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Stuart Tisdale
 Newsletter Editor
 stuartjtisdale@hotmail.com

UMAC Consulting Set to Represent Warren Centre in Toronto

March 12th is a date that four actuarial students at the University of Manitoba have had circled on their calendar for quite some time now. "I can't wait to get out there. We're all really excited to see our hard work pay off!" says third year student Jordan Gerry. He speaks of the Munich Re Cup, the case competition that the University of Manitoba team will spend about two months preparing for. Aptly named, UMAC Consulting, the team is comprised of Bradley Abells, Kelly Ramsay, Taylor Mitchell, and Jordan Gerry.

The first annual Munich Re Cup will take place in Toronto this March and is open to all Canadian SOA Centre of Excellence schools. The competition is a unique opportunity for students to build their practical business knowledge tackling a relevant actuarial case while competing on the national level. Each participating University can submit one team of 2nd and 3rd year actuarial students and must have the support of an Academic Advisor. That role is being filled by part-time sessional instructor Steve Scoles. Scoles was chosen by Warren Centre and UMAC representatives to aid in selecting a finalist team, as well as to serve as the main contact with Munich Re and coach the team leading up to the competition.

The stage is set for an exciting competition with each student on the winning team being awarded a \$5000 scholarship. "To win the first ever Munich Re cup would be a dream come true for our team, and would reinforce the terrific reputation our actuarial program has across Canada," says Gerry. Win or lose, the competition is sure to be an unforgettable experience for all the competitors.

Here is an inside look at the four students that make up team UMAC Consulting

Name	Case Competition Experience	Favourite UMAC Event	Pet peeve	Childhood Dream Job	Biggest Fear	Rap Name
Bradley	None	Poker Night	Slow walkers in the tunnels	Author	Spiders, big or small	L'il B-RAD
Jordan	Investors Group Case Competition, JDC West	Bowling	People talking to animals with baby voices	Rock Star	Not being happy	Big Cat
Kelly	I have zero experience	The Pancake Sale	When people in the beverage only line order food	I wanted to be a singer in kindergarten	Heights, giant insects	\$\$pecial k
Taylor	None	Fish Dinner	When people are rude to service industry workers	Professional soccer player	Geese	Igloo Australia

Extra: In other Warren Centre news, Dr. Xuemiao Hao is stepping in for Dr. Pai as acting director for the current term. Dr. Pai is currently out of the country and will return to his position in July, 2015.

ASNA 2015

This year's ASNA convention was held in Montreal and attended by 21 University of Manitoba students as well as students from across Canada. Highlights included interesting seminars, a case competition, and lots of time spent exploring old Montreal and taking in the nightlife.



Excel Tutorial

UMAC's second excel tutorial of the school year built on the foundation of excel skills covered in the October session, and introduced the students to VBA coding. UMAC has been receiving great feedback on the tutorials. Thanks to everyone who has helped out!



Speaker Event

The theme of UMAC's first ever speaker event was Recent Graduates. Speakers included Steven Honcharik from Wawanesa, Kyle Meilleur from Aon Hewitt, and Raymond Huynh from Great-West Life. Students were coached for the transition from university life to the business world and had a chance to ask questions and mingle with the speakers after the event.



Pancake Sale

UMAC's annual pancake sale was a collaborative effort with many of the clubs members volunteering to make the sale possible. In two days the sale raised over \$240, all of which is being donated to the Heart & Stroke Foundation.



UMAC ELECTIONS

Being a UMAC executive member is hard work and a serious time commitment, but just about anyone who has been through it will tell you what a rewarding experience it can be. If you are thinking about running for an executive position, please read the testimonials below from the outgoing executive team. If you would like to know more, do not hesitate to contact any of us with any questions you might have.

Each member of the current UMAC executive team was asked to reflect on

1. The best part of your position
2. The biggest challenge you have had in your position
3. Your personal highlight from your year as a UMAC executive member

See their responses below

Co-Presidents

1. This whole year has been an incredible experience. The Executive Team was able to put together many events and new initiatives with great success, and we are very thrilled of what we accomplished. A great part of being the Co-President is that you work closely together with each executive member and are overseeing everything that is happening in the club. As well, you are able to try out new ideas.

2. A big challenge was finding a speaker for the Fish Dinner who would be suitable for both students and industry representatives. It's important that the speaker can present material that is relevant to everyone, and we are so happy that we were able to find an amazing speaker for this year's Fish Dinner that everyone enjoyed.

