

PRINCIPLES of SOUND RETIREMENT INVESTING



EVERYONE WILL GIVE YOU THEIR TWO CENTS WORTH, BUT WILL THAT BE ENOUGH TO RETIRE ON?

Today there seems to be an investment expert or financial advisor almost everywhere you turn. But just how qualified are all these experts?

Peace of mind about your future comes from solid planning. From investments and services designed and managed with your needs and retirement security specifically in mind. The kind of investments and services TIAA-CREF has been providing for more than 75 years.

WE'LL HELP YOU BUILD A REWARDING RETIREMENT.

Our counselors are trained retirement professionals who have only you and your future in mind. So you're treated as the unique person you are, with special needs and concerns about retirement. And that makes for an understanding, comfortable relationship.

With TIAA-CREF, you have plenty of choice and flexibility in building your retirement nest egg - from TIAA's guaranteed traditional annuity to the investment opportunities of CREF's seven

variable annuity accounts. And we're nonprofit, so our expense charges are among the lowest in the insurance and mutual fund industries.* That means more of your money is where it should be - working for you.

TIAA-CREF is now the largest private pension system in the world, based on assets under management - managing more than \$150 billion in assets for more than one and a half million people throughout the nation.

TIAA-CREF: THE CHOICE THAT MAKES SENSE.

It's tough to wade through all the "advice" to find a reliable pension plan provider. But as a member of the education and research community, your best choice is simple: TIAA-CREF. Because when it comes to helping you prepare for retirement, our annuities will add up to more than spare change.

For more information about how TIAA-CREF can help you prepare for the future, call our Enrollment Hotline at 1 800 842-2888.



Ensuring the future for those who shape it.™

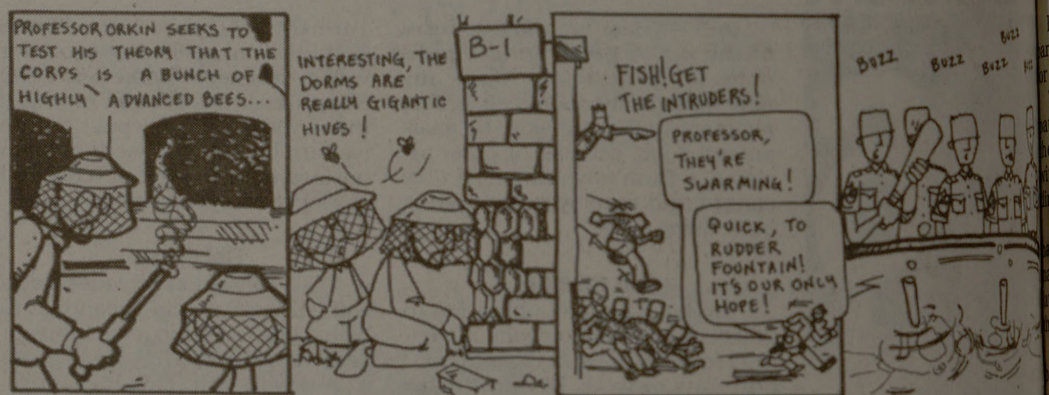
*Standard & Poor's Insurance Rating Analysis, 1995; Upper Analytical Services, Inc., Upper-Directors' Analytical Data, 1995 (Quarterly). CREF certificates are distributed by TIAA-CREF Individual and Institutional Services.

