badly. It is time we outgrew our faws and made the world a better place. The time for change is now!











(UISA-JSU) of cially debuted

Associations Jiangsu University Guowei.

n Friday, 11th December, 2015 the Ms. Wang Limin, Vice Dean OF OEC as well

Union of International Students' as the former head of Student Afairs, Mr Dai

on campus. The event commenced with the Finally, the Dean of OEC expressed her introduction of guests, by the Interim Vice heartfelt delight at the successful formation

President, Mr. E. Omari-Siaw. Shortly after, of UISA-JSU. Introducing the Interim

the Interim President, Mr. Abdul-Nazif Executives, she pledged College's readiness

n Thursday, October, 29th 2015, a new association, the International Business Students Association (IBSA) was launched as a family that covers the Business Administration, International Economics and Trade as well as the Accounting Majors. It is a student-led body whose mission is to promote and enhance the professional development of its members in the areas of business management, economics and entrepreneurship. It aims to teach them skills they can use throughout their lives to become successful. This is summed up

in its slogan. IBSA. Ideas for life!

The event was graced by the Dean of Overseas Education College Prof. Gao Jin, who was delighted about the mushrooming of Wang. The guest speaker of the night was Mr Chris Soester who stirred up a heated discussion on hot business issues. Speakers, Ms. Yang Lili from the School of Finance and Economics and use the association as an avenue to enhance their academic knowledge and gain practical experience so as to prepare them show support and enthusiasm to be a part of the Association.



Mahmud, gave a brief history about how to support the group and the entire association. UISA-JSU came into being. The Special Guest of Honor was Professor Ren UISA-JSU. Xiaofei. In her brief speech, she congratulated international students of JSU for having taken Substantive leaders are to be elected to carry a giant stride in their progress towards being the Strength in Unity agenda forward among better and hoped that they remain steadfast in International Students. All students are their contributions towards the development encouraged to get involved.

of OEC and Jiangsu University as a whole.

Several awards including Certificates of Honor that were presented to the founding members of the association, committees were formed to facilitate the formation of the association and all individuals who had been involved in this journey. Special 5 Star awards were given to Prof. Yuan Shouqi, President of JSU; Prof. Gao Jing, Dean of OEC; Prof. Ren Xiaofei, The Deputy Director of International Of ce; Dr. Cui Yong, The Vice Dean (PG);



With the support of all, the symbolic *Unity*

Cake was cut to declare the formal launch of



"What the mind of man can conceive and believe, it can achieve" - Napoleon Hill

Association of International Engineering even a swimming pool. Yoon managed Students, or AIES, provides a platform for to match the standard set by the previous engineering students to develop the qualities presenter in his presentation with her own of integrity, excellence and teamwork.

As the night began, Otsile Morake, She let us in on her journey with her have it, engineering plays a pivotal role in underwater. Talk about innovation! our day to day lives from the chairs we sit on to the big things such as the buildings The age old adage, "All work and no come to China.

Maguang and Yoon Yati Htike. Joseph minds had been loaded with. Jonathan Maguang gave us a glimpse into can design an airport and then proving it can only get better. as he gave a practical demonstration using completely new and innovative circles in AUTO CAD2014 and running society was launched or rather, the design through BIM for a 3D view. born, as the founders preferred to What started of as circles quickly became Prefer to the beginning of AIES. a structure with a wall, windows, roof and presentation based on robotics.

one of the MCs, challenged the way team, Team Bangalore Robotics, who we view engineering by posing the were judged as runner's up in Santiago, question,"Can you imagine a world USA for designing a robot called Lassie without engineering?" And as one would that works as a marine defense 20 feet

we live in and the airplanes we all used to play" was twisted into "every engineer needs time to relax" by the MC as the African HD everyone walked on stage The event progressed with riveting and gave everyone a refresher from all presentations by Joseph Jonathan the Engineering jargon the audience's

the world of engineering by frst telling us All in all, the evening was a roaring that if you can draw a circle you can design success and I can safely say that if the a house, if you can draw a line you can association continues with the amount of design a road and with just a square you passion showcased on the launch night, it



he ladies' association of Jiangsu University is formally On the 13th day of November 2015, the frst association for ladies of Overseas Education College, JEWELS, was o f cially launched under the theme of "Shining for Positive Impact". The name JEWELS is an acronym which stands for Jades of Education, Women of Excellence, and Loving Success.