3. A big highlight was meeting the students in the club whom are just remarkable. We really love the supportive community we have built for ourselves through UMAC. We encourage all members to get involved in UMAC, either as an exec or by coming out to events, there is tons to gain! We are excited to see UMAC continue to grow next year, best luck to all candidates with elections!

-Elizabeth Wanke and Melanie Skiarski

liz.wanke@hotmail.com, skiarskim@gmail.com

Promotions Coordinator

1. The best part of being the Promotions Coordinator is developing relationships with a wide range of people involved in the education process. This includes; high school students, early university students, math teachers, and industry professionals.

2. The biggest challenge in this position is organizing all of the presentations without getting mixed up

3. The highlight of this position for me is right after giving a presentation to a math class. Excited students often have many questions. At those moments, I feel like I may have helped change their life for the better.

-Michael Etkin

michaeletkin@shaw.ca

ASNA Representative

1. The best part of being the ASNA Representative was the amount of leadership, marketing and financial planning experience that I obtained. I was able to lead the charge in the marketing of the ASNA conference to our students, write proposals for funding, negotiate with a travel agency, and create a financial plan that fit the needs of our students.

2. I believe that the relation between myself and students was the biggest challenge. We all have very busy schedules, and sometimes unexpected things may arise, therefore it was sometimes difficult to reach people and there was an ongoing risk that someone would change their mind after every major decision.

3. The biggest highlight for me in this position was the opportunity to expand my network with not only the students at our university, but with students and employers from all across Canada. Also, being the ASNA Rep, I was given the title of "Head Delegate" by the ASNA Committee, which looks very attractive in front of everyone at the conference!

-Roger Tran

rogertran_@hotmail.com

Treasurer

1. As Treasurer you are primarily responsible for the clubs financial and banking decisions. Knowing how to manage money is an invaluable asset in both your professional and social life.

2. The University of Manitoba is going through many regulatory changes. Including the way you invoice company sponsors. Adjusting to these changes has been the most challenging part of my position.

3. The highlight of my position is all the professional and personal contacts I have made from my spot as treasurer.

-Sean McFeteridge

smcfetridge@live.ca

Secretary

1. The best part about being the Secretary is that for the most part, you choose when you want to work. A big part of the Secretary's role is updating and improving the website and you can do that during the less busy times of the year. I had the chance to create a new website from scratch and really make it my own by choosing the layout of the website, the content, the font, etc. It was a lot of fun after I got a grasp on website programming language.
2. The biggest challenge I had as the Secretary was implementing the idea for online sign-ups to the website. I had to learn a second programming language relatively quickly and do several tests to make sure it worked properly before UMAC could use it for our events. In the end it worked out because I had started the project early and had an abundance of resources to rely on, such as the internet, as well as friends that were knowledgeable in website design.
3. The highlight of this position was that I got to work with my friends and became close with the UMAC executives I hadn't met before this role. I also had the opportunity to meet a lot of fellow students and was able to help some during the school year. Being part of the team for UMAC is a very fun and rewarding experience and I would recommend it for anyone to run for a position.

-Michael Vo

michaelvo_@outlook.com

Third Year Representative

1. As Third Year Rep, I got to closely interact with both sides of the actuarial community: from industry to students. Additionally, as my role is aimed to help new students in the club, I have seen how hard work pays off in helping students achieve their goals.
2. The biggest challenge in my position was ensuring events were properly coordinated so that industry members and students got the most out of every event. For example, the Speed Interviews event was a challenge in that I had to create an event that was enjoyable yet informative for both industry and students.
3. The biggest highlight in this position was hearing how big of an impact I had on people's test scores and readiness for exams. It is a great feeling of accomplishment when students talk to you about how your teaching helped them ace the latest Interest Theory test, or helped them to pass exam FM.

-Jordan Gerry

jordanjerry@gmail.com

Communications Chair

1. The best part of being Communications Chair is the amount of autonomy you are granted in the position. I was able to decide the number of newsletters that I wanted to release, when I wanted to release them, and what segments I wanted to include.
2. The biggest challenge I had in this position was creating the layout of the newsletter from scratch. I will be more than happy to share some of the tricks I learnt with the incoming Communications Chair.
3. The highlight of the position for me was the exposure I had to students, professors, and industry members while collecting content for the newsletter.

