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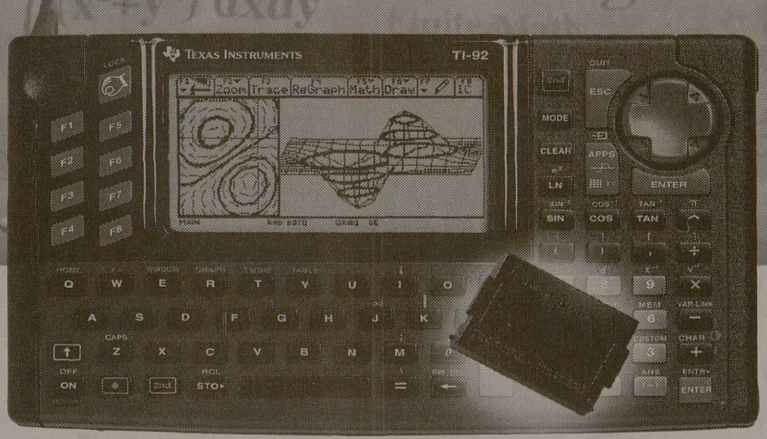
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*Morningstar, Inc., July 31, 1998. Morningstar is an independent service that rates mutual funds and variable annuities. The top 10% of funds in an investment category receive five stars and the next 22.5% receive four stars. Morningstar proprietary ratings reflect historical risk-adjusted performance and are subject to change every month. They are calculated from the account's three-, five-, and ten-year average annual returns in excess of 90-day Treasury bill returns with appropriate fee adjustments, and a risk factor that reflects performance below 90-day T-bill returns. The overall star ratings referred to above are Morningstar's published ratings, which are weighted averages of its three-, five-, and ten-year ratings for periods ending July 31, 1998. The separate (unpublished) ratings for each of the periods are:

CREF Stock Account	CREF Global Equities Account	CREF Equity Index Account	CREF Growth Account	CREF Bond Market Account	CREF Social Choice Account
Star Rating: Number of Domestic Equity Accounts Rated	Star Rating: Number of International Equity Accounts Rated	Star Rating: Number of Domestic Equity Accounts Rated	Star Rating: Number of Domestic Equity Accounts Rated	Star Rating: Number of Fixed-Income Accounts Rated	Star Rating: Number of Domestic Equity Accounts Rated
4/2,120 4/1,363 4/674	4/459 5/235 N/A	5/2,120 N/A N/A	5/2,120 N/A N/A	4/719 4/487 N/A	4/2,120 4/1,363 N/A

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$$\int (x - 1) \ln(x) dx$$

$$\frac{x^2 \cdot \ln(x)}{2} - \frac{x^2}{4}$$

FUNC 1/30

Word Problems
Algebra
Statistics
Calculus
Geometry
Algebra

$(x+2)(x-)$
 $(2x)^2$
 $\lim_{x \rightarrow 2^+} \left(\frac{x^2-3}{x+2} \right)$
 $\sin(\pi/4)$
 $\sqrt{2}$
 $x-2$
 $\sqrt{a+b}$
 $(x^2+y^2) dx dy$
 $(2x)^2$
 $a^2 + b$
 $3x+2$
 $\sqrt{a+b}$

Sharp proposes tax exemption

Candidate pushes for limited moratorium on clothes, school supplies

EL PASO, Texas (AP) — Lieutenant governor candidate John Sharp proposed a limited state sales tax moratorium Wednesday designed to give some of Texas' projected \$3.7 billion budget surplus back to taxpayers.

The proposal, which would go to the Legislature in January if Sharp wins in November, calls for all clothing under \$50 and school supplies to be exempted from the state's 6.25 percent sales tax for two weeks beginning Aug. 15, 1999.

Texas would save an estimated \$80.3 million as a result — more if Texas cities agree to waive their 2 percent sales tax for the same period, said Sharp, a Democrat and the state's comptroller.

"This is the way that you can get it (the surplus) back to the average families who created the surplus, by paying taxes to begin with," Sharp said while attending several events in El Paso.

The exemption accounts for only about 2 percent of the total surplus, the bulk of which Sharp said he wants to go toward school funding, including teacher pay raises.

A spokesperson for Sharp's Republican opponent, state Agriculture Commissioner Rick Perry, said Perry will support a larger package of

consumer tax cuts Gov. George W. Bush plans to announce Thursday. "Those tax cuts will be about five times larger than those discussed today and make life more affordable for Texas families," said

"This is a way that you can get it (the surplus) back to the families who created the surplus by paying taxes to begin with."

— John Sharp
Candidate for lieutenant governor of Texas

be one of the few direct ways to return money to working families.

He said the suggested late summer period would coincide with the time when most families are buying back-to-school clothes and school supplies.

An added benefit of the plan, he said, is the surge of business it would create for Texas retailers, particularly in border cities where the moratorium is expected to attract buyers from other states and Mexico.

Business owners already look forward to the plan, said Mickey Moore, president of the Texas Retailers Association.

"I've discussed it with a small number of our members and it's been very enthusiastically received," said Moore.

Retailers say they want detailed definitions of exemptions to eliminate confusion and hope Texas cities also offer the exemption, he said.

Moore noted similar plans have succeeded in Florida and New York. "We think it would greatly stimulate sales during that period," he said. "The experience in New York has shown that."

Also Wednesday, Perry picked up the endorsement of the Texas chapter of the National Federation of Independent Business.

spokesperson Ray Sullivan.

Perry's own proposals for using the surplus include cutting taxes on small and start-up businesses, state-funded pay raises for specially-trained reading teachers and funding of after-school centers where volunteer groups and others offer mentor and athletic programs.

Sharp said his proposal would

Poll: Republicans lead most races

AUSTIN (AP) — A new Texas Poll shows Republicans leading in all but one of the major statewide races.

But while the poll said that Republican Gov. George W. Bush enjoyed a 67 percent lead over Democrat Garry Mauro, survey results published today showed no other

Republican in a nonjudicial statewide with the backing of more than 38 percent of the respondents.

The only front-running Democrat is attorney general candidate Jim Mattox, who was attorney general from 1983 to 1990, according to the poll.

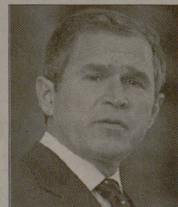
The survey found Mattox leading Republican John Cornyn, a former state Supreme Court justice, 48 percent to 29 percent, a healthy increase over the nine-point edge Mattox en-

joyed in a June Texas Poll.

Mattox and Cornyn are vying to replace Democrat Dan Morales, who is not seeking re-election.

The Scripps Howard Texas Poll was conducted by the Office of Survey Research at the University of Texas from Aug. 12 through Aug. 27.

Poll results reflect answers from 718 respondents who identified themselves as likely voters. The margin of error is 3.7 percentage points.



BUSH

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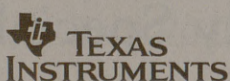
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