

**TIAA  
CREF**

## The Best Deal on Life Insurance, by Far, is TIAA

Independent consumer studies continue to confirm that TIAA life insurance costs substantially less than policies sold through life insurance companies that serve the general public.

These days, when it's more important than ever to squeeze the most from every dollar, it makes more sense than ever for college employees and other eligible persons to look to TIAA for the new life insurance they need. By the way, TIAA policies include the unique "Cost of Living" provision to help prevent inflation from nibbling away the purchasing power of the death protection.

While TIAA offers plans to meet different situations, and a free advisory service to help select the right plan, most educators with TIAA policies prefer Term insurance because with Term they can easily afford to carry the high level of family protection they need. For example: \$100,000 of decreasing Term insurance costs only \$184 at age 30.

Here are illustrative cost figures for different ages:  
**\$100,000 20-Year Home Protection Policy**

| Age at Issue                              | 25    | 30    | 35    | 40    |
|---|-------|-------|-------|-------|
| Annual Premium<br>(Payable only 16 years) | \$268 | \$318 | \$413 | \$580 |
| Cash Dividend<br>End of First Year*       | 123   | 134   | 154   | 192   |
| First Year<br>Net Premium                 | \$145 | \$184 | \$259 | \$388 |

\*Based upon the current dividend scale, not guaranteed.

This Home Protection policy is level premium Term insurance that gives its highest amount of protection initially, reducing by schedule over a 20 year period to recognize decreasing insurance needs. Home Protection policies are available for several other insurance periods in amounts of \$5,000 or more and are issued at ages under 56.

ELIGIBILITY to apply for TIAA policies is limited to employees of colleges, universities, and certain other nonprofit educational institutions that qualify for TIAA. If you are eligible, complete and send the coupon so we can mail the Life Insurance Guide and a personal illustration of TIAA policies issued at your age. TIAA is nonprofit and employs no agents.

**Teachers Insurance and Annuity Association  
College Retirement Equities Fund**

730 Third Avenue, New York, N.Y. 10017

Please mail the Life Insurance Guide and a personal illustration.

Name \_\_\_\_\_ Your Date of Birth \_\_\_\_\_

Address \_\_\_\_\_ Street \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Dependents' Ages \_\_\_\_\_

Nonprofit Employer (college, university, other educational or scientific institution) \_\_\_\_\_

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### AAAS NEWS

(Continued from page 43)

Science). Dr. Rieser of the AAAS will serve as acting chairman until installation of officers in July 1975 at Belo Horizonte, Brazil.

### AAAS Fellows

The Council Committee on Fellows is now soliciting nominations for AAAS Fellows for consideration at its fall 1975 meeting. A Fellow of the AAAS is defined as one "who has produced a body of work on behalf of the advancement of science that is scientifically distinguished or socially highly significant, or both." Nomination forms may be obtained from the Executive Office, AAAS, 1776 Massachusetts Avenue, NW, Washington, D.C. 20036.

Forms completed by an individual member of the Association should be sent not later than 1 May to the secretary of the nominee's voting section for possible inclusion in the slate of nominees to be submitted by the section committee to the Council Committee on Fellows. Alternatively, nomination may be made by any three AAAS Fellows and the form sent directly to the Executive Officer for receipt not later than 15 October (see box on page 1122 of the 21 March issue).

### Notes from Other Offices

**Meetings:** The theme of the 1976 Annual Meeting in Boston, 18-24 February, will be "Science and Our Expectations: The Bicentennial and Beyond." Symposia are being developed around interdisciplinary research and public interest policy questions in which science can make a contribution. Suitable events relating to the Bicentennial are also being planned. Members interested in arranging symposia are reminded that all ideas must be submitted to the Meetings Office no later than the end of April.

\* \* \*

**Opportunities in Science:** Arrangers for Annual Meeting symposia are reminded that it is the policy of the AAAS to increase the participation of minorities and women in all Association activities, including the Annual Meeting. If arrangers need assistance in identifying women and minority scientists, they should contact the Office of Opportunities in Science.