-Stuart Tisdale

stuarttisdale@hotmail.com

Up Next

Here are some important dates to have in your calendar

Bowling	March 4 th , 6:30pm
UMAC 2015-2016 Executive Platforms Due	March 13 th , 6:00pm
UMAC 2015-2016 Executive Platforms Released	March 15 th
UMAC 2015-2016 Campaigning	March 16 th to March 25 th
UMAC Poker Night	March 20 th , 6:00pm
UMAC 2015-2016 Executive Elections	March 25 th , 5:30pm
Karaoke	April 2 nd , 8:00pm
UMAC Grad Dinner	April 29 th

FOLLOW UMAC ON TWITTER FOR ALERTS ON UPCOMING EVENTS: @UMACEXEC

&

REQUEST TO JOIN UMAC'S FACEBOOK GROUP: UNIVERSITY OF MANITOBA ACTUARIAL CLUB 2014-2015

Exam Spotlight

Exam MFE

Dates offered	This exam is offered 3 times a year (March, July, and November). The next offering is July 9-15
Registration Deadlines	Registration for the July sitting closes May 28 th . (Registration for the March 2015 sitting is already closed)
Exam Format	Three- hour multiple-choice exam offered via computer-based testing (CBT).
University Classes	ACT 3340 Financial Derivatives for Actuarial Practice
Recommended Study Manual	ASM Study Manual for Exam MFE/Exam 3F
Pass Mark	72%*
Effective Passing	54.2%*

*Percentages based on August 2014 Examination Results

Student Perspective

How does exam MFE compare to other actuarial exams you have written?

In my case, I found P and FM to be similar in the sense of how many study hours were needed to understand the material. When it comes to MFE, it took me a little bit longer to grasp all of the concepts (especially Brownian Motion) therefore I had to increase my study hours by roughly 25%. This won't be the same for everyone because what really matters is how comfortable you feel with the material. Also, I had already invested more time into P and FM each since there are two courses associated with the exam, whereas MFE only has the one course. This course (ACT 3340) gave me a solid base but as expected the exam itself goes into much more detail.

For all three exams I only used one study manual. For P it was ACTEX and for FM and MFE I used ASM. I know quite a few people who used the ACTEX for MFE and people who used both. In my opinion I found that the ASM was sufficient for this exam. The most important thing is just to do as many practice questions as possible, specifically practice exams. I failed every single practice exam in the ASM manual so do not get discouraged since these are harder than the actual exam, which I was still able to pass.

All in all, I find the biggest difference from MFE compared to the first two exams is that there is a step up in difficulty of the material. Not that it's ridiculously hard, but it might just require quite a few more study hours, which we love so much!

Happy studying everyone!

-Simon Schaubroeck

How did the distribution of questions compare to what you were expecting? Were there more/less questions than expected for certain topics?

Generally, by going through the ASM you can get a good idea of which topics have more weight on each individual exam. For me, MFE was a bit different. Out of the 30 questions, I would say that 22 questions were generally predictable. The other 8 questions were completely oddball questions. These questions were on the smallest, least covered topics that were either added in newer manuals or only had 1-7 practice questions. This is to be expected, since MFE is an exam where the quantity of material is rather small. A lot of times, there are people on the actuarial outpost that will mention certain topics that are worth looking at. This can be very valuable.

-Matt Segal



More?

For more information on exam MFE visit

<https://www.soa.org/education/exam-req/edu-exam-mfe-detail.aspx>

Internship Profile

HADI SALEH



Last summer, and well into the fall, I had the opportunity to intern at Deloitte Canada in Toronto, ON. Deloitte is the largest of the “big four” professional service firms (by revenue) and has hundreds of locations across the globe. I was able to work as an Actuarial Analyst under the Actuarial, Rewards, & Analytics arm (ARA for short). The office is located at 181 Bay Street, right at the heart of the financial district.

The actuarial team is a diverse group of individuals, comprising of FSAs, FCASs, and several seniors pursuing either designation. I worked on the Life team. I was the only intern on the team so I thought it would be a bit overwhelming at first, but I was quickly paired with a senior mentor who guided me, answering any questions I had no matter how silly.

