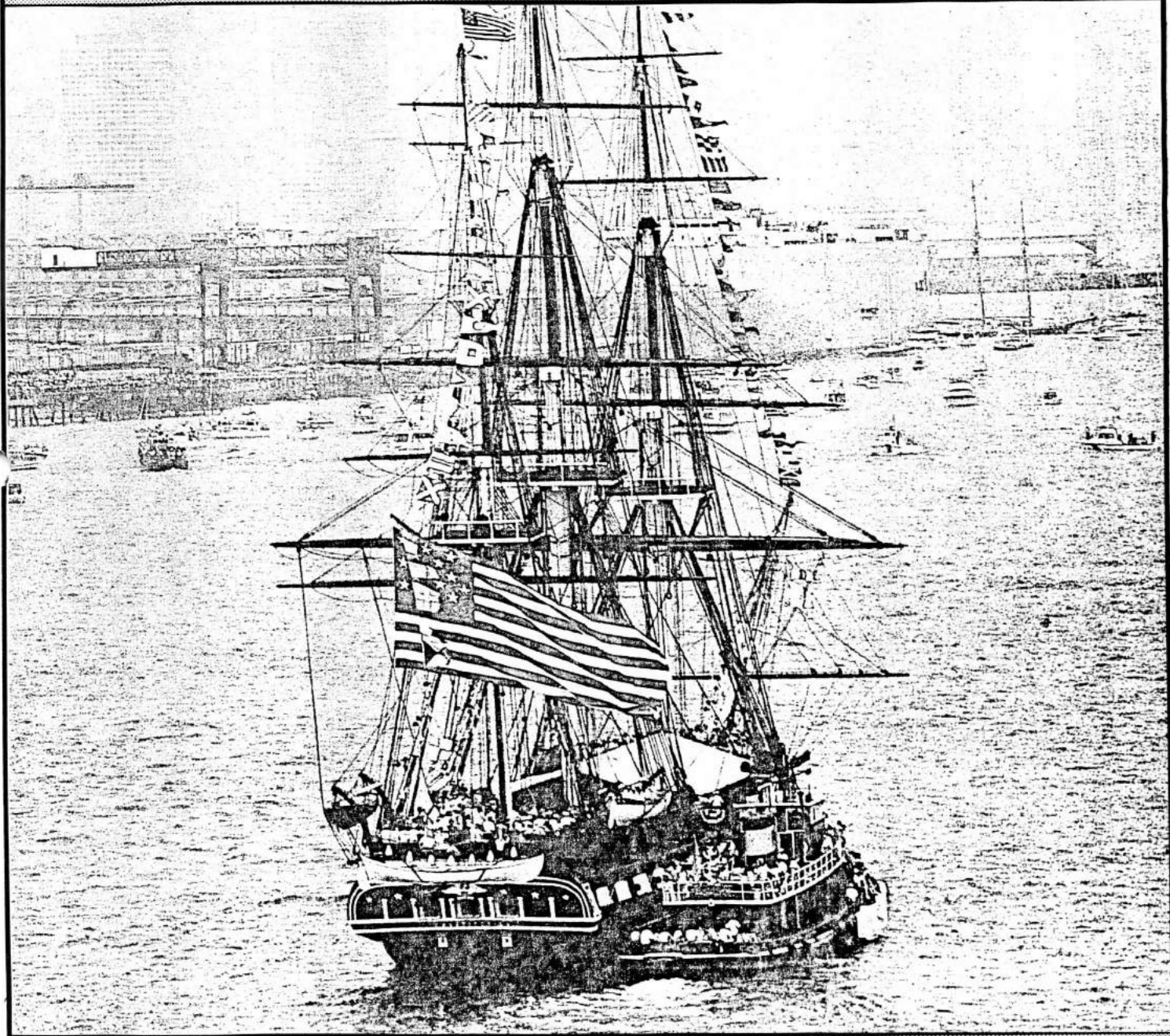


THE NAVAL ORANGE

Volume XXXIV

Issue Number 3

May 1992



The Professional Journal
of the
Naval Reserve Officer Training Corps
University of Texas



