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In fact, Morningstar, Inc.—one of the nation's leading sources of variable annuity and mutual fund information—says, "Size isn't a constraint; it...enables CREF to realize a remarkable economy of scale."<sup>2</sup> According to Morningstar's data, CREF's "minuscule" 0.31% average fund expense charge was less than half that charged by comparable funds.<sup>3</sup>

TIAA's traditional annuity also charges no

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1. Standard & Poor's Insurance Rating Analysis, 1995; Lipper Analytical Services, Inc., Lipper Directors' Analytical Data, 1995 (Quarterly).
2. Source: Morningstar, Variable Annuities/Life 4/12/95. 3. Of the 2,368 variable annuity funds tracked by Morningstar, the average fund had annual expenses of 0.78% plus an insurance expense of 1.24%. Source: Morningstar, Inc., for periods ending July 31, 1995. 4. Standard & Poor's Insurance Rating Analysis, 1995.

TIAA-CREF expenses are subject to change and are not guaranteed for the future. CREF is a variable annuity and its returns are not guaranteed. The value of your investment can go up or down, no matter what expense levels are. CREF certificates are distributed by TIAA-CREF Individual and Institutional Services. For more complete information, including charges and expenses, call 1 800 842-2773, extension 5509, for a prospectus. Read the prospectus carefully before you invest or send money. Date of first use: 7/95.

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## Two Americans, German win Nobel medicine prize

□ The scientists were awarded for their work on how genes control early embryo development.

(AP) — Two Americans and a German won the Nobel Prize for medicine on Monday for studies

of how genes control early embryo development — research that should help explain some birth defects and miscarriages.

Working with fruit flies, the three scientists identified genes that do the very earliest organizing to create a body and investigated how genetic master switches later produce specialized features like wings and legs.

The winners are Edward B.

Lewis, 77, at California Institute of Technology in Pasadena, Calif.; Eric F. Wieschaus, 48, Princeton University; and Christiane Nüsslein-Volhard, 52, the Max-Planck Institute for Developmental Biology in Tübingen, Germany.

They will share the prize worth \$1 million this year, and will be honored Dec. 10 at a ceremony in Stockholm.

## GAINES

Continued from Page 1

A&M history."

David Washington, a senior political science major and executive vice president of Student Government, said the statue will bring something to A&M that is special.

"This will be a sitting tribute to a person who had a great deal to do with the founding of our University," Washington said. "He believed Texans would need a higher education

and thought it would be a golden opportunity to develop an agricultural and engineering school which would eventually become A&M."

Washington said that if not for Gaines, there may not have been an institution that could have had a Gen. Earl Rudder or Lawrence Sullivan Ross, two important figures in A&M history who are already remembered with statues on campus.

Octavia Evangelista, a junior political science major and NAACP political action chair, said she is glad A&M undertook this project because it adds to minority representation.

"As far as minorities go, I think they are a very integral part in the beginnings of A&M," Evangelista said.

## RUDDER

Continued from Page 1

to tell us how to stabilize the statues current condition and maintain it year to year."

Reynolds said he would also like the conservator to survey the other pieces of campus

statues such as the E. King Gill statue and the ARCH 401 statue in front of the Langford Architecture Building.

If the examinations cannot be done this year, Reynolds said he hopes to have the pieces that have not been surveyed reviewed in future years and said he wants to maintain a schedule of preservation.

Stuart Masters, MSC vice

president for programs and a senior marketing and management major, said he is glad that steps are being taken to preserve campus art.

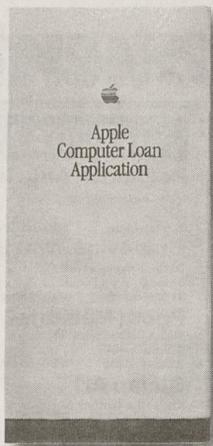
"We're breaking the tradition of polishing, but we're maintaining a much larger tradition by ensuring the statues will be here for the next year and 10 to 15 years down the road," Masters said.



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and the truth shall make you free"

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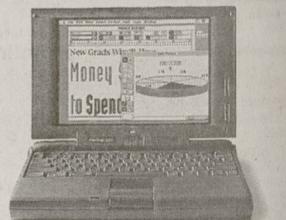
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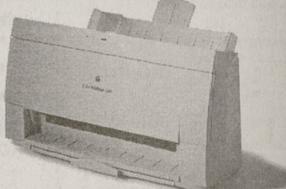
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