Throughout my work term I was assigned several different tasks. During my first week, I was able to assist with a merger & acquisition (M&A), however, for the remainder of my term I primarily worked under the Audit service line. The main focus of my work was to validate actuarial reserves & assumptions. I was able to perform several re-computations on annuity products, a group Long Term Disability (LTD) study, and a basis change study. I was also exposed to work on segregated funds, which I found most interesting. To complete these tasks, I had to quickly learn GGY AXIS, the predominant actuarial software used in Canada. This involved a couple trips to training sessions at the GGY headquarters in North York. Overall, I was constantly challenged, which I felt was key to attaining a valuable experience.

The neat part about working at Deloitte is that there is no need for a rotations program. Within seven months, I was exposed to group, annuity, universal life, and wealth management products. Holding a position of this nature allowed me to see the different types of perspectives within the insurance industry. One client could approach a certain actuarial assumption in one way, while another client may tackle it from an entirely different direction. This view was highly beneficial and it provided me with a greater understanding of the industry.

Deloitte offers a vast amount of opportunities to give back to the community. The actuarial team partook in the JDRF Ride for Diabetes bike ride where firms compete to raise money for diabetes research. In addition, each year they hold a day called “Impact Day” where each employee gets the day off work to participate in some form of community service. I chose to volunteer for the CIBC Run for the Cure, a run to raise money & awareness regarding breast cancer research.

Aside from work, living in downtown Toronto was an incredible experience. I was able to attend several Toronto Raptors & Blue Jays games (sorry Leafs). I went to the Canadian National Exhibition (CNE) and watched the airshow, headed up to Muskoka for some kayaking, walked through street festivals, and saw the fishies at Ripley’s Aquarium. I also met several celebrities! My most memorable meet was when I ran into Bill Nye the Science Guy while grabbing lunch.

I will be returning to Deloitte for a full-time position beginning August 2015. I am excited to begin my career at a company full of so many opportunities.

Internship Profile

KRISTA CORTEZ



This past summer, I interned at Cigna Healthcare in Bloomfield, Connecticut as a part of their Actuarial Executive Development Program (AEDP). Cigna is one of the world's largest investor-owned global health services company and I was very excited to work with healthcare products in a big U.S. company.

Specifically, I worked in the Medical Economics department where my project involved a new and developing analysis for product recommendation for consultant-use. My project was a qualitative analysis of the scores that represented the strength of an insurance company's products and the methods in which to calculate these scores. It was interesting because it was an open-ended project and it allowed me to be curious, ask a lot of questions and dive into creating Microsoft Access macros.

In addition to our assigned project and End-of-Summer presentations, we were exposed to a variety of speaker series, lectures and case studies that involved group work and presentations. My favourite case study involved working with other interns from Denver and Philadelphia to analyze the current U.S. Healthcare system and how Obamacare has addressed and ignored problems in the system. My group was assigned to tackle the issue of unit cost. For a month, our group communicated via email, phone and group-chat to prepare our presentation that will take place in the Bloomfield headquarters. We only met in-person the night before our presentation so communication was key to our preparation. I valued this group experience because it strengthened my ability to work in a group and peaked my interest in the U.S. industry.

As one of the speaker series, CEO David Cordani took some time to talk about his career, his life lessons and his advice for us to take-away from his experience. We were also encouraged to have lunch with senior actuarial directors to learn about their career experience and their road to becoming an FSA. I thought it was insightful to know about their different career paths and their unique experiences. These opportunities were very valuable to me as a young professional.

All the interns were provided with housing and lived in the same apartment complex which made it easy to get to know each other. After work, we would explore the city, eat at different restaurants, attend concerts, go swimming and grocery shopping together, and enjoy a nice outdoor sport by a nearby park. This setup allowed us to have a strong bond with each other and made the experience of being far away from home very easy and comfortable. We also travelled as a group to New York City, Boston, Cape Cod, Upstate New York, Rhode Island, and Six Flags New England where I took many, many pictures! It was such an adventurous, fun-filled summer and I wouldn't trade it for anything!

I encourage everyone to apply for an internship outside of the city, country or even continent! I truly believe that you will learn a lot about yourself, grow exponentially and meet the most diverse and amazing people when you expose yourself to new opportunities. Cigna's Actuarial Summer Internship has a lot to offer and I highly recommend it!



Kerem Leylek graduated from the University of Manitoba in 2011 after completing work terms in both the consulting and insurance industries. He joined Mercer shortly after and currently holds the title of Actuarial Analyst. He is a past UMAC president and he was the first ever Actuarial Co-op student. Recently, he was kind enough to answer a few questions for The UMACtuary...

Q: What kind of skills and experiences is Mercer looking for in a candidate for a work term or full time?

