Whether you're thinking retirement or not, review the plan that provides for cash withdrawal (without surrender charge) and/or a lifetime income.

TIAA-CREF Supplemental Retirement Annuities (SRAs) offer you substantial flexibility including cash withdrawal and/or lifetime retirement income. You can even reduce your income taxes now!

You can begin contributions to an SRA at any age and begin benefits at any age up to age 71 unless you are still employed (then you can delay beginning benefits until age 80). For example, you could start contributions at age 25, and choose to begin benefits or withdraw cash at age 34, 40 or 50, regardless of your employment status.

Get your money at any time.

You can receive benefits as a lifetime income or over a fixed period of from 2 to 10 years. What's more, if you need it (even while employed by your current employer), you can withdraw all the money you have accumulated by surrendering your contracts. Or, you can withdraw $1,000 or more every six months. There is never a cash surrender charge.

Contributions are tax-deferred, so you pay less income taxes now.

The federal income tax on your contributions is deferred until they are paid to you as benefits. So, you pay less tax now.

Changing employers? Take SRAs with you.

Since you own your Supplemental Retirement Annuities, you take them with you if you leave your current employer. You can make contributions through any institution that makes Supplemental Retirement Annuities available to staff members. Contributions can be as little as $25 a month.

Full information.

Complete and mail the coupon for an SRA Information Kit today. You'll get full details about all the advantages SRAs have to offer, why this plan suits so many financial situations and age groups and how much you may contribute to the plan.

* TIAA-CREF provides annuities and other services for employees of colleges, universities, private schools and certain other nonprofit tax-exempt educational and research institutions.

HELP YOURSELF TO A BRIGHTER FINANCIAL FUTURE 
SEND FOR A FREE INFORMATION KIT.
Walk-away tissue processing.

Once you load and set the T/P 8000 Tissue Processor, you can walk away and the instrument will operate unattended. The instrument will fix, dehydrate and infiltrate up to 100 tissue specimens in the programmed sequence through 12 stations.

The T/P 8000 has a 24-hour program clock with a 72-hour delay timer. Before weekends or holidays, you can start the instrument at the end of the last working day and dial in the number of delay hours. When you return to work, the processing will be finished.

Features of the T/P 8000 include: base-mounted rotors that allow rotation of unit cells; easy change and load beakers; an automatic locator/lock pins on each beaker to prevent spills; and automatic temperature control with a gas temperature control with automatic reset to eliminate water solidifying.

Contact your AO dealer representative for complete information on the T/P 8000. Or write American Optical, Scientific Instrument Division, Box 122, Buffalo, NY 14240.