DON’T JUST 
SIT THERE 
WORRYING...

PHONE TIAA (TOLL FREE) 
FOR HELP, RIGHT AWAY!

Perhaps a new baby, or a big mortgage debt, or a recent salary increase, or just plain double-digit inflation has you worried that the life insurance coverage you presently maintain for your family isn’t enough to take care of them the way you do. Whatever your concern, you can get help by phoning the TIAA Life Insurance Advisory Center and talking with an Insurance Counselor. Every week hundreds of your colleagues in education call these trained TIAA professionals to discuss such questions as:

**Which kind of life insurance is best for me?**

**How much should I have besides group coverage?**

**What would it cost?**

There’s no obligation of course; it’s part of the service TIAA provides to the education and research communities.

It’s a fact that most educators with a family to raise and educate are seriously underinsured, and inflation isn’t helping. They need as much immediate family protection as they can get for their money. That’s why our counselors frequently suggest low-cost TIAA Decreasing Term policies when it’s clear that a sizable chunk of new coverage is essential.

**Just $167 a year** buys a **$100,000 20-Year Decreasing Term policy for a man aged 35 or a woman aged 40!**

This example is drawn from the following table illustrating yearly costs for different initial amounts of protection on this plan:

**TIAA 20-YEAR DECREASING TERM INSURANCE COST EXAMPLES FOR SELECTED AGES**

<table>
<thead>
<tr>
<th>$50,000 Policy</th>
<th>$100,000 Policy</th>
<th>$150,000 Policy</th>
</tr>
</thead>
<tbody>
<tr>
<td>Issued to a man aged</td>
<td>Issued to a woman aged</td>
<td>Issued to a woman aged</td>
</tr>
<tr>
<td>25</td>
<td>35</td>
<td>45</td>
</tr>
<tr>
<td>Annual Premium</td>
<td>$93.50</td>
<td>$164.00</td>
</tr>
<tr>
<td>Yearly Cash Dividend</td>
<td>42.00</td>
<td>70.50</td>
</tr>
<tr>
<td>Yearly Net Cost*</td>
<td>$51.50</td>
<td>$93.50</td>
</tr>
</tbody>
</table>

*Annual premium, less cash dividend payable at the end of policy year on current scale. Dividends cannot be guaranteed or estimated for the future, but TIAA has paid dividends every year since its founding in 1918.

So you see, there’s no reason to worry. At costs like these you can comfortably afford to give your family all the protection they need.

**For answers to your questions,** dial TOLL FREE 800-223-1200 (In New York call collect 212-490-9000). If you prefer to receive information by mail, just fill out and send the coupon at the right.

**Eligibility** for TIAA is extended only to employees of colleges, universities, private schools, and certain other nonprofit educational or scientific organizations, and to the spouse of such an employee when 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

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Life Insurance Advisory Center
Teachers Insurance and Annuity Association
730 Third Avenue, New York, NY 10017

Please send me more information about low-cost TIAA life insurance, including personal illustrations of policies for my age as indicated below:

☐ Decreasing Term  ☐ 5-Year Renewable Term
☐ Whole Life

Please print

Name ________________________________ Title ________________________________ Date of Birth ______________

Address ________________________________

City ________________________________ State ________ Zip ________

Nonprofit Educational or Scientific Employer (college, university, private school, etc.) ________________________________

If your spouse is also eligible according to rules at left, please provide

spouse’s name ________________________________ and date of birth ________________

4 December 1981

S 1073
We designed a model of “photographic space.”

Then built a model camera around it.

"Photographic space" is a concept Kodak engineers developed that tells more than just the lighting conditions and distances at which average people take pictures.

Its vertical third dimension graphically shows the percentage of times photographs are taken at any given light/distance range.

Plotting data gathered from an extensive sample, encompassing all kinds of amateur films (110, 126, 135, and instant), the study produced some surprising results. When graphed on three axes, our engineers were able to learn as much from the valleys and plateaus as from the high peaks.

They soon hypothesized that the lack of significant photographic activity in the ideal close-up range (2 to 4 feet) was more due to shortcomings in the cameras themselves than a lack of consumer interest.

If a simple camera could produce quality close-up images, both at outdoor and indoor (flash) light levels, it could provide substantial consumer benefits.

One result of our studies is now on sale. The Kodak Colorburst 350 instant camera is the culmination of years of computer design and market research. Not to mention product refinement.

This instant camera lets anyone buy more “photographic space” at the touch of a button. And at reasonable cost.

If you'd like to learn more about “photographic space,” a report by Terry Faulkner and Tom Rice is available by writing Eastman Kodak Company, Dept. PS, 343 State Street, Rochester, N.Y. 14650.
Prepackaged is nice. Pretested is critical.

These new assay systems are just that—systems. The matched components are pretested in a complete assay to make doubly sure they perform together as specified in the procedure. If the assay performance meets our highest standards, the system is approved for shipment and the results are included for your inspection.

Now you can forget uncertainties and concentrate on results. And save a lot of time and trouble, too.

**β-Adrenergic Receptor Assay System, [³H]—**

- Identify β-adrenergic receptors in various tissue preparations.
- Characterize β-adrenergic receptor sub-types: β₁ or β₂.
- Determine Kᵦ and Bₘₐₓ values.

All necessary reagents are included, plus a detailed protocol for radioligand binding assays and data analysis. Contains a β-adrenergic antagonist tracer (dihydroalprenolol, [³H]-), a non-radioactive antagonist (propranolol), three non-radioactive agonists (epinephrine, norepinephrine, and isoproterenol), and dilution/assay buffer. In addition, turkey erythrocyte membranes are provided as a control, with the results of our in-house assay. The system is sufficient for twenty radioligand binding assays (400 tubes).

**β-Lipotropin, [¹²⁵I] - RIA Kit**

- Determine human β-lipotropin levels in biological tissues and fluids.
- Highly sensitive.
- No detectable cross-reactivity with human β-endorphin.

All necessary reagents are provided for performing 250 assays, plus a detailed protocol. The β-lipotropin, [¹²⁵I]-tracer has high specific activity and immunoreactivity. The system detects low levels of β-lipotropin in the presence of such bioactive peptides as β-endorphin and methionine-enkephalin. Standard curve included with shipment.

**β-Endorphin, [¹²⁵I] - RIA KIT**—Also available for the determination of human β-endorphin levels in biological tissues. Exceptional sensitivity, in the femtomole range.

Call us toll free to request detailed descriptions of any of these systems or to discuss any questions you may have for our technical staff. Not for use in humans or clinical diagnosis.