A: Mercer is always looking for top talent from a wide range of skills. For an actuarial analyst position we are looking for candidates who can grow into actuarial consultants. Therefore we are not only looking for candidates who have a strong understanding of actuarial principles but also candidates who have strong communication skills. Candidates with unique experiences and interests can go a long way in a consulting environment. Also, candidates that are passionate, well rounded and inquisitive with a strong desire to help or teach will generally do very well in our business.

Q: What are some of the differences between the career path of a consulting actuary and the career path of an actuary working for an insurance company?

A: A career path as a consulting actuary is generally more client oriented and involves a more focused approach to developing and maintaining strong client relationships. Generally speaking consulting firms have a flatter organizational structure compared to insurance companies and this can lead to a different type of career path and access to different roles more quickly. One thing I have noticed working for a large consulting firm is the exposure to a very wide range of projects that span across many different types of clients. The consulting environment tends to also be more of a meritocracy – you have a lot of control over your career progression – you make your own career. There is a lot of latitude at Mercer for you to focus your career. If you are really good about something (e.g. if you are great technically), yet you want to try something else (e.g. more business development), Mercer also supports those career moves.

Q: What opportunities for professional development are offered at Mercer?

A: At Mercer there is a lot of focus on professional development. As professional development is one of the requirements of maintaining your professional designation as an Actuary, there are a lot of opportunities for formal online trainings, informal trainings as well as group training. Consultants at Mercer are constantly up-to-date on the current trends, or new legislative developments or actuarial updates and development, often via lunch seminars. These seminars will be developed by in house subject matter experts or by consultants across all our offices that have just completed a particular project with a client and may develop a related case study. Our thought leaders present in a variety of situations and case studies to ensure the firm is aligned on similar ideas and positions. Having offices in over 180 cities across the globe we are also able to leverage from a wide network of experts offering their knowledge and perspective and bring this home to our Canadian offices.

Q: Why do customers choose to come to Mercer? How do you differ from your competitors?

A: Mercer is one of the largest actuarial consulting firms globally. With that, we host some of the top professionals in the industry and have a large breadth of services that we offer. Mercer also has a focus on innovation. We are more than just calculating numbers; our consultants strive to become business partners with our clients. We leverage unparalleled intellectual developed firm wide and turn it into insightful advice for our clients. We can partner with the largest global firms yet always deliver the best services all the way to our smaller local clients with the same care and diligence. We are generous with our time, available and passionate in what we do. We are always trying to find better ways to solve problems, adapt to social trends/needs and keep up with economical/political forces. We are then able to better support clients who are impacted by these problems or changes. Clients come to Mercer to receive the most leading edge consulting, from outstanding individuals and our unparalleled ability to help any size and complexity of projects.

Q: Why did you choose to work in the consulting industry?

A: One aspect of the consulting industry that appealed to me was a career that was more client oriented. I liked the aspect of having to tailor unique solutions to different clients, building client relationships, and working on projects from inception to delivery. I liked the idea of working at a flatter and smaller organization in Canada compared to larger and more “politically structured” insurance company. I also liked the idea of working at a company where my actions and efforts would be noticed and valued. Lastly, I wanted the opportunities that would require me to bring my ideas to the table and the ability to control where I take my career.

Complete this edition's puzzles for a chance to win UMAC merchandise! Please submit your answers to diversions expert Tim Rempel at timrempel2@gmail.com. There will be one winner for each edition!

PUZZLE 1:

Ten people land on a deserted island. There they find lots of coconuts and a monkey. During their first day they gather coconuts and put them all in a community pile. After working all day they decide to sleep and divide them into ten equal piles the next morning.

That night one castaway wakes up hungry and decides to take his share early. After dividing up the coconuts he finds he is one coconut short of ten equal piles. He also notices the monkey holding one more coconut. So he tries to take the monkey's coconut to have a total evenly divisible by 10. However when he tries to take it the monkey conks him on the head with it and kills him.

Later another castaway wakes up hungry and decides to take his share early. On the way to the coconuts he finds the body of the first castaway, which pleases him because he will now be entitled to 1/9 of the total pile. After dividing them up into nine piles he is again one coconut short and tries to take the monkey's slightly bloodied coconut. The monkey conks the second man on the head and kills him.

One by one each of the remaining castaways goes through the same process, until the 10th person to wake up gets the entire pile for himself. What is the smallest number of possible coconuts in the pile, not counting the monkeys?

