TIAA Cuts Life Insurance Costs Again!

Teachers Insurance and Annuity Association announces increased dividends for 1979, further reducing costs that were already well below what you'd pay for similar policies sold by commercial companies.

For only $65.50 a man aged 30 or a woman aged 35 can now buy $50,000 worth of TIAA life insurance on the 20-Year Decreasing Term plan ... and just $111 buys $100,000 of coverage on the same plan (if you didn't notice, that's twice the coverage at well under twice the price!).

These examples, drawn from the following table, dramatize how little it costs to own substantial amounts of family protection.

See What These Lower Costs Mean to Your Family

The following table illustrates yearly costs for $50,000 and $100,000 Decreasing Term policies at selected ages:

<table>
<thead>
<tr>
<th>20-Year Decreasing Term Insurance</th>
<th>$50,000 Policy</th>
<th>$100,000 Policy</th>
</tr>
</thead>
<tbody>
<tr>
<td>Issued to a man aged</td>
<td>25 30 35 40 45</td>
<td>25 30 35 40 45</td>
</tr>
<tr>
<td>Issued to a woman aged</td>
<td>30 35 40 45 50</td>
<td>30 35 40 45 50</td>
</tr>
<tr>
<td>Annual Premium</td>
<td>$93.50 $117.50 $164.00 $243.50 $373.50</td>
<td>$187 $235 $328 $487 $747</td>
</tr>
<tr>
<td>Yearly Cash Dividend*</td>
<td>$42.00 $52.00 $70.50 $100.00 $148.00</td>
<td>$104 $124 $161 $220 $316</td>
</tr>
<tr>
<td>Yearly Net Cost</td>
<td>$51.50 $65.50 $93.50 $143.50 $225.50</td>
<td>$83 $111 $167 $267 $431</td>
</tr>
</tbody>
</table>

*Dividends are payable at the end of each policy year; while not guaranteed, they have been paid every year since TIAA was established in 1918.

Isn't it time you found out more about TIAA's low cost life insurance? Just think what an additional $50,000, $100,000 or more of solid TIAA protection would do for your family ... and for your peace of mind.

Call Collect 212/490-9000
The fastest, easiest way to get more information is to phone the TIAA Life Insurance Advisory Center and say "I'd like to talk with an insurance counselor."

Or Mail Coupon If you prefer, simply fill out and mail the coupon at right to receive personal illustrations for your age. There is no obligation, and no one will call upon you as the result of your inquiry.

Eligibility to apply for a life insurance policy from Teachers Insurance and Annuity Association is open solely to employees of institutions of higher education, private schools and certain other nonprofit educational or scientific organizations, and to the spouse of such an employee when more than half the combined earned income of husband and wife is from a qualifying institution.

TIAA Established as a nonprofit service organization by the Carnegie Foundation for the Advancement of Teaching
“VAX offered us almost three times the address space of our 370/168.”

Bill Miller, Senior Systems Analyst
Chevron Geophysical Co., Houston, Texas

Chevron Geophysical is heavily engaged in seismic data processing involving matrix operations on large arrays.

As Senior Analyst Bill Miller states the problem: “Our IBM systems, running on TSS, give 24 bits of true address space - for a maximum program size of 16 megabytes. But only 10 to 12 megabytes of this can be used by the programmer - and our application had grown to the point that TSS was simply cramping us.

“With the VAX-11/780, we know we can have application programs that use a full 32 megabytes as we’re configured now - and it could be more if we wanted.”

But Chevron didn’t buy their VAX without first benchmarking it against the far more expensive 168.

Miller comments: “We developed a number of benchmarks to test specific areas of performance. On the average, the VAX CPU appears to be about a third as fast as the 168, which is really quite impressive. And it’s very possible that for certain applications, we may see a negligible loss of throughput over the 168, thanks to VAX’s unique page clustering scheme.”

And as far as system performance to date, Miller reports: “The VAX/VMS operating system has been remarkably reliable. The people at Digital have done a phenomenal job.”

“VAX’s true 32-bit addressing puts its potential capacity so far out, we don’t have to worry about it.”