The launch started with inspirational opening remarks from the OEC's Dean, Professor Gao, who is the chairperson of the association. The introduction and an overview of the future activities of JEWELS which were presented by the members of the commission was followed by a special dance performance by students. Motivational and inspirational talks were given by the remarkable ladies of OEC, namely the Vice Dean, Ms. Limin Wang, and a PhD candidate Ms. Adelaide Spio. Their speeches gave everyone a perfect summary of the road to attaining dreams and success as well as discussing the power of self-discipline as an aspect in achieving one's goals. These ladies encouraged everyone to start doing something towards our dreams because working hard now will surely beneft everyone in the near future.

The goals of the association were stated as follows: To unite all JSU ladies into a big family of love; To promote multicultural diversity to enhance learning; To ensure easy dissemination of information; and to provide direction using women anchors as mentors through seminars and conferences.

The event ended with a highly motivated closing remarks from Professor Gao, and a token of appreciation to everyone who attended the frst event of the association. This event is just the start of a blissful and eternal journey of the ladies of the OEC.

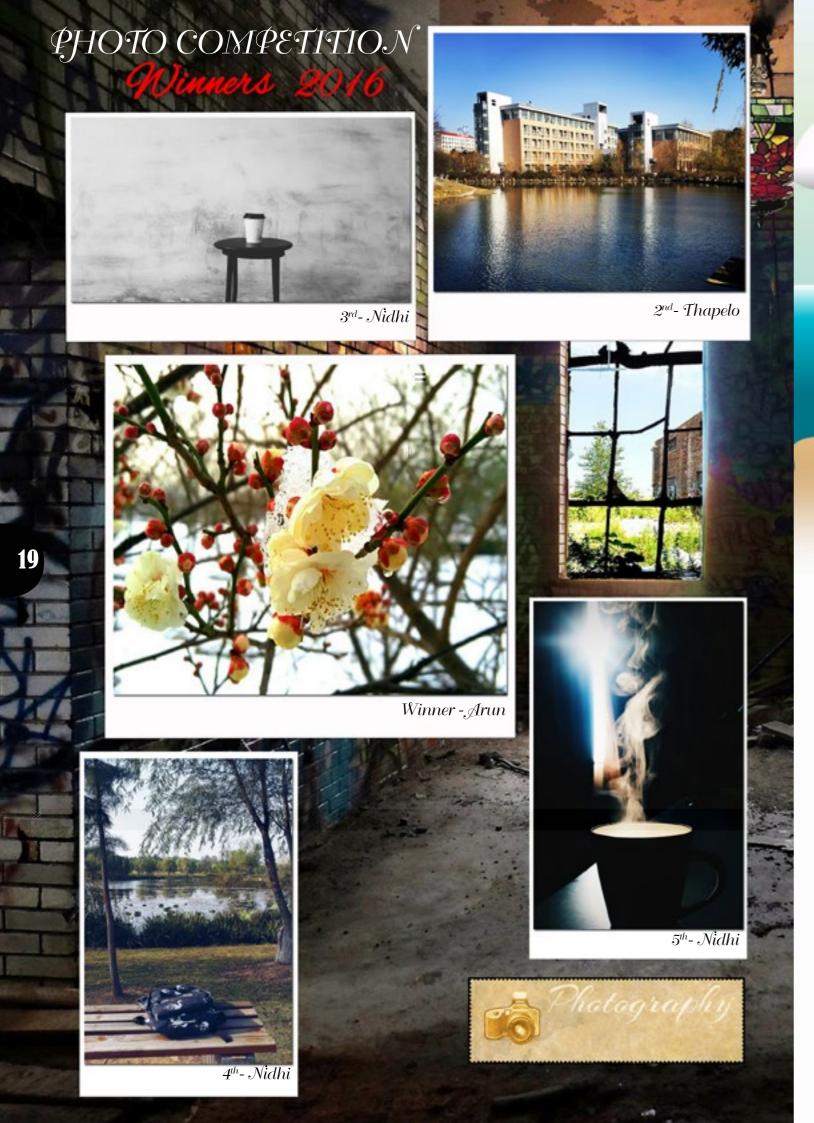














Tew semesters are always marked by students no longer being able to roam around randomly, doing as they please; be it backpacking across China or simply staying in bed and watching series all day. 8 am classes and assignments now dominate the agenda. This isn't much of a problem for some of you who might feel refreshed and ready to go but for the others, the holiday mood still looms and there is little to no desire to start studying again. If this applies to you, you have the dreaded case of the holiday hangover.

Holiday hangover refers to the mindset experienced by many individuals when returning to their everyday routine after a signif cant period of time off.

The most common reason for experiencing the holiday hangover is simply because of the change in lifestyle. The beginning of semester means having to accept certain responsibilities that the vacation did not have. The idea of watching an entire season of Orange is the New Black in three days does not seem any less appealing during the semester than it did during the holiday but if you have piles of homework, a rational person would make the better decision to do the assignment.

