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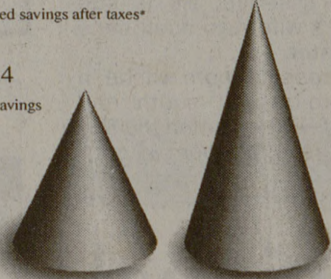
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*Note: Under federal tax law, withdrawals prior to age 59½ may be subject to restrictions, and to a 10% additional tax.

TAX DEFERRAL MAKES A DIFFERENCE

\$102,068
Tax-deferred savings after taxes*

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After-tax savings



In this hypothetical example, setting aside \$100 a month in a tax-deferred investment with an 8% return in a 28% tax bracket shows better growth after 30 years than the same net amount put into a savings account. Total returns and principal value of investments will fluctuate, and yield may vary. 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 expenses.

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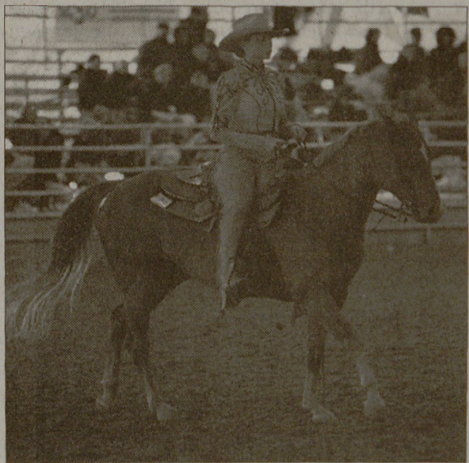
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Riders bound for nationals

By CODY STARK
The Battalion

The Texas A&M women's English equestrian team proved it is the best in the region by qualifying seven riders for the Zone championship this weekend.



CODY WAGES/THE BATTALION

Junior western rider Quincy Cahill took home first place in the open class Saturday.

The English team, which had already clinched a nationals berth, claimed nine of the 24 individual spots for the Zone Seven championships, held on March 24 at Colorado State University in Fort Collins, Colo.

Aggie freshman Meredith Hoax led the way for the English team by qualifying in both the open flat and open fences. She placed second and third respectively in the events. Junior Keyea Webster also advanced to Zone in two classes as she placed first in intermediate flat and third in intermediate fences. Senior Stacy Kaber claimed first place in open flat, and sophomore Jessica Mattingly took first in novice flat.

Other English riders advancing to Zone are Germaine Dougherty in open fences, senior Joan Burns in the walk-trot canter and sophomore Melynda Knowles in walk-trot.

"They did a great job, very solid riding," said English

coach Meghan Nolan. "I'm glad to have advanced to the next level; it felt good." Cahill was the only Aggie to qualify for Zone. Senior Rogers finished fourth in the horsemanship, just missing qualifying.

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"It was a good day," said coach Tana Rawon. "It was a good day, very solid riding," said English

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Aggie golfers to host tournament

By KEVIN ESPENLAUB
The Battalion

The Texas A&M women's golf team will try to continue the momentum of the record-setting performance of freshman Mira Bendevis and the solid leadership of senior Mimi Epps during last weekend's tournament in Dallas when they play host to the Verizon "Mo" morial at the Pine Forest Country Club in Houston Monday and Tuesday.

Bendevis tied a pair of Aggie freshman records with her single-round play (70, -2) in the third and final round of the Midwest Classic Sunday. Her three-round total of 222 was good enough to secure her the third place individual finish for the weekend.

"We were all real excited for Mira that she broke through and had some good rounds," said A&M coach

Jeanne Sutherland. "Her talent is evident, and I think it feels good for her to get some good scores down on paper in a tournament like this."

Not to be overshadowed, Epps finished with a two-under par 70 in the final round to help the Aggie women become the only team to finish under 300 in the third round with a score of 297. It also propelled the Aggies to a sixth-place finish for the tournament as they prepare for this week's action. Epps finished in 12th place individually for the weekend.

The eighth annual Verizon tournament will be held for the second consecutive year at Epp's favorite course.

"Mimi really played well in Dallas, and I think she's got her game where she wants it right now," Sutherland said.

"She'll be heading to Pine Forest next, which is really a home course for her because her dad works as a golf pro there."

Joining the Aggies at the tournament will be the University of Arkansas, Oklahoma University, Texas western University, Texas University, University of Texas Southern Methodist University, Houston State University, Wichita State University, Indiana University, University of Kansas, Kansas State University and University of Oklahoma.

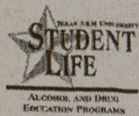
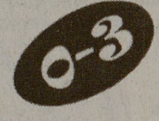
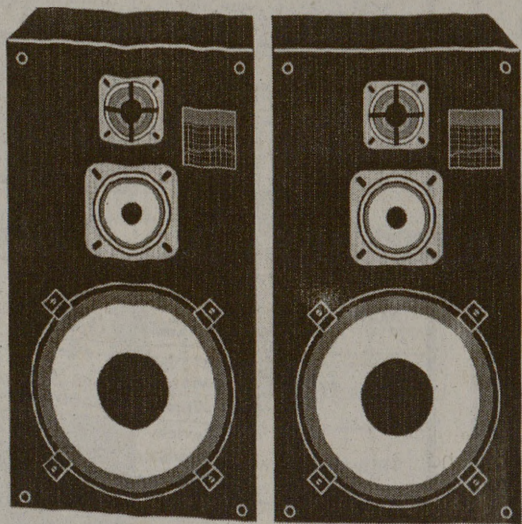
Playing in the team portion of the tournament are seniors Epps and Marta Ossa, Anna Jonsson and McKenzie and freshman Bendevis.

"The final round last weekend was a great one for us," Sutherland said. "I hope it gives us some momentum as we bring it into the 'Mo' morial."

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