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The TIAA-CREF Advantage.

Call us for a free information package

Year in and year out, employees at education and research institutions have turned to TIAA-CREF. And for good reasons:

- Easy diversification among a range of expertly managed funds
- Solid performance and exceptional personal service
- Strong commitment to low expenses
- Plus, a full range of flexible retirement income options

With an excellent record of accomplishment for more than 80 years, TIAA-CREF has helped professors and staff at over 9,000 campuses across the country invest for—and enjoy—successful retirements.

Choosing your retirement plan provider is simple. Go with the leader: TIAA-CREF.

THE TIAA-CREF ADVANTAGE

Proven Performance

Low Expenses

Highly Rated

Quality Service

Trusted Name

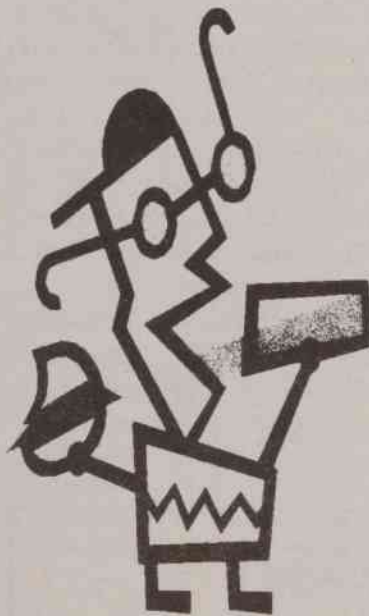


Ensuring the future for those who shape it.

1 800 842-2776

www.tiaa-cref.org

* According to DALBAR, Inc., a financial services research firm, in its most recent study, 1997 Defined Contribution Excellence Ratings, TIAA-CREF was voted number one in participant satisfaction. TIAA-CREF Individual and Institutional Services, Inc. distributes CREF certificates and interests in the TIAA Real Estate Account, Teachers Personal Investors Services, Inc. distributes the variable component of the personal annuities, mutual funds and tuition savings agreements. TIAA and TIAA-CREF Life Insurance Co. issue insurance and annuities. TIAA-CREF Trust Company, FSB provides trust services. Investment products are not FDIC insured, may lose value and are not bank guaranteed. For more complete information on our securities products, including charges and expenses, call 1 800 842-2776, ext. 5509, for the prospectuses. Read them carefully before you invest or send money. © 2000 TIAA-CREF 1/00.



College Luncheon Sunday, March 5th!

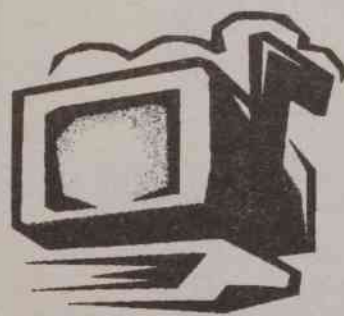
Make plans to join us this Sunday, March 5, for our monthly luncheon for college students. It will be after our 11:00 morning worship service, so plan to eat around 12:15.

IT'S FREE!!!

COME MEET NEW FRIENDS!!

Jesus said, "I am come that they might have life, and that they might have it more abundantly."

John 10:10



Got questions about life? Does God seem a million miles away? Need someone to bounce things off of? Email us at reallife@freedombaptist.org. God loves you and so do we!!

Check us out on the web at www.FREEDOMBAPTIST.org/reallife

Jason Mears, Minister of Students
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Wilmington, NC 28405
910-799-4898

Just 1.5 Miles North of
UNCW on the right

Sunday:
9:45 a.m. College Bible Study
11:00 a.m. Worship Celebration
6:30 p.m. Evening Worship

Wednesday:
7:00 p.m. Powerhouse
(Midweek Praise, Prayer, and Testimony)