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It's a simple calculation:  
**TIAA-CREF's low expenses mean more money working for you.**

Call us for a free expense calculator

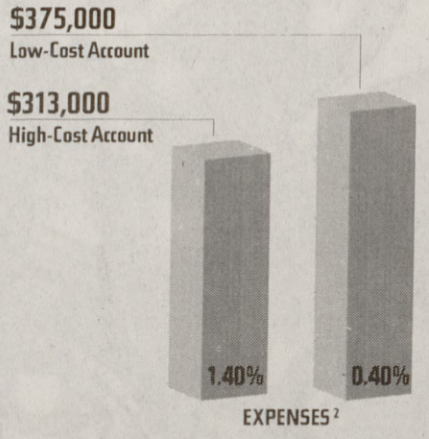
The equation is easy. Lower expenses in managing a fund can equal better performance.

How much? Just take a look at the chart. Then call us. We'll send you a free, easy-to-use expense calculator so you can see for yourself that no matter what your investment, you'll benefit from low expenses. And CREF expenses range from just 0.29% to 0.37%.<sup>1</sup>

For more than 80 years, we've been committed to low expenses, superior customer service and strong performance.

Add it all up and you'll find that selecting your retirement provider is an easy decision: TIAA-CREF.

**THE IMPACT OF EXPENSES ON PERFORMANCE**



Total accumulations after 20 years based on initial investment of \$50,000 and hypothetical annual returns of 11%.<sup>2</sup>



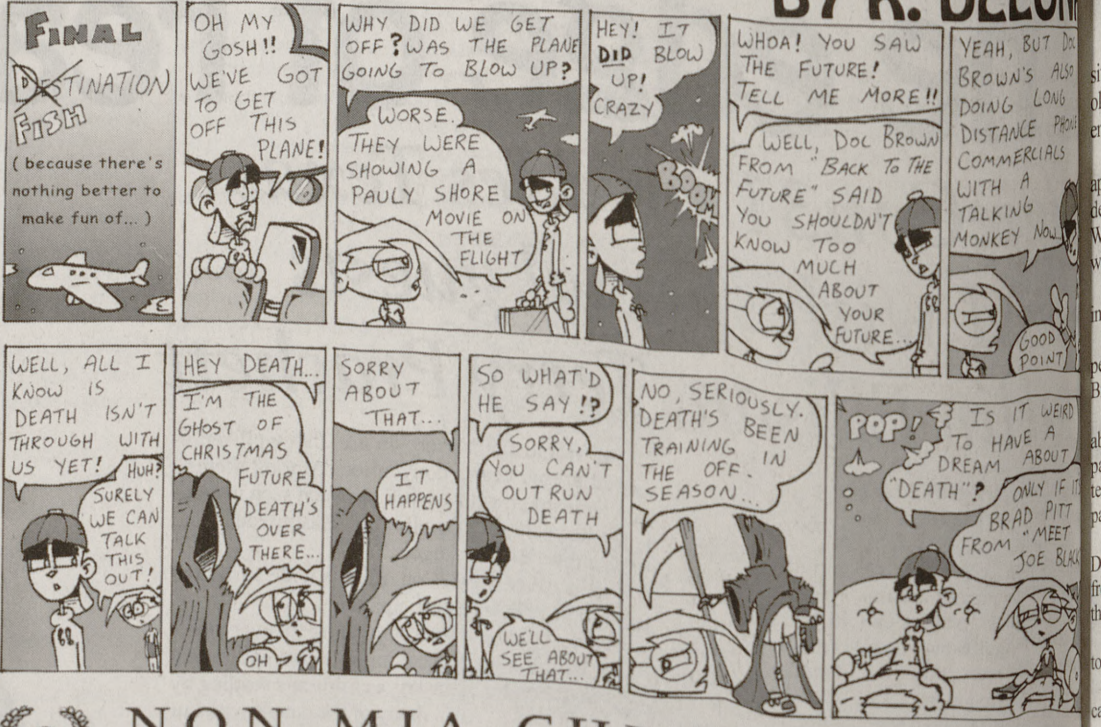
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 www.tiaa-cref.org

