

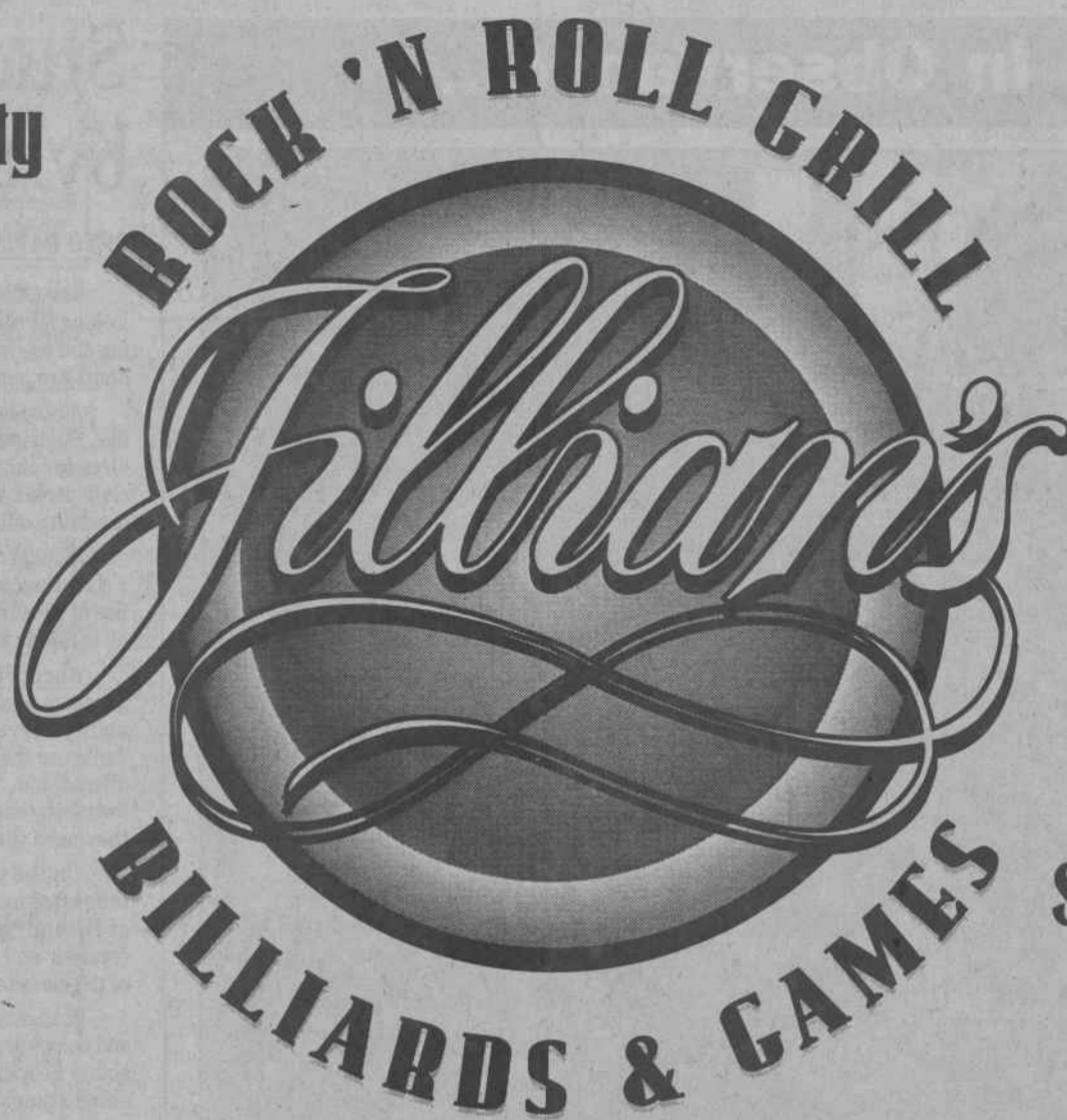
# NOW OPEN

20 Tournament Quality  
Billiard Tables

Cigar Lounge

Sports Cafe With  
Giant Video Walls

IN THE HEART  
OF THE VISTA



Electronic Simulation  
Games

Indoor/Outdoor Bars

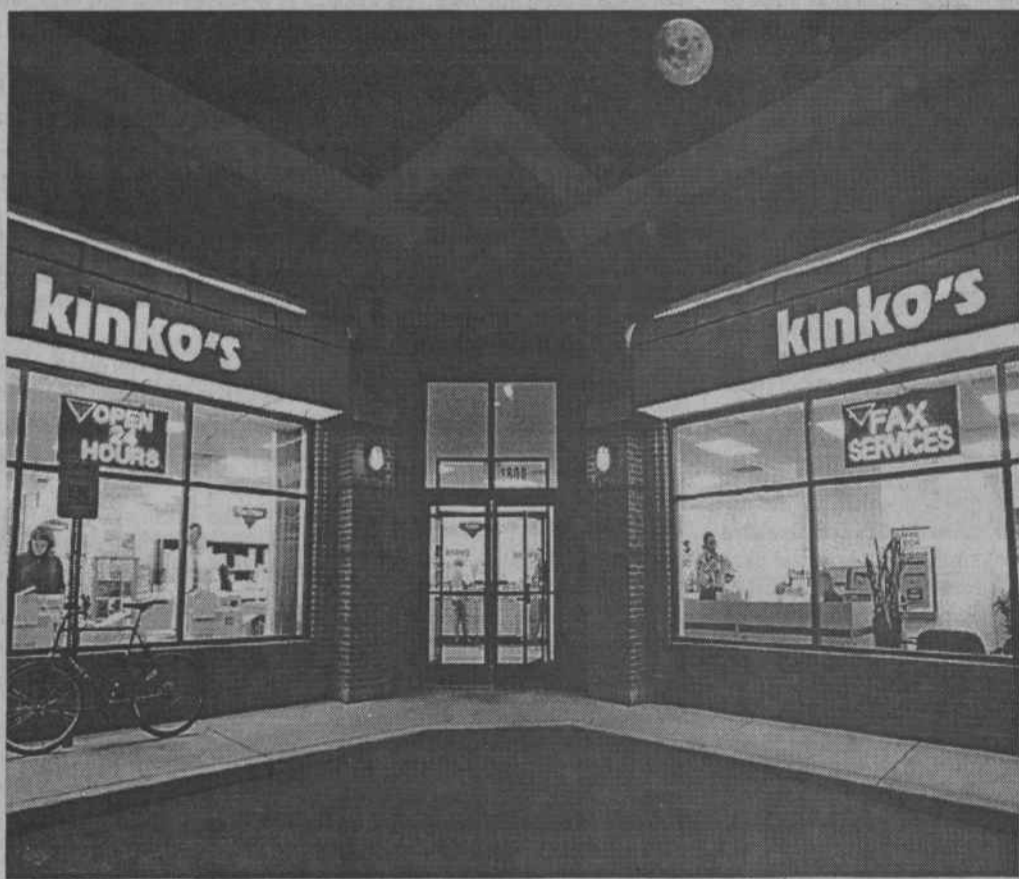
Private Party Rooms

Sand Volleyball Courts

**THE ROCK N' ROLL GRILL**  
"DINING AT ITS WILDEST"

800 GERVAIS STREET  
779-7789

## Welcome back students!



Start your semester off right and make Kinko's your resource, day or night, for great products and services, like black & white copies and in-store computer rental.

- Presentation materials
- Internet Access
- Full-color copies
- Digital color output directly from your disk to our color printers
- Resumé services

### BUY ONE, GET ONE FREE black & white copies

Buy one regularly-priced, 8 1/2" x 11" black and white copy on 20lb. white bond and receive a second copy FREE. Limit 50 free copies per customer. Offer is limited to one coupon per product type per transaction. Coupon must be presented at time of purchase and is not valid with other discount programs. Offer valid at time of purchase only and may not be discounted or credited toward future purchases. Valid at Kinko's listed location only. Void where prohibited by law. No cash value.