May 1992

UT NROTC



SUNDAY

MONDAY





TUESDAY

WEDNESDAY

THURSDAY

FRIDAY

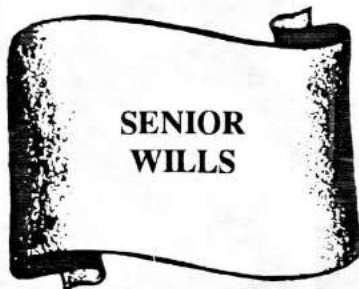
SATURDAY

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
					1 TGIF	2
3 Leatherneck Ironman	4	5 Advisor Time	6 Commissioning Rehearsal	7 Battalion Change-of- Command Joint Dining Out	8 Freshman Orientation Planning	9
10  Mother's Day	11 Commissioning Rehearsal Dead Day 	12	13	14	15	16 Armed Forces Day 
Finals						
17	18 Joint Comm Practice Key Personnel 0800	19	20	21 Joint Comm Practice 0800	22 Commissioning	23 Graduation
Finals						
24	25  Memorial Day (Observed)	26	27	28	29	30
31						

Inside the ORANGE

BNCO's Corner

4



PROFESSOR OF NAVAL SCIENCE
Colonel T.D. Walters

EXECUTIVE OFFICER
Commander J.R. Haley

PUBLICATIONS ADVISOR
Lieutenant D.P. Stuart

NAVAL ORANGE

EDITOR
MIDN 1/C Daryl Foster

ASST. EDITOR
MIDN 2/C Michael Titcombe

STAFF
MIDN 2/C Tina Clark
MIDN 2/C Mark McCluan
MIDN 3/C Scott Daniel
OC Paul E Mueller
OC Samuel Wesson

Photography
MIDN 1/C Chris Stacy

Photographers
MIDN 3/C James Cooley
Sgt Rudy Uribe
MIDN 4/C Matthew Bokmeyer
MIDN 4/C Daniel Copeland
MIDN 4/C Rhonda Reynolds

The experiences, views, and opinions expressed in the articles of The Naval Orange are those of the authors, and may not reflect the official policies of the United States Government, Department of Defense, or the United States Navy or Marine Corps.

BNCO'S CORNER

OC DALE SEELEY

Reflections

Now as we look back over the semester, we can take stock in our accomplishments. There are several firsts that I can think of; the NROTC Battalion was recognized as the most outstanding Educational/Professional Organization on campus, the overall PRT average was the highest ever, the competition for Honor Company was a tie, we had one of the most successful Spring Formals (both in turn out and financially), and the Pass-in-Review went off without a hitch. Please take note that each of these accomplishments were team efforts. No one individual can take credit for the unequaled success of the Battalion activities this semester. As a whole I salute you for making it happen.

There is one area, however, were the individual is responsible for the overall success of this program and that is academic excellence. All the accolades received will be for nought if each of us has not performed to the standard in our academics. The finals are still ahead of us all, and this is where we must shine.

As for my will:

I, Dale Seeley, being no one special and only one in particular, do hereby hope that the following has passed on to all who have been so fortunate as to be graced by my presence:

To all :

-a sense of responsibility to yourself and your people

-the knowledge that the "Chief" knows, all you have to do is ask

-the willingness to go the extra mile because it is the right thing to do

-the realization that being good is easy and excellence is just a step away



-the understanding that you must first know the system before you can improve it

To my fellow commissionees/graduates:

-a BZ for all the work that you put into the Battalion this semester, even though you will not be returning

-The knowledge that you will never have to work for me again

-Sea time, I wouldn't know what to do with it anyway

In closing, I wish to sincerely thank all those who I have had the pleasure of working with throughout the past three years. I have learned from everyone from the newest freshman to the Commanding Officer and I value the knowledge of each source. I look forward to seeing many of you in the fleet. Good luck with your care and God bless you. Job well done!

I, Christopher Stacy,

being of besotted mind, and turgid body do bequeath the following:

To LT Stuart:

A poster size picture of myself, so that he can keep me in the publications department even after I graduate.



To CDR Haley:

A poster size picture of Chris Kelly, so that he can keep him in NS 030 even after he graduates.

To MAJ Dwiggin:

A poster size picture of Tom Ramieh, so that he can keep him in the Battalion even after he graduates. Oh, wait, maybe that won't be necessary.

To COL Walters:

A complete slide show of the German countryside so that people will believe him when he says that Germany is a lot like Texas, except that it's colder, it rains more, they don't speak English, etc., etc., etc.

