

RETIREMENT INSURANCE MUTUAL FUNDS TRUST SERVICES TUITION FINANCING

# Deferring taxes with TIAA-CREF can be so rewarding, you'll wonder why you didn't do it sooner.

Call us for a free tax-savings calculator

One of the fastest ways to build a retirement nest egg is through tax-deferred Supplemental Retirement Annuities (SRAs) from TIAA-CREF.

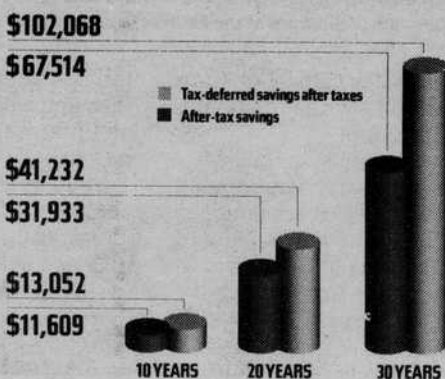
With funds automatically deducted from your paycheck, you can easily build income to supplement your pension and Social Security.

And your contributions to SRAs grow undiminished by taxes until you withdraw the funds.<sup>1</sup> Add to that TIAA-CREF's solid investment performance, bolstered by our commitment to keeping expenses low, and you have more money working for you.

So why wait? Let us help you build a comfortable retirement today with tax-deferred SRAs. We think you will find it rewarding in the years to come.

INVEST AS LITTLE AS \$25 a month through an automatic payroll plan<sup>2</sup>

### IT'S EASY TO SAVE MORE THROUGH THE POWER OF TAX DEFERRAL



In this hypothetical example, setting aside \$100 a month in a tax-deferred investment with an 8% return in a 28% tax bracket shows better growth than the same net amount put into a savings account.<sup>3</sup>



Ensuring the future for those who shape it.™

1 800 842-2776

www.tiaa-cref.org

1. Under federal tax law, withdrawals prior to age 59 1/2 are subject to restrictions, and may also be subject to a 10% additional tax. 2. You may be able to invest up to the IRS maximum of \$10,500 per year. To receive a personalized calculation of your maximum contribution, call TIAA-CREF at 1 800 842-2776. 3. The chart above is presented for illustrative purposes only and does not reflect actual performance, or predict future results, of any TIAA-CREF account, or reflect expenses. 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.

## Prostitute

continued from page 1A

adaptable, said Richard Bremer, Whiteaker Public Safety Station manager and Prostitution Task Force member.

### Proactive Enforcement

A police commission subcommittee discussed Wednesday night at City Hall two city ordinances and two recommendations made by the Prostitution Task Force.

The first proposed ordinance would create a "Prostitution Free Zone," in which people arrested for prostitution are prohibited from entering. The second ordinance proposal would modify the existing no-cruising ordinance to extend boundaries from downtown to areas where prostitution regularly occurs.

Because the ordinance would give city officials the power to move the boundaries of both the "Prostitution Free Zone" and no-cruising zones, Prostitution Task Force members are confident the ordinances would crack down on prostitution not only in the West Jefferson area but also throughout the city, Bremer said.

"We're trying not to make this a one-part deal but a continuous effort," Bremer said.

The task force also recommended the city consider prosecuting prostitutes in the state court system, where the court could mandate convicted prostitutes enter drug rehabilitation programs.

Police Commission staff member Terry Smith said current prosecution of prostitutes isn't encouraging them to leave the streets. He pointed out that of the 131 prostitution arrests made last year of both prostitutes and their customers, the same 37 prostitutes were arrested 54 times. Most of those 37 prostitutes are addicted to drugs, he said.

Eugene doesn't offer social service organizations helping prostitutes kick drug habits and leave the streets, Eugene public relations officer Philip Weiler said. Prostitution Task Force members said that trying prostitutes in the state court system would give them access to the rehabilitation services that the city can't offer.

The final recommendation made before the subcommittee was to post the identities of people convicted of soliciting prostitution on the Internet to combat the buyer end of prostitution and thereby reduce the demand for prostitutes, task force members said.

The subcommittee is scheduled to vote April 19 on which proposals will be sent to the Police Commission. The Police Commission will forward recommendations to the City Council for consideration in June.

The subcommittee, Police Commission and City Council will accept public input on the prostitution issue and discuss the effectiveness and legality of the proposals until council makes a decision, scheduled for early this summer. The next public forum on prostitution will be April 13 at 7:00 p.m. in the City Council Chambers.

### Residents fed up

"Listening to the folks living here, you can easily understand why they strongly object to the level of prostitution occurring in their neighborhood," Smith said regarding the West Jefferson neighborhood.

West Eighth Avenue between Lincoln and Chambers streets, where police say the most prostitution occurs, is lined with tall trees and dotted with houses and apartment complexes. But the steady flow of police patrol cars and the regularly cruising cars and trucks are conspicuous reminders of the prostitution in the area.

