

WHY YOU SHOULD START PLANNING FOR **RETIREMENT WITH YOUR EYES CLOSED.**

For retirement to be the time of your life, you have to dream a little – about the things you've always wanted to do: travel, explore start a business. Just imagine.

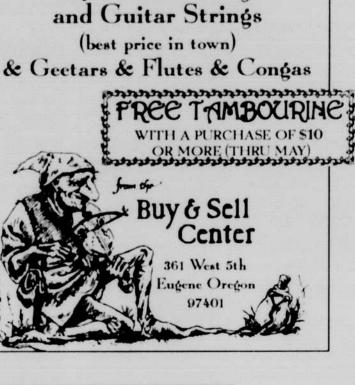
With a dream and a plan, you can make it happen. Your pension and Social Security



should provide a good basic retirement income. but what about all those extras that make your dreams possible? You'll probably need some additional savings.

THE DREAM IS YOUR OWN. WE CAN HELP YOU WITH THE PLAN.

TIAA-CREF Supplemental Retirement Annuities (SRAs), tax-deferred annuities for people like you in education and research, are a good way to save for retirement and save on taxes now. SRAs are easy-you make contributions through your institution before your taxes are calculated, so you pay less tax now. You pay no tax on



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can add up quickly. What else makes SRAs o special? A broad range of allocation choices, from the safety of TIAA to the investment accounts of CREF's variable annuity:

no sales charges; a variety of ways to receive income, including annuities, payments over a fixed period, or cash. You may also be able to borrow against your SRA accumulation before you retire."

All this, plus the top investment management that has helped make TIAA CREF the largest retirement system in the country.

So start dreaming and planning for the time of your life. Because the sooner you start your SRA, the greater your savings and your retirement will be.

START PLANNING FOR THE TIME OF YOUR LIFE, TODAY



go at teams strongly in most every event.

The Ducks may especially be attacking with a solid sprint corps, despite the graduation of school-record holder Rosie Williams

Sophomore Camara Jones, an NCAA qualifier in the 400 her freshman year, has already set personal records in both the 100- and 200-meter dashes with Pac-10 qualifying times.

Also helping out in the sprints will be freshman LaReina Woods, the first Oregon high school athlete to ever win state titles in two events (the 100 and 200) all four years. Woods has already qualified for the Pac-10 meet in the 100.

(Jones) and LaReina together gives us so much latitude,' Heinonen said.

The two are also part of the 400 relay team whose 46.09 time Heinonen said was the fastest in the last three years.

In the jumps, Oregon returns NCAA high jump qualifier Laurel Roberts. The senior could also be the Ducks' top long jumper.

Jessie should also compete in the long jump, and both she and senior Kim Carlisle have already qualified for the Pac-10 triple jump.

Another shot in the arm for Oregon should be in the shot put and discus throw events where sophomore Julie Beck has assured herself of a spot at the Pac-10 meet in both events.

Julie Beck is far ahead of where she was last year.' Heinonen said. Heinonen said the thrower changed her technique and is seeing greater suc-Cess

One person the Ducks will surely miss is heptathlete Kelly Blair, who will redshirt this season. The junior was the only Oregon scorer other than Berry at last year's NCAA meet.

Stellick will likely compete in the heptathlon for Oregon this spring.

Though Oregon lost people key to its conference title last year, Heinonen said his team should be favored to repeat.

'I'm not sure everybody has the firepower across the board like us," Heinonen said.



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