To Scott "I'll get right on that" Cates:

The world's largest Eckerd Drug Store. A fitting place for him to wear his straw hat and his wranglers with the faded ring in the back pocket.

To Sam "I can't help it if God made you short" Wesson and Eric Gant:

A book of 101 excuses for being UA that Senior Chief has not heard before. A.J.O. sea tour that has a class conflict muster.

To Rick "I'm too sexy for myself" Fabby:

An excuse.

To Sam "bail out while you still can" Gaskill:

The hope of utter failure in your job as Longhorn Log Editor, because it's the only way you'll ever get out of the publications department.

To Dale "I've never actually seen the ocean" Seeley:

A picture of a boat, just any boat, so that he won't forget what service he is actually in.

To John "You're not going to believe what I forgot" Harrell:

A briefcase with a pair of handcuffs so that he will have a reliable way to carry his orders to his first duty station. A big piece of red yarn tied around his index finger so that he will remember to put his orders in the briefcase. A twenty dollar gift certificate to Federal express for when the above reminders fail, and he absolutely, positively has to get his orders overnight.

To Tim "I'm broke" Lampard:

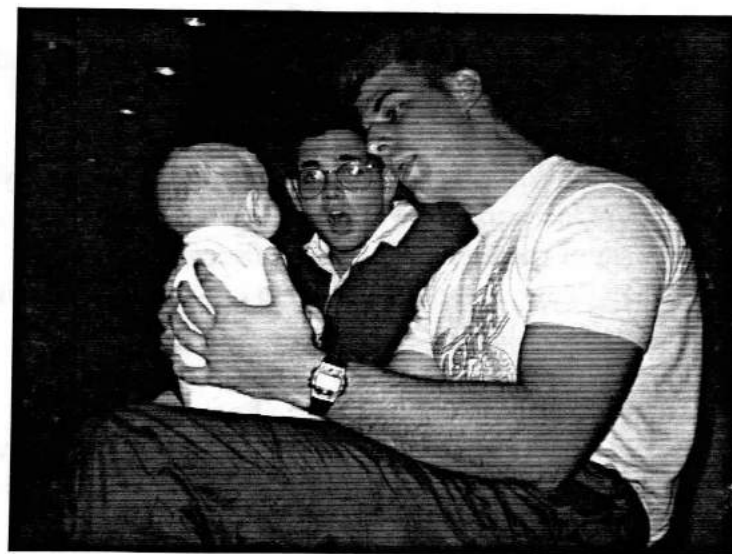
A reliable form of financial control.

To Billy Surina:

TACT

To Joseph "Buster" Fauth:

One iota of common sense, because that's all it would take for anyone to realize that you don't let your girlfriend take pictures of you in your underwear with the Battalion camera.



I, Paul Jack,

being a business major with an engineering mind and possessing a sound body with waiverable eyesight, do hereby bequeath, consign, endow, and otherwise leave the following:

To Tom "I work then" Comfort:

One pair of thoroughly shredded blue jeans and a subscription to Playgirl Magazine for those pictures he so loves to take.

To Rick Fabby:

A CPO so all the company work will be done on time and an alarm clock as loud as he is so he can wake up in the morning.

To Daryl "check your computer for a virus" Foster:

A real billet next semester. Some Naval Orange Articles. A license for all the software you have on your computer.

To Baron "Bad Actor" Jolie:

My back seat in the Commanders class so they will stop picking on you. A Texas accent. An honest "B", "C", and "D" CPT volleyball team. And a real company.

To Dan "I'll be on vacation" Kazmier:

The ability to arrive on time to Vic Arnold's class so you don't make a fool out of yourself expounding on a topic already covered in your absence.

To Mike "P-3's aren't that bad" LaPlante:

A razor. Roy Harris's 367 management class. My "cat" shot from last summer.

To Dale "When I was a chief in the Navy" Seeley:

One week for which you are not prepared for. A new set of metaphors. A short officer's call. A pair of ACME "guaranteed to straighten out any deviant Midshipman" bull horns.

To Tracy "Do I look bigger" Shay:

The Barney Rubble body building video. My PRT score. An NFO that will let you call him "little buddy."

To Shane "Supply Corps and proud of it" McIntos

The privilege to sit in for me in all remaining O'Calls and a company that will listen to him.