OPEN 24 HOURS A DAY, 7 DAYS A WEEK  
1111 Greene St. ■ 799-3807

**kinko's**  
The new way to office.®

AAA176

EXP 9/30/97

### RENT ONE HOUR, GET ONE HOUR FREE self-serve computer rental

Rent one hour and get one hour FREE, up to one hour free per customer. Subject to availability. Includes Macintosh® and IBM® self-serve or design workstations. Offer is limited to one coupon per product type per transaction. Coupon must be presented at time of purchase and is not valid with other discount programs. Offer valid at time of purchase only and may not be discounted or credited toward future purchases. Valid at Kinko's listed location only. Void where prohibited by law. No cash value.

OPEN 24 HOURS A DAY, 7 DAYS A WEEK  
1111 Greene St. ■ 799-3807

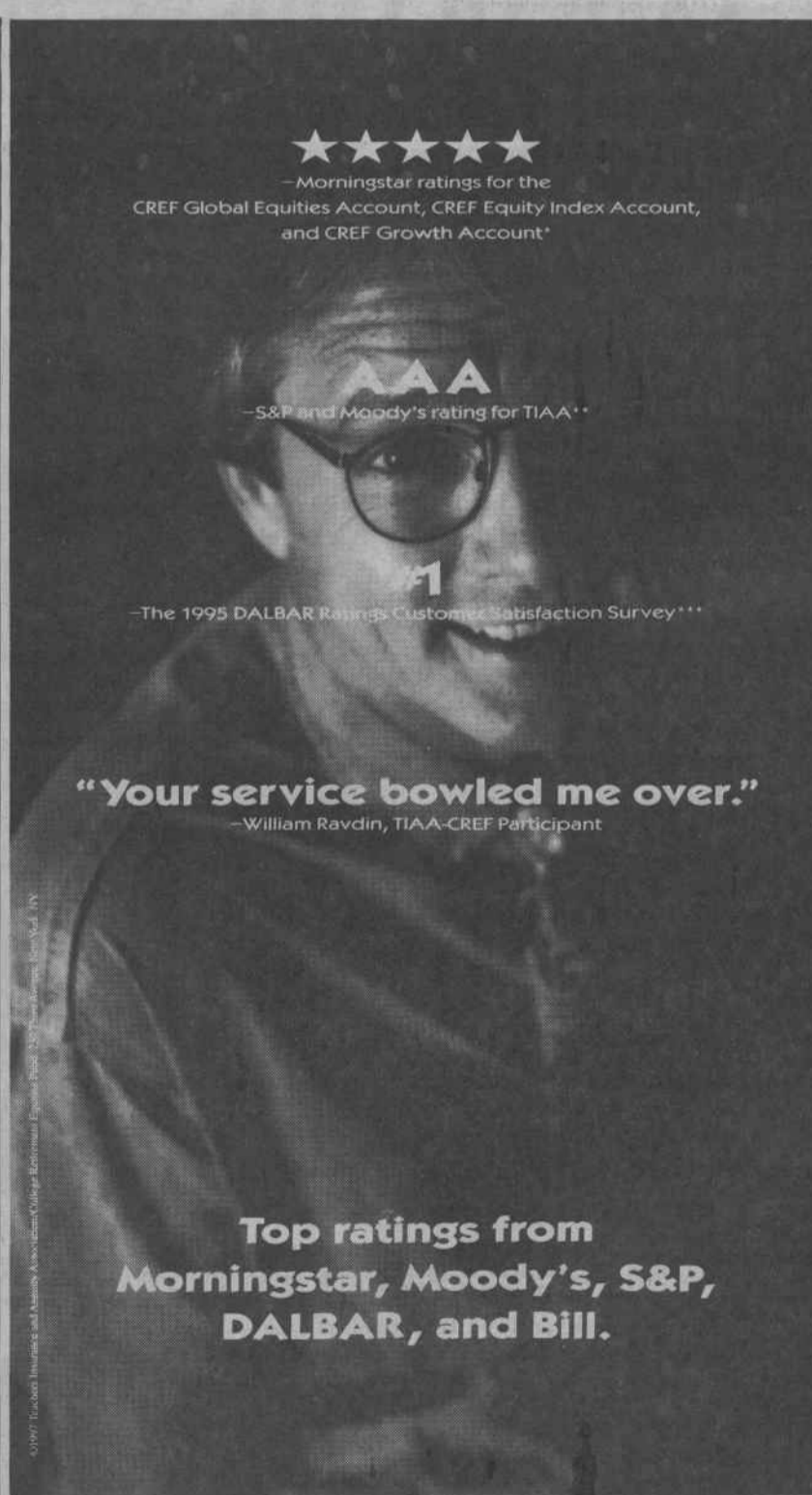
**kinko's**  
The new way to office.®

AAA177

EXP 9/30/97

OPEN 24 HOURS, 7 DAYS A WEEK

©1997 Kinko's, Inc. All rights reserved. Kinko's and The new way to office are registered trademarks of Kinko's Ventures, Inc. and are used by permission. Kinko's requires written permission from the copyright holder in order to reproduce copyrighted work.



★★★★★  
—Morningstar ratings for the  
CREF Global Equities Account, CREF Equity Index Account,  
and CREF Growth Account\*

AAA  
—S&P and Moody's rating for TIAA\*\*

#1  
—The 1995 DALBAR Ratings Customer Satisfaction Survey\*\*\*

"Your service bowled me over."  
—William Ravdin, TIAA-CREF Participant

Top ratings from  
Morningstar, Moody's, S&P,  
DALBAR, and Bill.

TIAA-CREF  
Proven  
Solutions  
To Last  
a Lifetime.

We take a lot of pride in gaining high marks from the major rating services. But the fact is, we're equally proud of the ratings we get in the mail every day from our participants. Because at TIAA-CREF, ensuring the financial futures of the education and research community is something that goes beyond stars and numbers. So from traditional and variable annuities to life insurance and personal savings plans, you'll find we provide the right choices—and the dedication—to help you achieve a lifetime of financial goals. The rating services back us up. So does Bill.