1. CREF is a variable annuity. Estimated annual expenses are adjusted quarterly. 2. 1.40% is a very reasonable fee level for a typical fund; 0.40% is near, but not actually at the bottom of the mutual fund expense ratio spectrum. 3. The chart above is presented for illustrative purposes only and does not reflect actual performance, or predict future results, of any TIAA-CREF account, or reflect taxes. TIAA-CREF Individual and Institutional Services, Inc. distributes CREF certificates and interests in the TIAA Real Estate Account. Teachers Personal Investors Services, Inc. distributes the variable component of the personal annuities, mutual funds and tuition savings agreements. TIAA and TIAA-CREF Life Insurance Co. issue insurance and annuities. TIAA-CREF Trust Company, FSB provides trust services. Investment products are not FDIC insured, may lose value and are not bank guaranteed. For more complete information on our securities products, including charges and expenses, call 1 800 842-2776, ext. 5509, for the prospectuses. Read them carefully before you invest or send money. © 2000 TIAA-CREF 1/00.

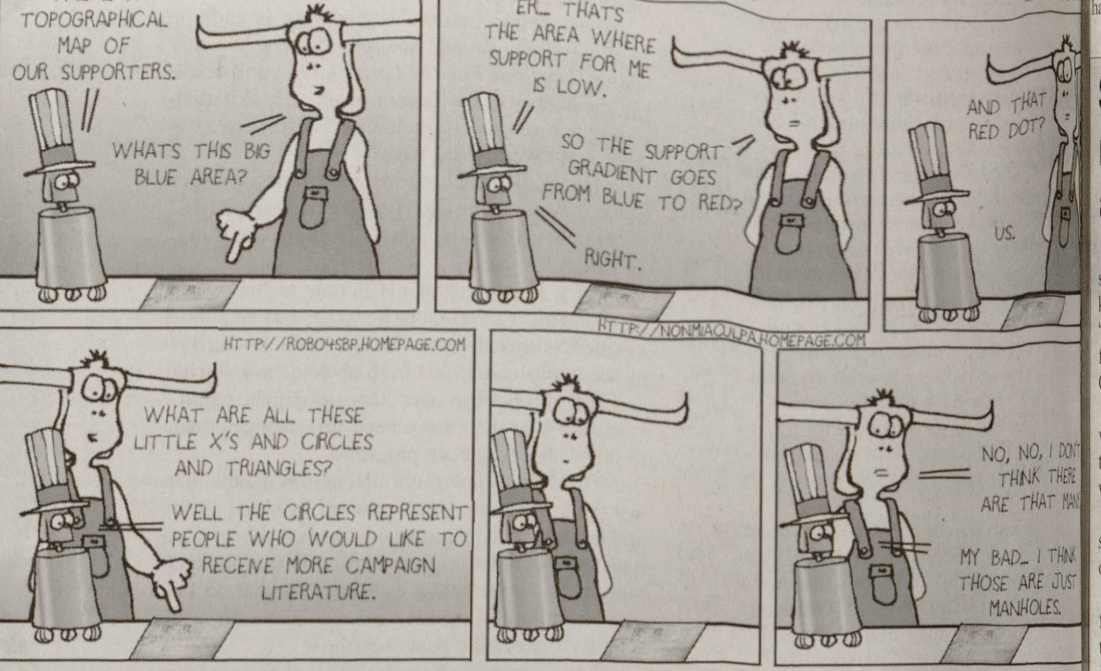
**Fish**

BY R. DELUNY



**NON MIA CULPA**

http://nonmiaculpa.homepage.com



# Future Aggies Need YOU!

# Vote Yes!

# on the Rec Sports Fee Referendum

**How Does a \$7 fee increase benefit TAMU students?**

Students will be voting Mar. 29 & 30 on whether to increase the Recreational Sports Fee. The Department of Recreational Sports and Student Government leaders have recommended a net \$7 increase. The increase will preserve what Aggies have now. Specifically, the Rec Center and Department of Recreational Sports programs will be maintained and operated in the same high quality and accessible manner that they are today. The Department will be able to replace old equipment and keep it in good working order. The Rec Center will continue to be open from early morning to late evening, and will be able to continue to offer the programs and services students have come to expect and enjoy. A vote of "yes" will ensure that future Aggies have the same opportunity to recreate, socialize and be exposed to a healthy lifestyle in well-maintained and beautiful surroundings.

