



Keep Brazos County on the Right Track

## UNFORTUNATELY, THIS IS WHERE PEOPLE ARE PUTTING TOO MANY RETIREMENT DOLLARS.

Every year, a lot of people make a huge mistake on their taxes. They don't take advantage of tax deferral and wind up sending Uncle Sam money they could be saving for retirement.

Fortunately, that's a mistake you can easily avoid with TIAA-CREF SRAs. SRAs not only ease your current taxbite, they offer a remarkably easy way to build retirement income—especially for the "extras" that your regular pension and Social Security benefits may not cover. Because your contributions are made in before-tax dollars, you pay less taxes now. And since all earnings on your SRA are tax-deferred as well, the money you don't send to Washington works even harder for you. Down the road, that can make a dramatic difference in your quality of life.

What else makes SRAs so special? A range of allocation choices—from the guaranteed security of TIAA to the diversified investment accounts of CREF's variable annuity—all backed by the nation's number one retirement system.

Why write off the chance for a more rewarding retirement? Call today and learn more about how TIAA-CREF SRAs can help you enjoy many happy returns.

Benefit now from tax deferral. Call our SRA botline 1 800-842-2733, ext. 8016.



## Ensuring the future for those who shape it.™

CREF certificates are distributed by TIAA-CREF Individual and Institutional Services. For more complete information, including charges and expenses call 1 800-842-2733, ext. 8016 for a prospectus. Read the prospectus carefully before you invest or send money.



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- The county constructed a new minimum security jail • A Juvenile Detention Center was created to
- separate juveniles from adult criminals
  Brazos County and the Cities of Bryan and College Station formed a private corporation to create the Brazos Animal Shelter
- Brazos County formed corporations to establish the Brazos County Industrial Foundation, Brazos County Housing Corporation and the Health Facilities Corporation
- A new facility was purchased and renovated to house the Brazos County Health Department
- All of the above have been accomplished without the expess of bond issuance
- The county tax rate has decreased over the past two years

## **Community Service:**

- Juvenile Board of Brazos County Chairman
- Leadership Brazos Project Leader
- Brazos County Industrial Development Corporation, Brazos County Housing Finance Corporation, Brazos County Health Facilities Corporation — President
- 9-1-1 Board of Brazos County Chairman
   Bryan/College Station Economic Development
- Corporation Member
- Metropolitan Planning Organization Chairman
   Texas Association of Regional Councils Past President
- MHMR Authority of Brazos Valley Past Chairman, Board of Directors
- Brazos Valley Development Council Past Chairman
   Bryan Independent School Board Past Secretary

POLITICAL ADVERTISEMENT PAID FOR BY THE COMMITTEE TO RE-ELECT JUDGE R. J. HOLMGREEN MIKE HOLMGREEN, TREASURER, 603 NORTH GRAHAM RD., COLLEGE STATION, TEXAS 77845

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