Would you pay twice as much for the family protection you need when you could get the same coverage at half the cost?

Not likely, if you realized you were eligible for low-cost individual life insurance from Teachers Insurance and Annuity Association! The brief cost comparison chart below illustrates why it pays to shop for life insurance, and the magnitude of your TIAA cost advantage. Check to see how much less owners of TIAA 5-Year Renewable Term policies pay than persons similarly insured by the country’s biggest insurers—companies that sell one third of the policies purchased by Americans each year.

<table>
<thead>
<tr>
<th>COMPANY</th>
<th>Policies Issued to Men</th>
<th>Policies Issued to Women</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Aged 25</td>
<td>Aged 35</td>
</tr>
<tr>
<td>Aetna Life</td>
<td>$ 91.00</td>
<td>$189.50</td>
</tr>
<tr>
<td>Conn. General</td>
<td>214.50</td>
<td>344.00</td>
</tr>
<tr>
<td>Equitable</td>
<td>183.00</td>
<td>NOT ISSUED</td>
</tr>
<tr>
<td>John Hancock</td>
<td>203.50</td>
<td>326.00</td>
</tr>
<tr>
<td>Mass. Mutual</td>
<td>182.50</td>
<td>310.50</td>
</tr>
<tr>
<td>Metropolitan</td>
<td>119.00</td>
<td>225.00</td>
</tr>
<tr>
<td>New York Life</td>
<td>171.50</td>
<td>230.00</td>
</tr>
<tr>
<td>Northwestern Mutual</td>
<td>154.00</td>
<td>277.00</td>
</tr>
<tr>
<td>Prudential</td>
<td>150.50</td>
<td>239.00</td>
</tr>
<tr>
<td>Travelers</td>
<td>198.50</td>
<td>352.50</td>
</tr>
</tbody>
</table>

Mean Cost, Largest Companies
% Greater than TIAA

<table>
<thead>
<tr>
<th>Companies</th>
<th>$175.22</th>
<th>$299.83</th>
<th>$687.39</th>
<th>$159.61</th>
<th>$251.17</th>
<th>$550.39</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aetna Life</td>
<td>93%</td>
<td>58%</td>
<td>54%</td>
<td>119%</td>
<td>99%</td>
<td>96%</td>
</tr>
</tbody>
</table>

The figures speak for themselves: For example, the mean cost for $50,000 5-Year Renewable Term policies issued by these insurers to men aged 35 is 58% higher than the same coverage with TIAA; and for 35-year-old women it's 99% higher. Whether you choose 5-Year Renewable Term or some other plan, TIAA insurance is the best buy for you because you are a member of the academic and research community. To learn how you can give your family the most new protection for the least money just get in touch with TIAA!

Mail Coupon or Call Collect
For more information, just return the coupon at right or, for immediate assistance, call the TIAA Life Insurance Advisory Center—collect—(212) 490-9000. An insurance counselor will discuss your personal life insurance needs, help you select the plan and amount of coverage that's right for you and your family, and send details for you to study at home. TIAA employs no sales agents and no one will call upon you as a result of your inquiry.

Eligibility to apply for life insurance from Teachers Insurance and Annuity Association is limited to employees of colleges, universities, private schools and certain other nonprofit educational or research institutions. The employee's spouse is also eligible provided more than half of the combined earned income of husband and wife is from a qualifying institution.

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18 APRIL 1980

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Scientists and Engineers Pledge Moratorium on Behalf of Colleagues

On 22 January 1980, our colleague Andrei Sakharov, an outstanding scientist and world-renowned leader of human rights, was arrested and exiled to Gorki by the Soviet authorities, for the "crime" of expressing his personal opinions. Since then he has been repeatedly harassed and even physically assaulted by the police. His wife reports he is in poor health. We must help!

To protest the Soviet government's savage treatment of their colleagues Orlov and Shcharansky, more than 2,400 American scientists pledged last year to restrict their scientific cooperation with the Soviet Union. This action was strongly applauded by Sakharov and other Soviet dissidents (and was widely denounced in the Soviet media). Nearly 1,000 French and Australian scientists have also adopted similar pledges. Because of Sakharov's exile and the deteriorating plight of other dissident scientists, we must act now and in much greater numbers than ever before.

We appeal to you, our fellow scientists and engineers the world over, to join together in a strong and significant protest of the Soviet Union's blatant violation of the human rights provisions of the Helsinki Accords to which it is a signatory. We propose a moratorium on scientific cooperation with the Soviet Union for a limited duration linked to Helsinki Accords actions.

To commemorate the founding of the Moscow Helsinki Watch Group by Orlov, Shcharansky and others, the Moratorium shall begin on the fourth anniversary of that date, 12 May 1980. Six months later, on 11 November 1980, there will commence a major conference in Madrid to monitor compliance with the Helsinki Accords, with representation from all 35 countries which signed the treaty. We propose to maintain the Moratorium until the end of the Madrid conference. Evidence from that meeting can then help determine the need for, and the course of, future action.

Scientists everywhere, acting independently of their governments, must express their deep concern now! We urge you to sign the pledge coupon below and to solicit additional signatures from your professional colleagues. The pledge does not preclude personal communication with Soviet scientists in the interests of promoting human rights and world peace.

We will publicize the pledge, along with the names of signers, and send the list to Soviet President and Secretary Leonid Brezhnev and to the President of the Soviet Academy of Sciences, A. P. Aleksandrov.

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**Moratorium Pledge**

To protest the human rights violations by the Soviet Union in the cases of Sakharov, Orlov and Shcharansky, we, the undersigned scientists and engineers, pledge a moratorium on professional cooperation with the Soviet scientific community for a period beginning 12 May 1980, the anniversary of the founding of the Moscow Helsinki Watch Group, and ending at the completion of the November 1980 Madrid Conference to monitor the Helsinki Accords. During this period we will not visit the Soviet Union or welcome Soviet scientists and engineers to our laboratories.

NAME (Please Print)          SIGNATURE          AFFILIATION (Department, Institution, Country)

Please mail pledge coupon (before 1 May 1980, if possible) to: Scientists for Orlov and Shcharansky, P.O. Box 6123, Berkeley, CA 94706, USA. [Telephone: (415) 486-4403]. To help defray expenses, we would greatly appreciate a contribution. Checks may be made out to SOS or Scientists for Orlov and Shcharansky. Thank you.
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