WHY DO SO MANY PEOPLE BUY THE KIND OF PROTECTION THAT’S WRONG FOR THEM?

Because they don’t clearly understand the difference between Term and Whole Life insurance ... and that a Term policy can typically provide five to ten times as much immediate family protection for the same money!

As shown in the table below, a first year net outlay of only $150 buys a $142,000 TIAA 20-Year Decreasing Term policy or a $97,000 5-Year Renewable Term policy, for a man aged 30 or a woman aged 35. The same outlay used to purchase a Whole Life policy would give their family only $13,000 of family protection.

If you’re like most of your colleagues in education and research, your first priority is to give your family the most financial security for the least amount of money—and that’s what TIAA Term is all about! Whatever your age, the difference in the level of protection available for just $150 is dramatic, as the table illustrates.

### Immediate Protection Available For $150 First Year Net Cost *

<table>
<thead>
<tr>
<th>For a Man</th>
<th>For a Woman</th>
<th>20-Year Decreasing Term Plan</th>
<th>5-Year Renewable Term Plan</th>
<th>Whole Life Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aged</td>
<td>Aged</td>
<td>$206,000</td>
<td>$122,000</td>
<td>$16,000</td>
</tr>
<tr>
<td>25</td>
<td>30</td>
<td>142,000</td>
<td>97,000</td>
<td>13,000</td>
</tr>
<tr>
<td>30</td>
<td>35</td>
<td>88,000</td>
<td>74,000</td>
<td>10,000</td>
</tr>
<tr>
<td>35</td>
<td>40</td>
<td>52,000</td>
<td>48,000</td>
<td>8,000</td>
</tr>
<tr>
<td>40</td>
<td>45</td>
<td>31,000</td>
<td>31,000</td>
<td>7,000</td>
</tr>
</tbody>
</table>

*Annual premium less cash dividend payable at the end of first policy year, based on 1979 dividend scales. While not guaranteed, dividends have been paid every year since TIAA's founding in 1918.

**Why such big differences?** With Term you pay only for protection, while a Whole Life policy combines protection with a savings (cash value) element. Remember, the protection part of life insurance is relatively inexpensive; it’s when savings are included as well that a high outlay per $1,000 of coverage is required.

If you’d like to know more, ask us to send two highly informative articles reprinted from The New York Times and Business Week that discuss the choice between Term and Whole Life. We’ll gladly mail them, along with detailed personal information about TIAA policies for you.

Mail coupon or call collect
Just complete and mail the coupon at right, or call the TIAA Life Insurance Advisory Center (collect) 212-490-9000. If you wish, an Insurance Counselor will review your insurance needs with you and help you select the plan and amount that’s right for you. No obligation, of course.

**Eligibility** to apply for a life insurance policy 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.

---

Established as a nonprofit service organization by the Carnegie Foundation for the Advancement of Teaching

18 SEPTEMBER 1981
Our freezers are so much in demand because we demand so much of our freezers.

Only a Marine recruit in boot camp goes through more inspections than a Revco laboratory freezer.

After all, when you’ve been building as many freezers as we have, for as many years as we have, you’ve got quite a reputation to uphold. Which may explain why our quality control people take their jobs so seriously.

In addition, Revco is the only company in the industry whose products — not just a few electrical components — are listed by Underwriters Laboratories, Inc.

We not only establish rigid engineering and design standards, but we also make sure that those standards are applied at every phase of production, in every freezer we make.

And that’s the way it should be. Because in work as important as yours, it’s imperative for the lab equipment you use to meet high standards. And for more than 40 years, Revco has been the standard by which the industry measures performance and quality.

So send for our new catalog on our complete line of chest and upright freezers. They’re available from 3 to 20 cubic feet and from 0°C to −100°C. And we’re sure they’ll live up to your demands, because they’ve already lived up to ours.
NIKON VISIONS

NIKON HIGH PERFORMANCE CF OPTICS. POSSIBLY THE FINEST EVER AVAILABLE.

Rattestis photographed with Nikon CF 40x oil plan apochromat. CF 5x photo eyepiece.

INSTRUMENTATION
Nikon Optiphot microscope with CF objectives.

SIGNIFICANCE
Nikon's revolutionary CF optics virtually eliminate chromatic aberration. Within this series, several high performance objectives significantly extend observation powers.

SPECIFICS
While all Nikon CF objectives provide a dramatic improvement in resolution, color rendition and contrast over the old compensation system, the following lenses are exceptional. The unique CF 2x plan apochromat has excellent image flatness for low power photography. The CF 40x plan apochromat, N.A. 0.95, dry, produces exceptionally bright, high contrast images. Nikon's CF 100x NCG plan apochromat is designed to work without a cover glass. Its sharpness must be seen to be believed.

These remarkable optics are matched to a microscope body and illumination system equal to their performance—the Nikon Optiphot. This totally new design is extremely stable. A standard 50 watt halogen Koehler illumination system covers all magnifications without need for adjustment and the full range of Nikon accessories is available to match any assignment.

Extend your vision. Write: Nikon Visions, Nikon Inc. Instrument Division 623 Stewart Avenue Garden City, N.Y. 11530 (516) 222-0200

Nikon Extending Man's Vision

Circle No. 293 on Readers' Service Card
EM-109: the specimen saver.

New design keeps high performance (3.44Å) with 3 unique systems.

1. Unique camera system, totally outside the vacuum—the TFP Trans-Fiberoptic-Photographic System. Changing film is like reloading your own camera.

2. Unique automatic focusing system for maximum specimen protection—the MDF Micro-Dose-Focusing System. Focusing has never been so easy, so automatic, so specimen-saving.


TFP, MDF, IGP—a lot of letters, but they spell "Specimen Saver," the new EM-109 Electron Microscope from Zeiss.

Call or write today for the detailed catalog that explains these unique systems in full.

Nationwide Service


Open the drawer and change the film without disturbing the vacuum or introducing any contamination.
0.1g for under $1G.

Sartorius lowers the cost of fully electronic weighing to under $1,000. Now you can get a Sartorius 1206 Electronic Balance with 1200g capacity/0.1g accuracy for only $995 ... the price you’d expect to pay for a conventional (mechanical) balance.

The 1206 incorporates such advanced features as instant electronic taring/memory, large bright 7-segment digital display, reading stability indicator and all-metal balance housing. At slight additional cost, the 1206 can be equipped with BCD output to accept Keyboard Programmers, Data Printers or to connect with Data Processing Equipment. Even with the extra cost of BCD output, the 1206 is still priced less than comparable electronic balances without this feature.

For larger capacity requirements, the Sartorius 1203 (4000g capacity/0.1g accuracy) or the Dual Range 1213 (300g/0.01g and 3000g/0.1g) provide comparable value.

For literature, write Sartorius Balances Division, Brinkmann Instruments, Inc., Subsidiary of Sybron Corporation, Cantiague Rd., Westbury, New York 11590; or call 516/334-7500.

Electronic Balances from $995.

For information circle reader service number 278
For a demonstration circle reader service number 279
There's a world of science waiting for you at the AAAS Exhibit and Science Film Festival

Over a hundred exhibitors are expected. They will include leading book, magazine, and journal publishers; government programs and agencies; educational displays sponsored by major industries; computer manufacturers; and scientific instrument makers.

Approximately fifty of the best, newly released science films will be shown. Among the award-winning selections: The Baby Makers (CRM McGraw-Hill), About Sharks (National Geographic Society), Dawn of Electronic Identification (Los Alamos National Laboratory), and Civilization in Ancient Chiapas (Brigham Young University).

AAAS National Meeting 3-8 January 1982
Washington, DC