To Scott "And whales can't talk either" Cates:

Ben Molina's guide book on how to skate out of your billet. Officer calls later in the day so your uniform looks like you spent more than two seconds preparing it. Dr. Doolittle's book of ecologically correct jokes.

To Brett "What is special operations anyway" Padgett:

A second bed so you will stop using mine. A dorm room with double the floor space. Season tickets to Sea World so you can start getting used to those dolphins. The ability to judge whether or not a girl is over 13. A body like Major Dwiggin. A semester Scholastics Officer without having to be on study hours. 20/70 vision.

To the beautiful girl that sat by me at the formal:

My Man 367 grade. The dozen red carnations you left behind. The knowledge that wherever I am that you will always be on my mind and in my heart.

To Alpha Company:

The best of luck in whatever tasks you choose to take on. One little piece of wisdom - Always shoot for the moon, because even if you do fail, you land among the stars.

To the graduating seniors:

Their orders.

I, Michael LaPlante:

being of graduated mind and under graduated body do hereby give the following:

To Dan "Do we have discussion questions due today Mike?" Kazmier:

A tape recording of me saying "Yes Dan, we do, would you like to copy them verbatim so that we can be late to class again!!"

To LT Stuart:

The new air conditioned leather flight jacket so that you may wear it on those hot Texas days. Oh, I'm sorry, I guess you already have that model.

To Ben "stay away from me I'm fertile" Molina:

A Greyhound bus to drive around your family on road trips. Also all the amenities that are in your Suburban plus a Pioneer stereo system with surround sound.

To Paul "I'm not prepared today Commander" Jack:

The knowledge that you will probably be unprepared somewhere in the future. Oh, but wait, I'm talking about one of the "Wonder Twins." My Bust!!

To Dale "Ken Doll" Seeley:

The tickler file in my desk. The instructions to its "use" will be found on the Major's door.

To Rick "P. T. Guru" Gonzales:

A colorful metaphor to use at appropriate times so that you can show some emotion.



To Scott "bubba" Cates:

Tommy Lasorda's weight loss plan so that you can have one delicious shake in the morning and one in the afternoon to get rid of the Goodyear tire and slim it down to a Schwinn.

To Gary Bennett:

The idol known as Deity Dan so that whenever you need an opinion, you may just turn and pray to the god of all Marines to get an answer.

To Tracy Shay:

A clean toilet to drink out of. Gunny Ostoj's collection of throwback 70's clothing so that you may dress semi-appropriately on Thursdays

To Billy Surina:

I leave tact.

To Lisa:

My never dying love and devotion.

I, Benjamin E. Molina,

being of eager mind, and well defined body, do hereby bequeath the following:

Nothing!! I want to keep everything that I have.

But to my wife, Sandy:

I couldn't have made it this far without you. You've given me so much! I give you a more defined perspective on life, because you and every one of my precious children are what makes up the biggest and best part of me. I love you!

I, John Harrell,

being of not ready for another 15 months of formal schooling mind, and seemingly geometrically aging body do hereby leave and bequeath the following:

To Mike LaPlante:

A second job to make up for all that lost P-3 per diem.

To the few remaining drill platooners of the class of 1992:

A reunion at the Old Toon Saloon in New Orleans.

To all underclassmen aviator wannabees:

A word of encouragement - Scott Cates got a 1390.

To Tom Ramieh:

A newly designed insignia device to go with his billet - Command Senior Midshipman.

To Dan Kazmier:

A self help book entitled *How To Reduce Your Ego* and a new protege for when he leaves UTNROTC.

To Gary Bennett:

A series of instructional videos entitled Staff Sergeant Dan's Self Development Course - How to be Just Like Me.

To Tim Lampard:

A get out of Major Dwiggins office free card for those brutal bashing sessions with Dan Kazmier and Gary Bennett. Also the continuation of a great friendship that started 4 years ago- Thanks Tim and here's to a great future.

To my wife Teri:

All my love, especially for during those exciting and expense paid trips the Navy calls operational deployments. You're the greatest, Ter.



I, Tim Lampard,

being of unparalleled mind and Gary/Dan Kazmier battle hardened body do hereby bequeath the following:

To Lt "why did I get stuck as social advisor" Madru:

I leave my social turnover files for your future tenure.