Dr. Edwin Catmull, Director,
Computer Graphics Lab
New York Institute of Technology,
Old Westbury, New York

The Computer Graphics Lab at New York Institute of Technology is a leading research and production facility for computer animated commercial and educational films.

In Dr. Catmull’s words, here’s what brought NYIT to the VAX-11/780: “While spending years developing our capabilities with minicomputers, we
NEW POLYPROCESSOR IMAGE ANALYSIS SYSTEM
WITH NOISE ELIMINATOR—ENHANCES DEFINITION OF LOW CONTRAST OBJECTS

C-1285

Processed video image without calibrations. The field is not uniform. The image center has considerable noise, while objects at the corners are lost.

After calibration, objects in the field are uniformly extracted, but noise is still apparent. This noise tends to mask the presence of small objects.

The Noise Eliminator has reduced random noise, enhancing the definition of small or low contrast objects.

CALL OR WRITE FOR BROCHURE

HAMAMATSU

Hamamatsu Systems, Inc., 332 Second Avenue, Waltham, Massachusetts 02154 • 617/890-3440

Circle No. 208 on Readers' Service Card
From heart disease to solar energy, from food to electronics—the American Association for the Advancement of Science publishes books which cover these topics and many more. Books that will keep you informed and abreast of important scientific advancements. Books that are designed for the researcher, scientist, engineer, student, and general public. Books that you need to read.

**AAAS SCIENCE REPORT SERIES**

*Combating the #1 Killer: The SCIENCE Report on Heart Research*, by Jean L. Marx and Gina Bari Kolata. Based on the American Heart Association's Blakeslee Award-winning articles in SCIENCE, this book presents an overview of the status of current research on all aspects of cardiovascular diseases. xi + 205 pp. $17.00 (case); $7.50 (paper).

*Solar Energy in America*, by William D. Metz and Allen L. Hammond. Chapters deal with research strategies of both government and industry: "Power Towers," photovoltaic cells and other collector strategies, fuel photosynthesis, wind and ocean thermal power, energy storage, and more. Fall 1978. $18.00 (case); $8.50 (paper).

Two other AAAS series, Compendia and R&D Reports, provide authoritative information on some of the principal issues that concern us all today. These publications can serve not only as valuable reference sources for scientists and researchers, but also as supplementary reading material in courses devoted to these issues.

**AAAS SCIENCE COMПЕNDIA SERIES**

*ENERGY: Use, Conservation and Supply*, Volume II. vi + 202 pp. $14.00 (case); $6.00 (paper).

*ELECTRONICS: The Continuing Revolution*. iv + 217 pp. $12.00 (case); $4.50 (paper).

*MATERIALS: Renewable and Nonrenewable Resources*. x + 198 pp. $12.00 (case); $4.50 (paper).

*POPULATION: Dynamics, Ethics and Policy*. viii + 184 pp. $12.00 (case); $4.50 (paper).

*FOOD: Politics, Economics, Nutrition and Research*. vi + 202 pp. $12.00 (case); $4.50 (paper).

*ENERGY: Use, Conservation and Supply*, Volume I. vi + 154 pp. $10.00 (case); $3.50 (paper).

*HEALTH CARE: Regulation, Economics, Ethics, Practice*. iv + 256 pp. Fall 1978. $14.00 (case); $6.00 (paper).

**AAAS RESEARCH & DEVELOPMENT REPORT SERIES**

*Research & Development: AAAS Report III*. xiv + 122 pp. $6.00 (paper).

*Research & Development in the Federal Budget: FY 1978*. xii + 148 pp. $5.00 (paper).

Research & Development in the Federal Budget: FY 1977. ix + 100 pp. $5.00 (paper).

Now... it's your turn to let us know how we can help you.

To order your individual copies of the above titles, please send your name, address, and list of book titles (indicate case or paper) to AAAS, Department J-1, 1515 Massachusetts Avenue, NW, Washington, DC 20005. Remittance must accompany all orders under $10.00. AAAS members deduct 10% off retail price. Please allow 6-8 weeks for delivery.

23 FEBRUARY 1979