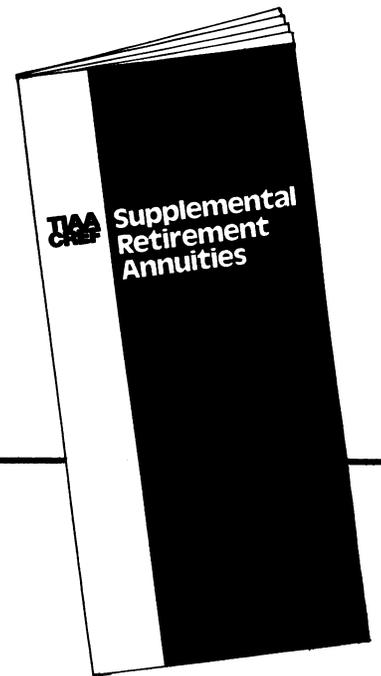


# TIAA-CREF Supplemental Retirement Annuities



## for tax-deferred annuity programs

Supplemental Retirement Annuities (SRA's) are new forms of TIAA and CREF contracts designed expressly for use by persons who want to set aside tax-deferred retirement funds over and above amounts being accumulated under their institution's basic retirement plan. They are available for employees of colleges, universities, private schools and certain other nonprofit educational organizations with tax-deferred annuity (salary-or-annuity option) programs. Through a properly drawn agreement with their institution, staff members may divert part of their compensation before taxes to the purchase of these new contracts.

**And SRA's are cashable at any time.** This means that if the money accumulated by salary reduction is needed before retirement, the SRA contracts can be surrendered for their cash value. Benefits, whether payable in cash or as income, are taxable as ordinary income when received.

For more information and answers to questions send for your copy of the booklet on Supplemental Retirement Annuities.

**S**end me a booklet describing  
TIAA-CREF Supplemental Retirement Annuities.

**TIAA  
CREF**

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

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

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

Nonprofit  
Employer \_\_\_\_\_

Teachers Insurance and Annuity Association  
730 Third Avenue, New York, New York 10017

wi

# THE BRAIN is the single topic of the September issue of SCIENTIFIC AMERICAN

Is the brain a computer? What is the role of chemistry in brain function? Is the capacity of speech "hard-wired" into the brain? Where in the brain is the mind?

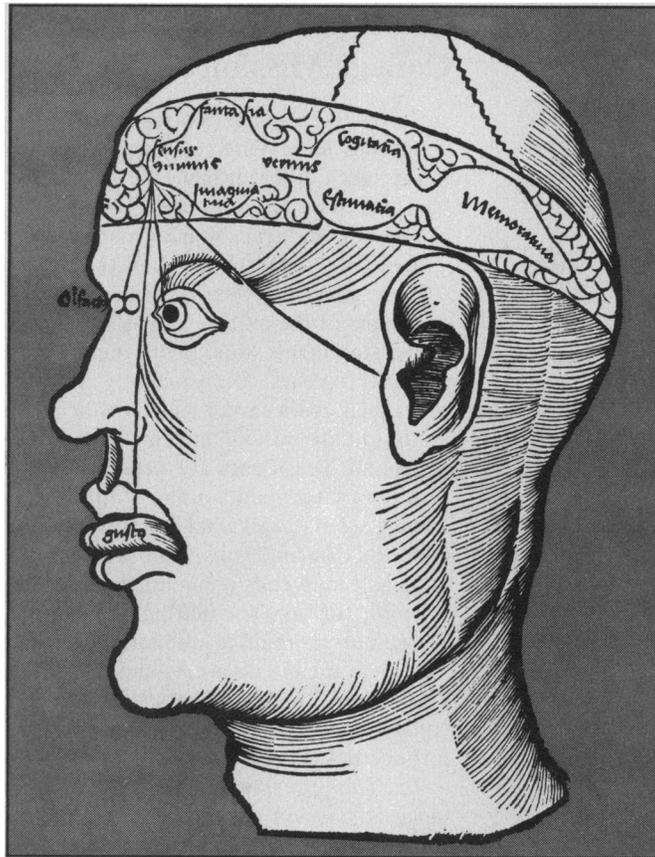
These are questions that will engage your interest in the September issue of SCIENTIFIC AMERICAN.