To Lt Chisholm:

The respect an aggie can never generate inside the forty acres.

To John "wait a minute, I need to call my wife" Harrell:

A cellular phone for your car because it's the only way to possibly increase the frequency of your calls. Also John, good luck for what is sure to be a bright and promising future.

To Harald Aagaard:

The well used copy of a book I found on the Adjutant's desk entitled *The SSgt Dan Prodigy*.

To Scott "my uniform fits like span-dex" Cates:

An opportunity to come slim down with the Leatherheads.

To Ben "I can talk nonsense on any subject longer than you" Molina:

An argument with a relevant point unrelated to something your detailer told you.

To David Gomez:

A valium and an expired lease ticket on my jacket.

To the Battalion:

The advice: If ever faced with the option of being dipped in honey and then dropped into a teeming bed of fire ants OR being Social Officer, without hesitation, take the ants.

I, Scott Cates,

being of hard earned body and unparalleled mind
do hereby leave the following:

To Gary "Dan Kazmier" Bennett:

An AT&T calling card so you can call Dan to get his opinion.

To Dan Kazmier:

An AT&T calling card so you can call Gary and tell him his opinion.

To Daryl Foster:

A stealth fighter, so you can remain to be anonymous.

To Rick "this CPT scoring system is flawless" Gonzales:

One of Tracy Shay's full length mirrors so he too can admire himself from all sides and angles.



To Tim "Blue Sapphire" Lampard:

The Wall Street Journal's Guide to Money and Markets so you can devise the perfect "get rich quick scheme."

To Jeff McCollum:

A funny joke.

To Ben "my detailer said so" Molina:

A book entitled "1001 reasons why OC's are better than Midshipmen" And an identity to stick with, either:

(A) I'm a rough tough east Austin city boy, or

(B) I'm a rough tough south Texas redneck.



To Dale "Smiley" Seeley:

A belt.

To Tracy "Don't you wish you were like me" Shay:

An etiquette book- under no circumstances is it appropriate to drink out of a toilet.

To Billy "Article 134? Never heard of it." Surina:

I leave the only four letter word not in your vocabulary: TACT

To Major "new definition for mood swing" Dwiggin:

I leave my butt. I really don't want it anymore because of all the chewing that you put it through.

I, Chris Young,

a soon-to-be-commissioned-an-Ensign-in-the-United-States-Navy, do hereby promulgate and delegate the following:

To Eric Gant and Tom Ramieh:

Do not let the fact that it is going to take you more than five years to get your commissions deter you!!! We watched as our class graduated without us and now I, too, must leave you. However, I feel I must say: SEE YA, But I WOULDN'T WANT TO BE YA!!

To Rick (Magnum PI) Fabby, Eugene (ZZA) Esparza and Andre (Anchorette) Gregg:

I leave you with my pride and joy: the UTNROTC Intramural Track Team. We've started a dynasty boys, so don't let me and Baron down! And remember: if you can't run with the big dogs, stay on the porch.

To Carl (Air and Opportunity) Smith:

Remember that pain is weakness leaving the body and always be true to yourself and to your mission...get selected no matter what...

To everybody downstairs in the office (you know who you are):

A big thanks and Bravo Zulu for helping me and my fellows...we couldn't have done it without you.

I, Rick Gonzales,

being of sound mind and sound body, do bequeath the following:

To Scott "I used to be in shape" Cates:

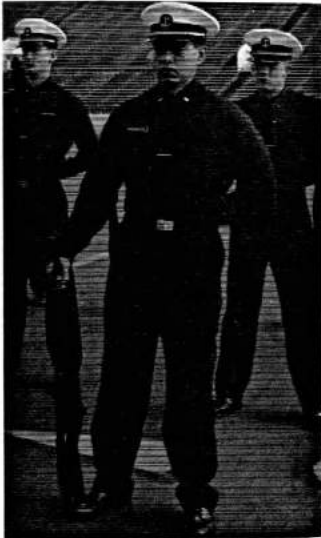
A Marine Corps Major at your new command, with whom you can foster the same warm father/son relationship that you enjoyed with Major Dwiggins.

To Gary "I'm a big boy now" Bennett:

An identity independent of Dan Kazmier.

To Andre "dancing machine" Gregg:

A larger closet to hide all of your skeletons in.