The good news is that this hangover is curable and you are not doomed to face the consequences of the holiday hangover as there are various actions that can be taken to reduce the negative effects of it. Here are a few nuggets to help you get back into the swing of life.

Consistency: University is all about balancing your priorities—classes, studying, social life, and for some—part time jobs. So it just makes sense to set regular habits that can help you stay at the top of your game. Start f rst by establishing a routine for going to bed and

getting up at the same time each day, and try to make your bedtime hour reasonable. Join a study group that meets regularly. Designate an evening as laundry night. Perhaps set up a time that you have coffee each week after class with a friend. Getting yourself into a regular schedule will help you settle in and focus in the classroom.

Eat healthy; Seriously, leftover chaofan () for breakfast will catch up with you. Learning to eat properly will help you stay energized and undistracted in class. And yes, that starts with a good breakfast. Of all the meals, it is the most important meal of the day. Avoiding breakfast will drain your energy quickly and may lead you in to eating unhealthy foods. Eating fast food will have you feeling lethargic, and drinking too many sugary, caffeinated beverages will leave you feeling jittery.

Exercise: Exercising regularly will help you feel more energetic and less stressed out. Block out an hour each day for a visit to the gym or for some other form of activity, like a walk or run or play a team sport like basketball or soccer (and note: walking to a class that's 5 minutes away from your apartment doesn't count as exercise).

Make time for friends. Whether you're trying out a new restaurant or just hanging out in your room, spending QUALITY time with your friends at can be a great way to decompress after a long week in the classroom.

ditorial Note: Insurance is probably one of the least understood topics on campus in the present day. This trend is particularly worrying since it is one of the key requirements to lead a pleasant and prosperous life in China, especially for the foreigners. To rectify this worrying situation, *The Olive* has made an effort to provide relevant information and bust certain myths that are prevalent on campus.

International Insurance is for people who are not living in their home country or in regions where medical care is very poor and the residents have to travel abroad to access it. It is a standard practice for countries with expensive health care systems, such as China, to require the expats to avail these insurance packages. It is important to remember that the main purpose of having medical insurance is to take care of you in the unexpected and worst case scenario, where costs of treatment can be very high.

Things to keep in mind...

- 1. For foreigners living in China, it is important that your plan includes an Evacuation & Repatriation option in case you need to go back to your home country for any emergency treatment or operation.
- 2. For most insurance companies you will have to wait at least 12 months before they will cover you for maternity related costs.

With a variety of medical insurance plans in the market, it is difficult to make the right choice. The preferred option is to look for the plan that best suits your current situation and needs with the help of a Medical Insurance Consultant. For example, a person who is unmarried will not have the same need as a couple who are planning to start a family; similarly an employee coming to China for a one year assignment will need a different plan from someone staying longer than a year.

Foreign students are mostly confused about the purpose of health insurance and how it works in countries they f nd themselves. To help us through this process, and crush those student insurance myths — here are some of the most common myths that international students have about student insurance.

Myth #1: "I do not need insurance because I won't get sick"

Accidents and illnesses can happen at any time and there is no way to predict when or where they will happen so it is never a good idea to leave your health or your f nancial situation up to chance. Keep in mind that health insurance is specifically designed to help you find a doctor nearby and cover some, if not all, of the cost of your visit. Without insurance you will be liable the total cost of your medical bills, which could be in the thousands and thousands of yuan, especially in countries where healthcare is much more expensive.

Myth #2: "I can just buy insurance when I need it, worst case I might just have to pay a little bit more"

FALSE! If you get sick or injured today and you want to buy an insurance policy so that you can use it right away for that injury/illness — it will not work! The plan will not cover you. Think about it, would you be able to buy home insurance to cover your home against it burning down, after it has already burnt down? With all insurances, they are meant to protect you against something that may happen in the future, not what has already happened..

Insurance is meant to protect against future unforeseen events. This being said, most plans will not cover conditions that you had before the effective date of your insurance plan. These pre-existing conditions may be covered after a waiting period of at least six months, but sometimes are excluded from the plan altogether.

Think of it this way, you can't buy car insurance to pay for an accident you've already had and health insurance works on this same principal. It's important to buy insurance before you actually need it.

Myth #3: If I use my health insurance, my premium will go up automatically

FALSE!! The prices (called premiums) that you pay for insurance plans go into a pool and then are used by insurance companies to pay the medical bills (called claims) for everyone insured under the plan. So, as long as there is about the same amount of premium going into the company as the insurance company is paying out, the prices for your insurance will remain about the same. That notwithstanding, even if your premium does go up after seeking treatment, it isn't because of you alone.