PUZZLE 2:

I ask people at random if they have two children and also if one is a boy born on a Tuesday. After a long search I finally find someone who answers yes. What is the probability that this person has two boys? Assume an equal chance of giving birth to either sex and an equal chance to giving birth on any day.

PUZZLE 3:

What letter should replace the question mark?

	H		A
T	M		L E
		N	
		V	?



LAST EDITION'S ANSWERS

PUZZLE 1:

Value of question mark = 35

Omega = 6, mu = 17, beta = 3, lambda = 12

PUZZLE 2:

26, everything else has digits adding up to 10

PUZZLE 3:

- First wife and second wife cross, first wife goes back
- First wife picks up husband and crosses, second wife goes back
- Second wife picks up her husband and crosses, drops off husband and goes back
- Third wife and husband crosses, drops off husband and goes back
- Third wife and second wife cross

LAST EDITION'S WINNERS



Due to stagnant t-shirt sales and high inventories, *The UMActuary* has decided to release t-shirts to all four of our contestants who correctly answered last edition's puzzles. Winners pictured here are: Bradley Abdels, Andrea Leong, Sean Seavers, and Jacky Ng. You too can join this illustrious club of t-shirt winning geniuses by submitting your answers to timrempel2@gmail.com.



Ever since taking over *The UMACtuary*, the suggestions I've received for newsletter segments have had one common theme. Could it be that actuarial students long for the idea of having a full arsenal of self defense strategies? Or perhaps, they would just like to be prepared for any risks they might encounter leaving campus after those marathon study sessions. Either way, the demand for this segment has been overwhelming. Without further ado, I present to you: Mel's Boxing Corner!

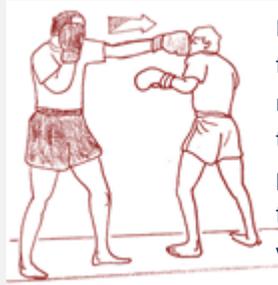
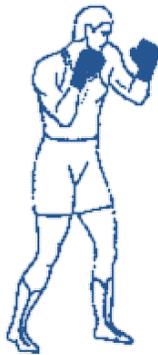
Warning: UMAC will not be held responsible for any physical harm brought upon its members upon experimenting with these tips. Use at your own risk!

Boxing Corner

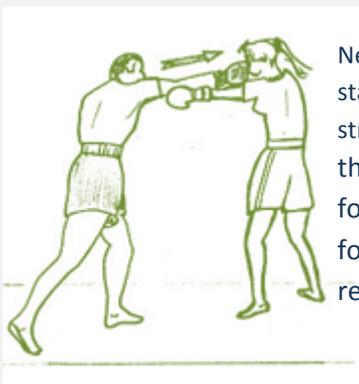
By: Melanie Skiarski

For obvious reasons, all actuaries should know how to box. Yes, that's right. The day will come when one of your peers will try to steal and take credit for your amazing and revolutionary new method for calculating mortality. Your new and improved mortality table will change the world as we know it, projecting future mortality precisely. And so, you will need to be prepared for when this moment arrives by defending your work through the sport of boxing.

Let's begin with your **stance**. If you are right-handed, place your left foot in front, keeping both feet parallel and heels off the ground. For those of you southpaw fighters (left-handed), set your right foot on front. Bend your knees slightly to maintain balance. And remember, always keep your hands up protecting your beautiful face!



Now you can continue with a **jab**. Extend your front hand in front of you (left hand if you are right-handed, right hand for southpaws). As you throw the jab, rotate your arm, so that your palm is facing down by the time your arm is fully stretched. Bring your shoulder up to guard your chin.



Next up is the **cross**. Come back to your stance and extend your rear hand in a straight line from the chin. As you throw the cross, rotate your hips and back foot counter-clockwise (or clockwise for southpaws), pushing off from the rear foot to gain power.



Let's finish off with a **hook**. Bend your arm to a 90 degree angle as you swing it. Rotate your body simultaneously with the throw of the hook and pivot the foot (same foot as arm).

You're looking great! That will teach your rival to not mess with you in the future. In all seriousness, in order to become a great boxer, one must **practice** the same movement numerous times. This is the same **hard work** and **dedication** needed when studying for actuarial exams. A precise shot, just like when answering a problem, requires **power** and **speed**. Practice and practice until you can handle any opponent, or exam. Good luck training!