**Polling Sites: 9 a.m.-5 p.m. March 29 & 30**

- |                     |                          |         |
|---------------------|--------------------------|---------|
| MSC                 | Rec Center               | Blocker |
| Kleberg             | Zachry                   | Wehner  |
| Evans Library       | Bush School              | Commons |
| Duncan Dinning Hall | outside All Faith Chapel |         |

Referendum information available at  
**recsports.tamu.edu**



**OPAS Jr. presents Three Little Pigs**

The MSC Opera and Performing Arts Society has recruited the *Three Little Pigs* by TheatreWorks USA for its OPAS Jr. program.

However, this version of the children's classic has been updated and brings a new twist to the tale by changing the gender of one of the pigs.

In this version the two brothers, Perry and Patrick, along with their sister, Portia, acquire an inheritance from their mother, Penelope. With their \$1,500 dollars each, the three pigs are to find good, safe homes for themselves.

**Entertainment in Brief**

Unbeknownst to the three pigs, they have just moved into the wolves' neighborhood, but the groups learn it is possible to live together in accord.

MSC Opas Jr.'s the *Three Little Pigs* will be showing Saturday at 2 p.m. and 4 p.m. Tickets are available at the MSC Box Office.

**Fundraiser to aid Olympic-bound Ags**

Twelve Texas A&M students have been selected to participate in the American Olympic Swing Performance Team for the 2000 Olympics in Sydney, Australia.

To raise money to send the Aggies to the Olympics, the organization NeoSwing has scheduled "Night of Swing" at the Third Floor Cantina.

"Night of Swing" will feature swing lessons, a performance by NeoSwing and a dance marathon that will end Sunday at 8 a.m.

At 8 p.m. NeoSwing will perform a segment from their Olympic routine. Beginner swing lessons led by instructors from Austin will be held from 8:30 p.m. to 9:15 p.m.

Hip-hop swing lessons will be held from 9:15 p.m. to 9:45 p.m. Beginner lindy-hop lessons will begin at 11 p.m. Admission to the event is \$5 for students.

# STATE Scene

- |  |   |
|--|---|
| 3/24 <b>8 1/2 Souvenirs</b> at Fitzgerald's in Houston               | 4/01 <b>Funky London</b> at Fabulous Satellite Lounge in Houston                    |
| 3/24 <b>Derailers</b> at Fabulous Satellite Lounge in Houston        | 4/06 <b>Sister 7</b> at Fabulous Satellite Lounge in Houston                        |
| 3/25 <b>Tab Benoit</b> at Fabulous Satellite Lounge in Houston       | 4/07 <b>Willie Nelson and Family</b> at The Backyard in Houston                     |
| 3/25 <b>Bad Livers</b> at Rudyard's British Pub in Houston           | 4/07 <b>Johnnie Taylor</b> at Houston Arena Theater in Houston                      |
| 3/27 <b>Filter</b> at Aerial Theater at Bayou Place in Houston       | 4/07 <b>Triple Threat Of Comedy</b> at Aerial Theater at Bayou Place in Houston     |
| 3/29 <b>Methods Of Mayhem</b> at Numbers Night Club in Houston       | 4/07 <b>Trish Murphy</b> at Fabulous Satellite Lounge in Houston                    |
| 3/29 <b>Peter Murphy</b> at La Zona Rosa in Austin                   | 4/08 <b>Soul Hat</b> at Fabulous Satellite Lounge in Houston                        |
| 3/30 <b>D.R.I.</b> at Fitzgerald's in Houston                        | 4/08 <b>Austin Lounge Lizards</b> at McGonigal's Mucky Duck in Austin               |
| 3/30 <b>Feel</b> at Rudyard's British Pub in Houston                 | 4/14 <b>Third Eye Blind, Tonic</b> at Austin Music Hall in Austin                   |
| 3/31 <b>Coal Chamber</b> at Aerial Theater at Bayou Place in Houston | 4/17 <b>Bruce Springsteen and the E Street Band</b> at Frank Erwin Center in Austin |
| 3/31 <b>Vallejo</b> at Fabulous Satellite Lounge in Houston          |   |
| 4/01 <b>KISS</b> at Cynthia Woods Mitchell Pavilion in Austin        |   |
| 4/01 <b>Mars Electric</b> at Instant Karma in Houston                |   |

Friday, March 2  
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