To Baron "hey mon" Jolie:

Some endurance.

To Mark Runstrom:

A portable lazy boy chair that fits conveniently next to any keg so you may perform guard duty in comfort.

To Launtz Rodgers:

More sail time, so you may bask in the sun and get a REAL tan.

To the freshman class:

A seed of intelligence, in hopes that by your senior year you may somehow manage a GPA class average of greater than 2.0

To Major "know all, see all" Dwiggins:

A few more personalities to go along with your already expansive collection.

To Tracy "I prefer toilet water over Perrier any day" Shay:

A small lap dog and a jar of Jiff peanut butter - creamy. The confidence and self assurance that will allow you to free yourself from my shadow. And lastly, remember that your greatest achievement is but my daily standard.

To my friends in the Battalion:

My most sincere appreciation for your support and friendship. And to Major Dwiggins, I leave my respect and thanks.

I, Carl Smith,

being of mind and body do bequeath the following:

To Ben Molina:

The all new one-of-a-kind ultra mega fix-all bodybuilding jump rope.

To Mike Melin:

The Colonel's two-drink limit. The sad realization that after these last four years, you'll never be able to run for public office. Something better than "No, dad, someone must have backed into me while I was shopping." And a four-door car so you can get used to being in the back seat.

To Tracy Shay:

A place to stay in case you get kicked out again.

To Dave Osborne:

Anything remotely resembling a jump shot.

To Boyd Kile:

Something you can use to kill that animal on your head.

To Baron Jolie:

An interpreter.

To Chris Kelly:

The answer to this question: "Why do I stink, how did we get to Mississippi, and who is this girl?"

To Lisa:

Thank you for saying yes. One day I'll have all this out of my system.



I, Gary Bennett,

being of graduating mind and Marine Corps body, do bequeath the following:

To the Leatherheads:

Nothing, they already had the privilege of my fearless leadership and abuse.

To Harald Aagaard:

Tape for his ears to improve his run time. A book of fresh excuses for the leatherheads under his sensitive guidance.

To Rob Ramsey:

Someone to abuse him next year so he will remain perpetually frustrated.

To the Squeal Wannabees:

Something besides words about how hard they are.

To Michelle Kazmier:

An alcohol tolerance above that of a 16 year old. The reassurance that even though Dan will be gone, his ego is never far from anyone, anywhere.

To "Lil' Dan" Kazmier:

A pair of contacts that fit. A loss of his enlisted mentality so he can be demoted to lieutenant. A double to attend class for him at TBS since he would not recognize the inside of a classroom. A Boyd Kile basketball wardrobe of your own, along with leg weights to keep down your towering dunks.

To Ricky Fabby:

The ability to distinguish between males and females before he takes them home.



I, Michael D. Melin,

being of polluted mind and done-with the PRT, not exercising until next year body, do hereby bequeath the following:

To Scott Cates:

There really isn't anything I can give you. You're the best of the best. Every day I strive to attain what you already have.

To Rick Gonzales and Tracy Shay:

An autographed life size poster of Hanz and Franz to inspire you to achieve maximum pumpitude. Also I leave a shot at the World Wrestling Federation tag team title.

To Paul Jack and Brett Padgett:

Whatever medals, ribbons, awards, honors, letters of commendation, and engraved plaques that you don't already have, if there are any.

To Ben Molina:

A copy of my Criminal Justice notes so you won't have to start going to class now (it could be habit forming)

And last but not least, to Carl Smith:

A pair of platform combat boots so he can look as tough as he thinks he is in seal school. An alarm clock so he can leave in time for the Commander's class. James Brown's book of excuses in case you still can't make it. Continued dominance in the Austin children karate league. A \$300 gift certificate for the Ross Dress For Less children's section. And one more thing- "Pipe Down Junior!"

I, Dan Kazmier,

being of wise SSGT mind and stud-warrior lieutenant body, do bequeath the following:

To the Leathernecks:

I leave a leadership void, because I have no idea how you will ever survive without me.

To Major Dwiggin's:

I leave the rank of Major, which neither he nor I can ever seem to remember to use in the place of "Captain". A field-grade ruler to use when signing his name with his new title. A wardrobe which includes colors that aren't pastel. The permanent age of thirty-nine, and a SSGT as good as the one he's losing at this May's commissioning ceremony.