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Thursday • October 24

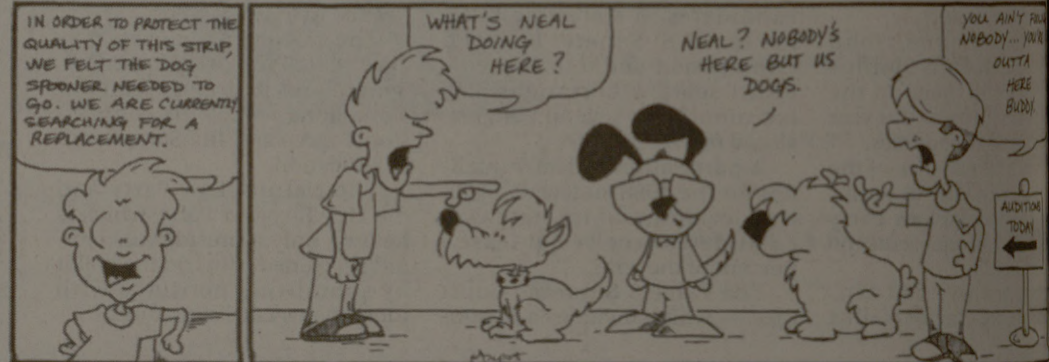
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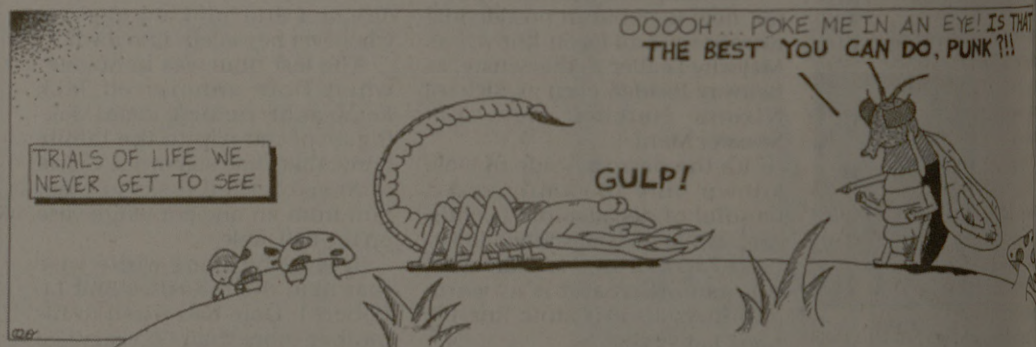
Peeps

By Michael



Sketch

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On Dan Kubiak's Watch . . .

Taxes Skyrocket

The largest tax increase in recent Texas history (\$2.7 billion in 1991)

Taxes increased by nearly \$12 billion.

Texans now pay \$38 billion in state and local taxes in exchange for 1 year of government.

Spending Explodes

State budget is now \$80 billion for 24 months.

Spending increases 56% (higher than the national average)

Welfare is now one of the largest costs in the budget.

Texas now spends more on health and welfare than on public safety.

State Hiring Surges

The number of state employees swelled by 33% (10% higher than national average)

Average business wages FELL by 3%

Bureaucrats paychecks in Texas GREW by 9%

Big Government Continues

Isn't It Time We Had A State Representative Who Doesn't Consider Our District a *Consolation Prize*?

It's Time For New Leadership

Jim Hartley

State Representative - District 13

CAMPAIGN HQ:

512 / 446-7344 512/446-2005 FAX

Pd. Pol. Ad by Hartley for State Representative Campaign, Wilburn E. Beckhusen, Treasurer.

The Ross



Volunteer Co.

Est. 1887

Congratulations to the newly inducted '96-'97 Ross Volunteers

- | | | |
|-------------------|--------------------|----------------------|
| Matt Acock | John Fugitt | John Richardson |
| Michelle Alcover | Stuart Glenn | David Riedl |
| Nolan Barkhouse | Christopher Halpin | Jason Riels |
| Ryan Barton | Robert Harper | Tate Robertson |
| David Beltran | Jeremy Henderson | Jeremiah Salami |
| Chad Beuershausen | Brandon Henderson | Martin Salinas |
| Ernesto Blanco | Ernest Hill | Stig Sanness |
| Brad Bogovich | Jason Hudson | Mark Santos |
| Dustin Boxa | Owen Hurt | Randall Schmedders |
| Matthew Broderick | Jason Kelly | David Schwiff |
| Kerry Brown | Clayton Kennedy | Kyle Seale |
| Cory J. Burk | Jeffrey King | Michiaki Shimizu |
| Albert Chapman | Mark Knockaert | Jeffrey Smith |
| Daniel Cochran | Robert Leedy | Kyle Sparkman |
| Troy Coleman | John Lower | Christopher Sullivan |
| Robert Cremer | Blake McKinney | Joel Taylor |
| Jeremy DeLeon | Daniel McRea | James Thomas |
| Tim Duffy | Brandon Meche | Matthew Thomas |
| Kevin Edney | Edward Mullins | David Tolar |
| Kenneth Evans | Julio Padilla | Michael Vandave |
| Daniel Feather | Christopher Paine | David Veach |
| Aaron French | Brian Parker | Branson Washburn |
| Chris Franklin | Robert Payne | Robert Zipp |
| Mario Fuentes | Chad Ragan | Christopher Zorich |

Texas A&M University College Station, Tx. 77843-1227

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