

Director Bruce Kilpatrick

Managing Editor Valerie Shore

Production Beth Doman

Contributors Maria Lironi, Patty Pitts, Christine Roulston,
Valerie Shore, Melanie Groves

Advertising Bonnie Light
388-5321 or ringads@uvic.ca

Calendar Mandy Crocker, ucom@uvic.ca

Printer Goldstream Press

RETIREMENT INCOME OPTIONS >

OCTOBER 2006

Mo t l l o B o \$100,000

Stocks • Bonds • RRIFs
Life Insurance • RRSPs • Annuities • Investment Funds

REGISTERED RETIREMENT INCOME FUND (RRIF)

	AGE	55	60	65	69	75	80
Minimum Payout*		\$238	\$278	\$333	\$397	\$654	\$729
Total Payout to Age 100		\$235,602	\$206,707	\$182,047	\$164,942	\$147,153	\$133,987
Accelerated Payout:							
	Income over 5 years	\$1,855			Total 5 year payout
	Income over 10 years	\$1,026			Total 10 year payout
	Income over 15 years	\$755			Total 15 year payout
							\$111,242
							\$123,029
							\$135,464

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LIFE ANNUITIES

	AGE	55	60	65	69	75	80
Male							
...payments cease at death		\$551	\$614	\$692	\$784	\$959	\$1,153
...10 years guaranteed		\$540	\$591	\$652	\$712	\$803	\$923
Female							
...payments cease at death		\$499	\$547	\$617	\$688	\$836	\$1,004
...10 years guaranteed		\$495	\$538	\$596	\$650	\$745	\$870
Joint Life: 10 years guaranteed		\$457	\$492	\$544	\$589	\$684	\$803

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. R i o o - i t R l t t t .

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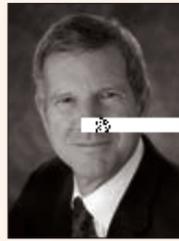
tsouthwell@solguard.bc.ca www.solguard.com
#402 - 645 FORT STREET VICTORIA BC V8W 1G2

We have Life Income Fund (LIF) figures available upon request.
Ask us for a personalized illustration or a copy of Your Guide to RRIFs and Annuities

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BOARD OF GOVERNORS

The board of governors is one of the two primary governing bodies of the university. It is responsible for the overall management and financial well-being of the institution. The board consists of representatives from various constituencies, including faculty, students, and the general public. Its duties include setting broad policy, approving the budget, and overseeing the university's operations. The board meets regularly to discuss and decide on matters of importance to the university.



Learning on the job

Two for the road

T U V i i a i i a a

by Amy Geddes

Seventy days, 116 B.C. visitor centres, 12,000 kilometres, two students and one Plymouth Voyager—all of these elements added up to the co-op experience of a lifetime for UVic students Kate-Lynn Flanagan and Ian Hendry.

As quality service evaluators for Tourism British Columbia, Flanagan (art history) and Hendry (political science) spent the summer exploring the province and picking up invaluable work experience along the way.

The pair travelled to visitor centres across B.C., where they posed as tourists to evaluate the centres' quality of service. To meet their quota of two or three evaluations per day, they set up camp in a new B.C. town every night.

"We can set up and take down a tent faster than anyone I

know," laughs Flanagan, "and I can definitely say I know more about the province now!"

The opportunity to travel was a major incentive for the pair, who jumped at the chance to apply after seeing the posting on the co-op website in March. They purchased a 1981 Westfalia van and hit the road in early May.

They were one of two pairs of travelling quality service evaluators who reported to a fifth co-op student who was project manager. Flanagan and Hendry soon discovered that posing as tourists wasn't much of a stretch. From decoding maps to stopping to ask for directions and weathering campground lightning storms, they were indeed living the tourist lifestyle. They also experienced a common tourist misadventure—car trouble.

"A week into the trip the Westfalia started to lose power," says

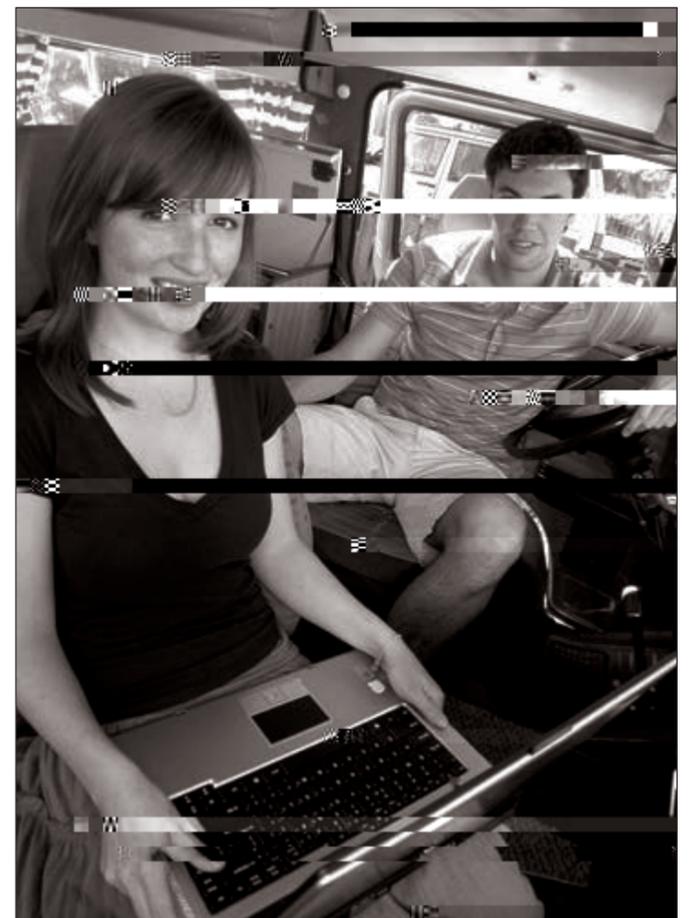
Hendry. "We were told it wouldn't make another 10,000 kilometres. We had to come up with a plan really quickly. It was pretty scary because we didn't want to lose the job." Fortunately, Flanagan's mother loaned the pair her Plymouth Voyager, and they were back on the road within a week.

Their adventures culminated in 116 nine-page, in-depth reports about every aspect of visitor centre operations, including highway signage approaching the centre, the display of corporate identity, interior and exterior features, washroom facilities, and most importantly, the staff's familiarity with local, regional and provincial information.

Overall, their study found that most centres are doing a good job of serving B.C.'s tourism industry. "The purpose of our reports was to help improve the centres' service levels and to create consistency," says Flanagan. "We want the centres to give the best possible impression to visitors."

Spending a summer exploring the province on an extended road trip may not seem to relate to art history and political science, but Flanagan and Hendry see a clear connection.

Flanagan has set her sights on working in art galleries and museums in British Columbia, and credits the co-op job for giving her a broader knowledge of the B.C. tourism industry. It also helped her realize how much she likes working



with people.

Hendry, who is working on a double major in history and political science, says he honed his communication skills on the road—useful in his current co-op job as a communications assistant with Natural

Resources Canada.

Trying new things is what it's all about, he adds. "Co-op has been great. I'm developing a strong résumé and trying out different opportunities as I figure out what I want to do. It's been a real adventure."



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