This issue does not, by any means, tell you "how the brain works." That remains one of the most alluring and baffling questions on the frontier of understanding. The convergence of work in many disciplines—from neurosurgery to linguistics—has begun to put that question, however, in ways that can yield answers.

The deep new knowledge about the brain, gathered at an accelerating rate in recent years, shows this organ to be marvelously designed and capacitated beyond the wonders with which it was invested by ignorant imagination.

Here are the articles:

- The Brain (Introduction)
- The Neuron
- Small Systems of Neurons
- The Organization of the Brain
- The Development of the Brain
- The Chemistry of the Brain
- Brain Mechanisms of Vision
- Brain Mechanisms of Movement
- Specializations of the Human Brain
- Disorders of the Human Brain
- Thinking about the Brain



Each of the authors of this issue has made significant contribution to the growing body of knowledge about the brain. Together they offer a comprehensive exposition of present understanding and chart the way for continuing study.

With this issue the editors of SCIENTIFIC AMERICAN continue a 30-year tradition of devoting each September issue to a single topic of current scientific and public interest. In the other monthly issues our readers enjoy a diversity of articles covering the full range of disciplines.

All the major advances in science of the past three decades have been reported in our pages by the scientists who have done the research. The collaboration of our editors in the preparation of text and illustration makes this work accessible to a steadily growing worldwide readership.

Why not join us at the frontiers of knowledge? You will learn why *The New York Times* calls our magazine "This country's and perhaps the world's outstanding forum for communication between the scientists and the intelligent public."

A one-year subscription, at \$18, saves you \$6 on the newsstand price of \$2.00. A two-year subscription, at \$33, saves \$15. And a three-year subscription, at \$45,

saves you \$27.

Use the coupon below, or call toll free: 1-800-648-5311.

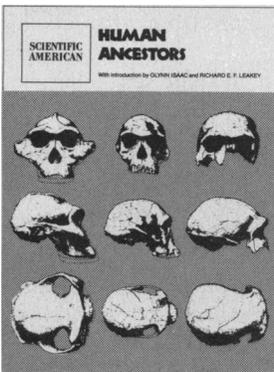
(In Nevada call 800-992-5710.)

Send no money. We'll bill you.

Illustration from Gregor Reisch's *Margarita Philosophica*, 1504.

## SCIENTIFIC AMERICAN

### WITH YOUR SUBSCRIPTION ... THIS FREE BOOK



As soon as your subscription payment is received, we will also send you *Human Ancestors* (regular price: \$5.00) as a bonus. This 144-page anthology reports the archaeological discoveries that unveiled the evolutionary stream leading to *Homo sapiens*, culminating in the growing recognition of the role of toolmaking in the process of natural selection.

### SUBSCRIPTION RESERVATION

SCIENTIFIC AMERICAN 415 Madison Avenue, Dept. ZG, New York, N.Y. 10017

Yes, enter my subscription to the monthly issues of SCIENTIFIC AMERICAN for the term I have checked. As soon as my payment is received, you will also send me—absolutely free—the 144-page book *Human Ancestors* (regular price: \$5.00).

### MY GUARANTEE

I may cancel my subscription to SCIENTIFIC AMERICAN at any time and receive a refund for the unused balance. The bonus book is mine to keep.

Name \_\_\_\_\_

Address \_\_\_\_\_

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

Start my subscription with September issue

1 year—\$18 (save \$6)     2 years—\$33 (save \$15)     3 years—\$45 (save \$27)

My payment is enclosed     Bill me

(International rates outside U.S. and Canada: 1 year—\$22 2 years—\$40 3 years—\$55)

ZG