To Scotty Cates:

I leave two items for his use during those long nights in flight school, a thighmaster and a tummyciser.

To Gary Bennett (Marine Lion Cub):

A year supply of Joe Wielder's "Bulk Up", so you can be as big as you have always believed you are. A style of your own so people will stop calling you "my little brother." At least six more months of my valuable friendship as we go through The Basic School. A hunting rifle that doesn't develop sight problems whenever you pick it up.

To Chris Kelly:

I leave a losing record in the "Dan Kazmier field expedient basketball school." A lifetime membership to the Hair Club for Men.

To Mike LaPlante:

I leave my only collection of class notes, because I'm sure I got them from you in the first place.

I, Tracy Shay,

being of sound mind and sound body do hereby bequeath the following:

To Rick "yea, I think I could kick Dwiggin's butt" Gonzales:

Some abs that show. A manly voice instead of the Mike Tyson impression you've been doing for four years. A life size poster of myself to give you something to strive for.

To Scott "Ouch! Major Dwiggin's, that hurts." Cates:

A tip, those baggy sweats don't hide that butt.

To Baron Jolie:

A sloth to pace you on runs over 100 meters.

To Billy Surina:

Gratitude, because he's the only man alive that makes even me feel classy.



To the Leathernecks:

A learning experience, one free weightlifting lesson with Hans and Franz.

To Major Dwiggin's:

For your receding hairline, a healthy crop of hair from Mike LaPlante's back.

To LT Stuart:

A job at the U.S. Standards and Measurements replacing the atomic clock, we will now use his daily 1400 head call as a standard for keeping universal time.

To all my friends in the Battalion:

My thanks for your friendship and support, good luck in the future.

I, Daryl Foster,

being of stealth-like body and engineering weary mind, do hereby bequeath the following:



To Tony Defrias:

A new partner for the fireman's carry, and a reminder that it is the fireman's carry, not the fireman's toss.

To Tracy Shay:

Your own pair of Rollerblades, complete with training wheels. One get out of class conflict free card, so you can join the rest of the battalion at drill.

To Billy Surina:

A few tips on how to stand at attention without passing out, just in case you're in another cake escort.

To Tim "Wall Street" Lampard:

A copy of "How To Get Rich Quick With Fine Gems."

To Mike Titcombe:

A stack of hand-written, unreadable articles for next semester's Naval Orange. The ability to set a deadline one week before you really need the articles because this is when you will get them.

To Scott "JetFighter II" Cates:

The ability to fly half as well as you think you can on the computer. You can't hit Escape when you're really doing carrier quals.

To the "Wonder Twins," Paul Jack and Brett Padgett:

I give you about six months after commissioning. This should be all the time you need to get every ribbon the Navy has to offer.

To Rick Gonzales:

A full-time command voice like the one you had during the PRT.

To Baron Jolie:

The ability to recognize "bad actors." Your very own copy of Jane's Fighting Ships, just in case the library is locked again. Paul Jack and Scott Cates might have to borrow it sometime.

I, Tony Defrias,

being of sound mind and body do bequeath the following:

To Dale "Smiley" Seeley:

A pair of Osh Kosh overalls to prevent those EM-BARE-ASS-ING situations from occurring while bending over.

To Billy Surina:

A copy of the movie *My Left Foot* to make up for the one he is constantly sticking in his mouth.

To Scott Cates:

The memory of the old "and much thinner" days when he could stand up in a room and proclaim his superior running abilities.



I, Brett Padgett,

being of obscured mind and body not unlike that of Major Dwiggins, do hereby bequeath the following:



To Paul "Commander don't kill me 'cause I forgot my information brief" Jack:

A NAMI Whammy immunity pill. A couch to replace the bed you never sleep in. An entire beer all to yourself. A Wonder Woman shower curtain to go with your Batman sheets. An Acura Integra scratch remover for that hard-to-see pile of bricks. A friend that will tell you when she's engaged. An extra pair of

jeans for those unexpected occurrences when you get raped on ice.

To Daryl "I have a real 386 computer" Foster:

As much pirated software as you can handle. A significant billet. A set of nice Rollerblades.

To Rich "I'm having another party" Lofgren:

A bottomless keg. A 9mm pistol with some accuracy (I'm sure it's not an operator malfunction). All the memories from the Swim Team.