Never be afrpa — to use your insurance plan because you think your rates may increase. You purchased the plan to be able to use it and remember you can always contact your insurance company before seeking treatment to ensure the cost will be covered.

Myth #4: All health insurance plans are the

FALSE!!! No two insurance plans are exactly the same. There are many international student



insurance plans av" with different prices and meeting different needs. While f nding an affordable plan is ideal, it is even more important to ensure your plan covers everything you may need like sports, maternity, mental health, emergency medical evacuation and repatriation. It is a fact that different policies allow you to hav insurance for different lengths of time as well, so be sure to read the policy carefully if you're still deciding on which policy to purchase.

Myth #5: If I have health insurance I don't need to worry about anything because I will always be covered

FALSE AGAIN!!! Not many health insurance plans cover you for 'everything'. A good student insurance plan will cover you for your medical costs if you get sick or injured. However, all insurance plans hav some exclusions or limitations.

- 1. What if you get into an accident while you were consuming alcohol would that be covered?
- 2. What if you were injured playing tennis at school is that excluded from your plan?
- 3. What if you need to get an immunization to register for classes would that be covered?

So it's important to read your insurance policy's benef ts and exclusion in detail, and perhaps a better question than "does the insurance cover everything?" is to ask "what are the exclusions on the insurance?" Even if your medical expenses are covered, it is possible that you may hav out of pocket expenses, lik coinsurance that you are still responsible to pay.

So what exactly is the insurance policy plan of a foreign student in JSU?

'The insured' is the visitor from abroad aging 16-60 who is healthy and capable of normal work and normal living. According to Ping An Annuity Insurance Company, LTD, JSU branch (service commissioner). A premium of 600 of A vAnnuit iM

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l" !

he Clinical Medicine research group consists of people, perhaps, the least seen on campus. Nonetheless, they are one of foremost post-graduate student groups of the OEC. This group primarily consists of students who are part of the Masters' in Medicine and Surgery program of the university. They practice and learn their craft at the university hospitals, namely A f liated Hospital of Jiangsu University and the No. 1 People's Hospital, also known as Kangfu Hospital. Their program requires them to publish papers in one of the many peer reviewed journals. The papers can be either a meta-analysis of papers already published or a research paper based on experiments that they have carried out under the supervision of the senior doctors at the hospitals. The Olive had the delightful opportunity to reach out this group and find out more about their activities this past edition.

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- 7. Sohun Mohendranath
- 8. Sher Ali Murad
- 9. Augustine Balaara
- 10. Abdul Raheem

23

came to understand the process of research gradually and gained conf dence. Then I selected this topic, which was

The Olive: What's next after this? Where should we hope to see you in the future?

Dr. Singh: I plan to return to my country after graduation and start practicing as a general surgeon. Currently, we don't have modern laboratories to conduct research at molecular level in hospital that I am going to work in. I will try to persuade the authorities there to establish a lab with the latest facilities. If I am successful, I would like to cooperate with the research teams of our university and also from other parts of the world and continue the same path. It has enormous future application in the feld of medical science.

The Olive: Dr. Singh, Thank you for sharing your ideas with us and making time. We wish you success in your future

Dr. Singh: I'm grateful for this opportunity and appreciate you letting me share my experiences with others.



NATURE'S DEADLIEST KILLERS:

Gastric

henever the word cancer is uttered, it is almost certain to spend shivers down your spine. One on nature's deadliest killers, this disease has had an impact on all our lives in one way or another. People have had their parents, friends and bread winners taken away from them. Some live under the constant dread of being taken away from their loved ones as the malignant tumor spreads with each passing day. The statistics of people who have to leave their jobs because they are either ill or have to take care of their loved ones show that although not infected, but still we are all effected. Nations spend billions of dollars every year to fund research this deadly disease.

Gastric cancer is one of the forms of cancer which begins when cancerous cells form in the inner lining of your stomach. These cells may grow into a tumor. Also called stomach cancer, the disease usually progresses slowly over many years.

The Olive, recently, had the opportunity to sit down with Dr. Dipak Kumar Singh, one of the postgraduate research students from the School of Clinical Medicine, who has devoted his time towards better understanding the disease as well as working with other people on ways to curb it.