To receive a free Personal Investing Kit, including charges and expenses, plus our variable annuity prospectuses, call us at 1 800 226-0147. Please read them carefully before you invest or send money.  
[www.tiaa-cref.org](http://www.tiaa-cref.org)



Ensuring the future  
for those who shape it.™

\*Source: Morningstar, Inc., June 1997. Morningstar.com independent services that provide financial information and research. The top 10% of funds in an investment category receive five stars and the next 25% receive four stars. Morningstar.com provides information on the historical risk-adjusted performance and investment objectives of the funds. The overall 5-star rating is based on the performance of the fund relative to its peers over a 36-month period. \*\*Source: Standard & Poor's, Moody's, and S&P's. The overall AAA rating is based on the company's financial strength, ability to pay interest on its debt, and ability to meet its obligations to policyholders. \*\*\*Source: DALBAR, Inc., 1995. DALBAR's 1995 survey of customer satisfaction is based on a survey of 1000 investors. The survey is conducted annually.

Period	CREF Stock Account (Stat Rating: Number of Domestic Equity Accounts Rated)	CREF Bond Market Account (Stat Rating: Number of Fixed Income Accounts Rated)	CREF Social Choice Account (Stat Rating: Number of Domestic Equity Accounts Rated)	CREF Global Equities Account (Stat Rating: Number of International Equity Accounts Rated)	CREF Equity Index Account (Stat Rating: Number of Domestic Equity Accounts Rated)	CREF Growth Account (Stat Rating: Number of Domestic Equity Accounts Rated)
3Yr	4.1423	4.9446	4.1423	4.774	4.1423	5.1423
6Yr	4.1423	4.9446	4.1423	4.774	4.1423	5.1423
30Yr	4.1423	N/A	4.1423	N/A	4.1423	N/A

\*\*These top ratings are based on TIAA-CREF's performance relative to its peers. TIAA-CREF's performance is based on the performance of the funds. The overall 5-star rating is based on the performance of the fund relative to its peers over a 36-month period. The overall 5-star rating is based on the performance of the fund relative to its peers over a 36-month period. The overall 5-star rating is based on the performance of the fund relative to its peers over a 36-month period.