NO, NO ... DON'T START IN UNTIL I SAY, "LIFE IS BUT A DREAM



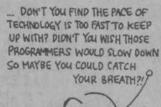
480

DAYS

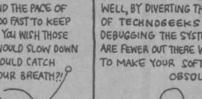


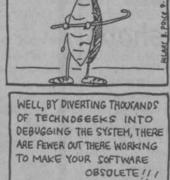










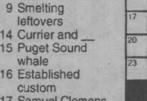


YOU'VE HEARD ALL SORTS

OF BAD PRESS ABOUT ME,

SO I'LL BE HERE THIS WHOLE WEEK,

TOOTING MY OWN HORN !!



17 Samuel Clemens 19 Mosey along

ACROSS

1 Tibetan monk

5 Pass out cards

20 Swindler's mark 21 IOU defaulter 23 Went by sleigh

25 Squeal to a halt 26 Paddled 28 Evidences a

response 32 "The Stranger" author

35 Latticework for vines

37 Feel poorly 38 Free-for-all 39 Clean feathers

40 Machu Picchu honcho 41 Fuss

42 Herbs with oily seeds

43 Fidgety 44 St. Sebastian, e.g.

46 Bruce and Laura 48 Involved with 50 Professors'

statuses 54 Gods' food 58 Mouth moisture

59 Plastic wrap brand 60 Rescuer

62 Roman writer 63 Early garden 64 Zesty flavor

65 Water vapor 66 Fender damage 67 Ultimatum word

> DOWN 1 Walks lamely 2 Effective use

3 Commingle 4 Made a date 5 Depressing experience

6 Time stretch 7 Kind of rock or rain

© 1998 Tribune Media Services, Inc. All rights reserved.

8 Bowling alleys

from the sun

10 Fraternity letter

clergyman

18 Forum garb

22 Rubber city?

24 Sweetie

29 Is unable

32 Prepare for

33 Verdi opera

34 Othello, e.g.

36 Plague (with)

40 Weatherproof

43 Magnani and

42 Equivalent word

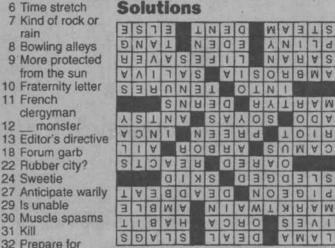
finals

39 Harbors

31 Kill

monster

11 French



Paquin

45 Albanian capital 47 Act offended

49 Lubricated 51 Other beau

52 Finger-thrower's

54 Nile cobras 55 Milkshake's cousin

53 Mil. address

56 Runny cheese 57 Assistant

61 Wetland

> 311/31/1 (S Start This fall, go back to school with a better system—

from Apple. With its Pentium-toasting PowerPC™

processor, a Power Mac" G3 desktop or minitower or a PowerBook® G3 will enhance your productivity and creativity. Even better, when you buy one during Apple's Smart Start promotion for education (July 11-October 24, 1998), we'll give you an extra year of AppleCare® service plus the add-on of your choice - FREE!

32MB of additional

Squeeze every ounce of performance out of powerhungry multimedia and publishing programs.



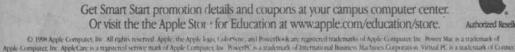
Virtual PC 2.0 with Windows 95

Do more than read PC files. Get Virtual PC™ from Connectix and run PC programs.



Display rebate Get a \$100 rebate on a qualifying 17-inch or 20-inch Apple® ColorSync® display (16.1- and 19.02-inch diagonal viewable image size).







RECENTLY, ORNINGSTAR CALI IT'S NOT EVERY DAY

YOU GET A COMPLIMENT LIKE THAT.

All financial companies charge operating fees and expenses—some more than others. Of course, the lower the expenses you pay, the better. That way, more of your money goes where it should-towards building a comfortable future.

We make low expenses a top priority.

As the largest retirement system in the world -a nonprofit company focused exclusively on the financial needs of the educational and research communities - our expenses are among the lowest in the insurance and mutual fund industries?

In fact, TIAA-CREF's 0.31% average fund expenses are less than half of the expense charges of comparable funds.3 It's why Morningstar -one of the nation's leading sources of annuity and mutual fund information - says, "At that level [TIAA-CREF] is cheaper than any other

[variable annuity] policy, and is even competitive with the cheapest mutual fund complexes, though it offers far more benefits."4

"TIAA-CREF sets the standard in the financial services industry."

Of course, expenses are only one factor to consider when you make an investment decision. Morningstar also noted our commitment to "consumer education, service" and "solid investment performance." Because that can make a difference in the long run, too.

At TIAA-CREF, we believe people would like to spend more in retirement, not on their retirement company. Today, over two million people count on that approach to help them build a comfortable and secure future. So can you. To find out more, call us at 1 800 842-2776. We'd consider it a compliment.

Visit us on the Internet at www.tiaa-cref.org



Ensuring the future for those who shape it."

Based on \$236 billion in assets under management. 2. Standard & Pow's Insurance Retting Analysis. 1998: Lapper Analytical Services. Inc., Lapper-Directors' Analytical Data 1998 (Quarterly). 3. Of the 4,829 variable annotities tracked by Morningstar, the average fund had total fees combining annual expenses of 0.82% plus an insurance expense of 1.27%. Source: Morningstar, Inc., for periods ending 7/31/98.

4. Source: Morningstar Principia Variable Annutus/Life 4/30/98.

TIAA-CREF expenses are subject to change and are not guaranteed for the future. Past performance is no guarantee of future results.

TIAA-CREF Individual and Institutional Services distributes CREF certificates and interests in the TIAA Real Estate Account.

For more complete information, including charges and expenses, call 1 800 842-2776, extension 5509, for the prospectuses.

Read them carefully before you invest or send money.