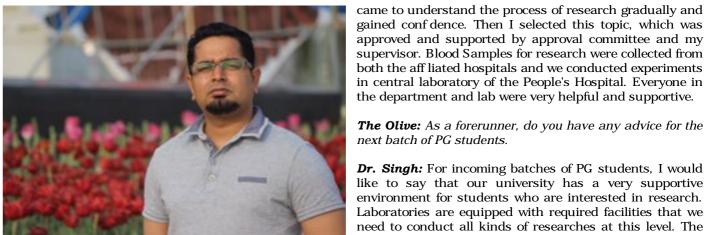
The Olive: Hello, Dr. Singh! It is an honor to be interviewing you for the Olive's research based interview for the sixth edition. To begin with, we would like to know you better. Could you introduce yourself for our readers?

Dr. Singh: Thanks for meeting me and letting me talk in detail about this subject. As for my introduction, I come from a middle class family from the eastern part of Nepal. My father was a teacher, who has since retired. I was brought up in a family of four children and I am the youngest of the lot. I graduated from a local school in Bhadrapur. I was interested in studying medicine so I enrolled at the Chongqing University of Medical Sciences to attain a MBBS degree. After graduating, I returned to my country to practice as medical off cer till 2012, when I joined Jiangsu University in February 2013 to pursue postgraduate education in General Surgery.

The Olive: Interesting! Your educational background in

us the most is the reason behind you choosing to study gastric cancer. Would you please throw some light on that?

Dr. Singh: Gastric cancer is one of the major areas of study for general surgery, especially in Eastern Asia including China. The disease has a higher incidence in the region. Consequently, to conduct a research on gastric cancer in the area is a good opportunity. And our team was already engaged in studies on esophageal cancer which made this topic more relevant.



The Olive: Could you give us an overview about your research?

Dr. Singh: The recent advances in genetics and molecular biology have encouraged scientists to attempt to discover the genetic basis of various diseases. The studies on cancer, including gastric cancer, have not been left untouched by this school of thought. Single Nucleotide Polymorphisms (SNPs) in certain genes have been found to be associated with the risk of developing some forms of cancer. Previous studies done by our team have also successfully demonstrated the association of Polymorphisms in certain micro RNAs with increased risk of esophageal carcinoma. We conducted a hospital based case-control Study for which total of 3 cases with gastric cancer and 605 controls were recruited. In this study of ours we selected 4 tag SNPs in micro RNAs and analyzed their association with the risk of gastric cancer.

The Olive:

have on society of today? How do you hope to address that issue with this research?

Dr. Singh: Epidemiological studies suggest that gastric cancer is third highest cause of cancer related deaths and disabilities in the world. Its incidence is higher in Eastern Asia. Although the incidence of overall gastric cancer is decreasing worldwide, incidence of Gastric Cardia Adenocarcinoma (GCA) has been observed to be increasing. People with GCA usually present late in the clinics due to delayed onset of symptoms associated with the disease, which makes it diffcult to treat and the mortality is high. Studies like ours are done to analyze the association among certain genes and study the polymorphisms in them and stratify risk of developing cancer. If various studies with same topic conducted in different geographical areas and in different ethnic groups reveal similar outcomes, this may help in establishing a tumor marker for that particular cancer, which is a great aid in screening and diagnosis. Early diagnosis and timely intervention may greatly decrease the related mortalities and disabilities.

The Olive: What sort of challenges did you face while being involved in this research? How was your department's support during this period?

Dr. Singh: At the beginning I was lost and confused about selecting my topic for research as I had no previous experience of being part of any research team. However, with the aid and guidance of my supervisor and with the help of my research fellows in our department and central laboratory of People's Aff liated Hospital of JSU, 1



23. **Tahir, H. E.**, Xiaobo, Z., Tinting S., Jiyong S., and Mariod, A. A. (2016). Near-Infrared (NIR) Spectroscopy for Rapid Measurement of Antioxidant Properties and Discrimination of Sudanese Honeys from Different Botanical Origin. Food Food





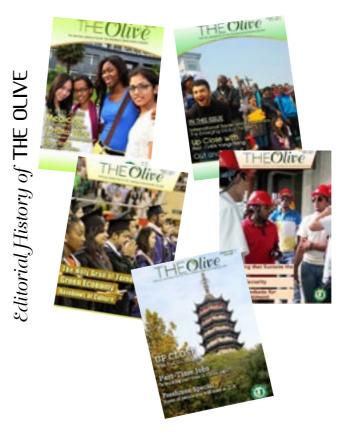
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Chinese Government Scholarship (CSC) China-U.S. Culture Exchange Scholarship Confucius Institute Scholarship

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Presidential Scholarship Faculty Scholarships **Excellent Student Scholarship** A&W Enterprise Scholarship Social Contributors Schorship **HSH Scholarship**

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