Increased police enforcement and city ordinances aimed at curbing prostitution in the downtown area have driven prostitution to the West Jefferson area, where alleys, relatively little traffic and ample parking space make cruising and picking up prostitutes easier, said Bremer.

But interactions aren't confined to prostitutes and Johns, as the men who pick up prostitutes are called. Many women living in the neighborhood report having been propositioned and harassed by Johns so regularly that they don't feel safe walking alone down their own streets.

Reed Davaz, a University junior double majoring in Spanish and classics, said that she has been harassed four times in the two months she's lived on East Eighth Avenue.

Davaz said that while she was walking down East Eighth Avenue on her way home from work late at night, a man in a car slowed down and yelled at her: "What can I get for 20 bucks?"

"I was really scared," Davaz said. "It was creepy."

Davaz said that since the incident, she rarely walks alone.

"The thing that bothers me most is the Johns," said Traci Egbert, who is a manager at New Frontier Market on East Eighth Avenue and Van Buren Street.

Egbert said she too has been harassed and hears many customers complaining about being solicited. The New Frontier Market offers customers police tip sheets and encourages customers and employees alike to write down the license plate numbers of Johns' cars and report them to police.

"You know they're not stopping to see if the store's open," she said. "I don't like feeling like a victim whenever I go outside."

# Get results!

Advertise in the ODE Classifieds today!

## Come work for us.

The Oregon Daily Emerald is always looking for young writers who want to learn and grow at a real newspaper.

For information on how to freelance for the Emerald call 346-5511.

## Oregon Daily Emerald

P.O. Box 3159, Eugene OR 97403

The Oregon Daily Emerald is published daily Monday through Friday during the school year and Tuesday and Thursday during the summer by the Oregon Daily Emerald Publishing Co. Inc., at the University of Oregon, Eugene, Oregon. A member of the Associated Press, the Emerald operates independently of the University with offices in Suite 300 of the Erb Memorial Union. The Emerald is private property. The unlawful removal or use of papers is prosecutable by law.

### NEWSROOM — (541) 346-5511

**Editor in chief:** Laura Cadiz  
**Managing Editor:** Jack Clifford  
**Community:** Sara Lieberth, editor. Darren Freeman, Brian Goodell, reporters.  
**Freelance:** Eric Pfeiffer, editor.  
**Higher Education:** Ben Romano, editor. Adam Jude, Serena Markstrom, reporters.  
**Perspectives:** Bret Jacobson, Laura Lucas, editors. Jonathan Gruber, Beata Mostafavi, Mason West, columnists.  
**Pulse:** Jessica Blanchard, editor. Rory Carroll, Joe Walsh, reporters.  
**Student Activities:** Jeremy Lang, editor. Emily Gust, Simone Ripke, Lisa Toth, reporters.  
**Sports:** Mirjam Swanson, editor. Scott Pesznecker, assistant editor.

**Matt O'Neill, Jeff Smith, reporters.**  
**News Aide:** Lorraine-Michelle Faust.  
**Copy:** Monica Hande, Molly Egan, copy chiefs. Jonathan Allen, Michael Kleckner, Tom Patterson, Eric Qualheim, Heather Rayhorn, Jamie Thomas, copy editors.  
**Photo:** Catharine Kendall, editor. Kevin Calame, Azle Malinao-Alvarez, Ryan Starkweather, photographers. Hiroshi Nakamura, Katie Nesse, Tom Patterson, Lindsey Walker, photo technicians.  
**Design:** Katie Nesse, editor. Kelly Berggren, Katie Miller, Russ Weller, designers. Bryan Dixon, Giovanni Salimena, illustrators.  
**On-line:** Jake Ortman, editor. Timur Insepov, webmaster.

### ADVERTISING — (541) 346-3712

Becky Merchant, director. Melissa O'Connell, Van Nguyen, advertising assistants. Rachelle Bowden, Doug Hentges, Nicole Hubbard,

Jesse Long, Adam Rice, Amy Ruppert, Hillary Shultz, Chad Verly, Emily Wallace, Lisa Wood, advertising sales representatives.

### CLASSIFIEDS — (541) 346-4343

Trina Shanaman, manager. Erin Gauthier, Lauren Howry, Tara Rothermel, staff.

### BUSINESS — (541) 346-5512

Judy Riedl, general manager. Kathy Carbone, business supervisor. Sarah Goracke, receptionist. John Long, Brian Malloy, Sue Ryan, Krista Ostoich, distribution.

### PRODUCTION — (541) 346-4381

Michele Ross, manager. Tara Sloan, coordinator. Laura Lucas, Katie Nesse, Melissa O'Connell, Laura Paz, Ross Ward, ad designers.