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to right as Dr. Palmer Senior stated, "I don't think so. I don't think he will want to work for me."

As for he himself, Dr. Palmer is looking forward to retiring. He has been at UPEI since 1967, and he will remain here until he retires. He has doubts of returning to his home-Province because this Island has been a home to him for a long time.

Last but not least, his message to the students is "to find out who you are. If you don't do well in your subjects, it is not a personal failing in you. Find something you do like. You have to try and gain confidence in your own life. It is your responsibility to do what you want to do. It should be your goal to be able to work independently with a limited amount of supervision, with discipline and intelligence."

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This package of services is available to you as long as you're a full-time, post-secondary student and come into your Branch to reactivate the package each school year (prior to October 31st). Take a look at what we have to offer.

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Open a Scotia Powerchequing<sup>®</sup> Account. You'll earn daily interest on your deposit and you won't have to pay the usual cheque, pre-authorized payment, withdrawal or transfer fees. You can write as many cheques as you want at no charge without having to maintain a specific minimum monthly balance.

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With a Cashstop<sup>®1</sup> Card and your Scotia Powerchequing Account, you can make withdrawals,



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1. In Quebec, this service is called Trans-Action  
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<sup>3</sup> For graduates only, subject to satisfactory job verification and credit approval  
<sup>4</sup> Interest is calculated from the date of Note. We will apply installments first to the payment of interest and the remainder if any to the unpaid balance of the total amount you have borrowed.