To Mark "Just Married" Calderon:

A spot on the National Trampoline Team. A P-3 Orion to call your very own. What was that LT Kidd used to say about P-3 pilots and bed wetting?

To Chris "rifle manual" Stacy:

A one-on-one class with an instructor team composed of Colonel Walters, Commander Haley, and Commander Gianotti.

To Gary "nerves" Bennett:

A valium to relax (even the freshmen think you're up-tight).

To Dan "the man" Kazmier:

A cruise that you actually won.

To Scott "what are you looking at" Cates:

A Navy version of the Harrier. A re-occurring "drill only" sprained ankle for any drill competition that you might encounter. A cat to keep your dog company - I don't want to know what you name that cat.

To Rick "helllll yeah" Fabby:

A life. A body to go with that life. A girl that will put up with you when you get that body and life. A Mini-BUD/S instructor to show you that your head is much bigger than your body.

To Sally "you thought you weren't in my will" Gillette:

A foreign car that knows where the Pflugerville exit is. A romantic evening without the fire engines. A compromising situation. Memories of O.U. weekend. An American Airlines Frequent Flyer card.

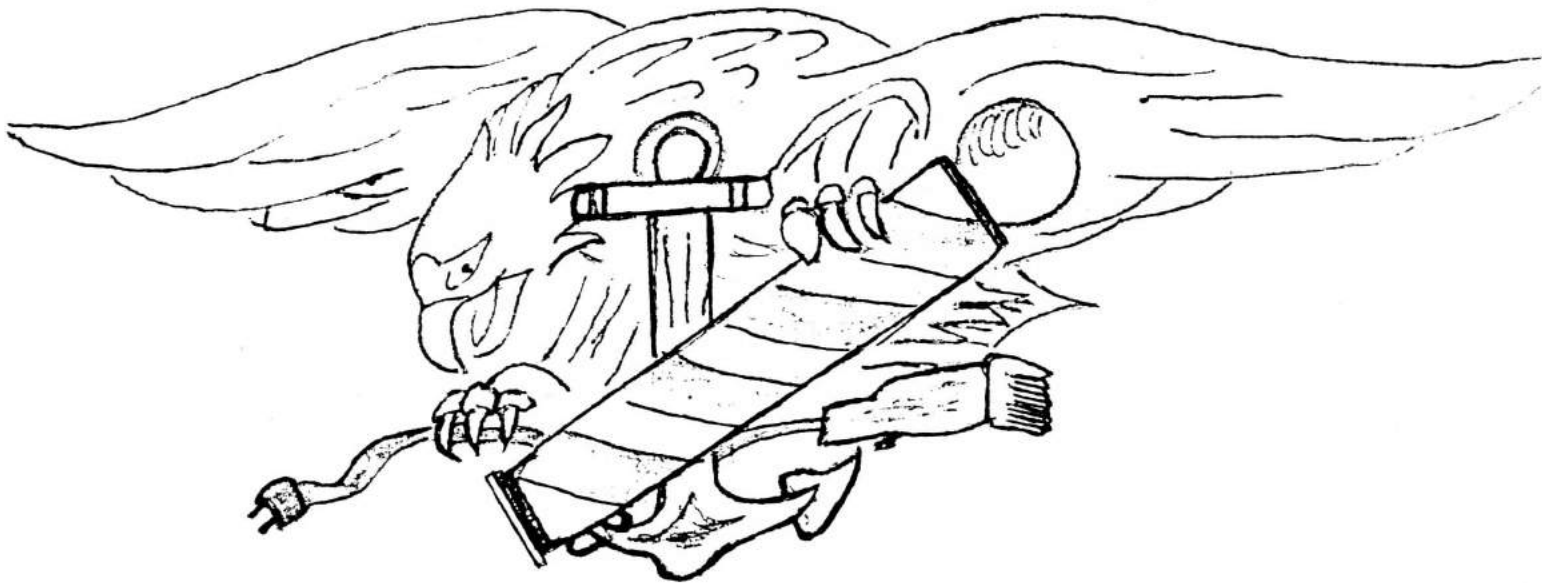
To everyone in the Battalion:

The following British Toast:

To the wind that blows,
The ship that goes,
And the lass that loved a sailor.

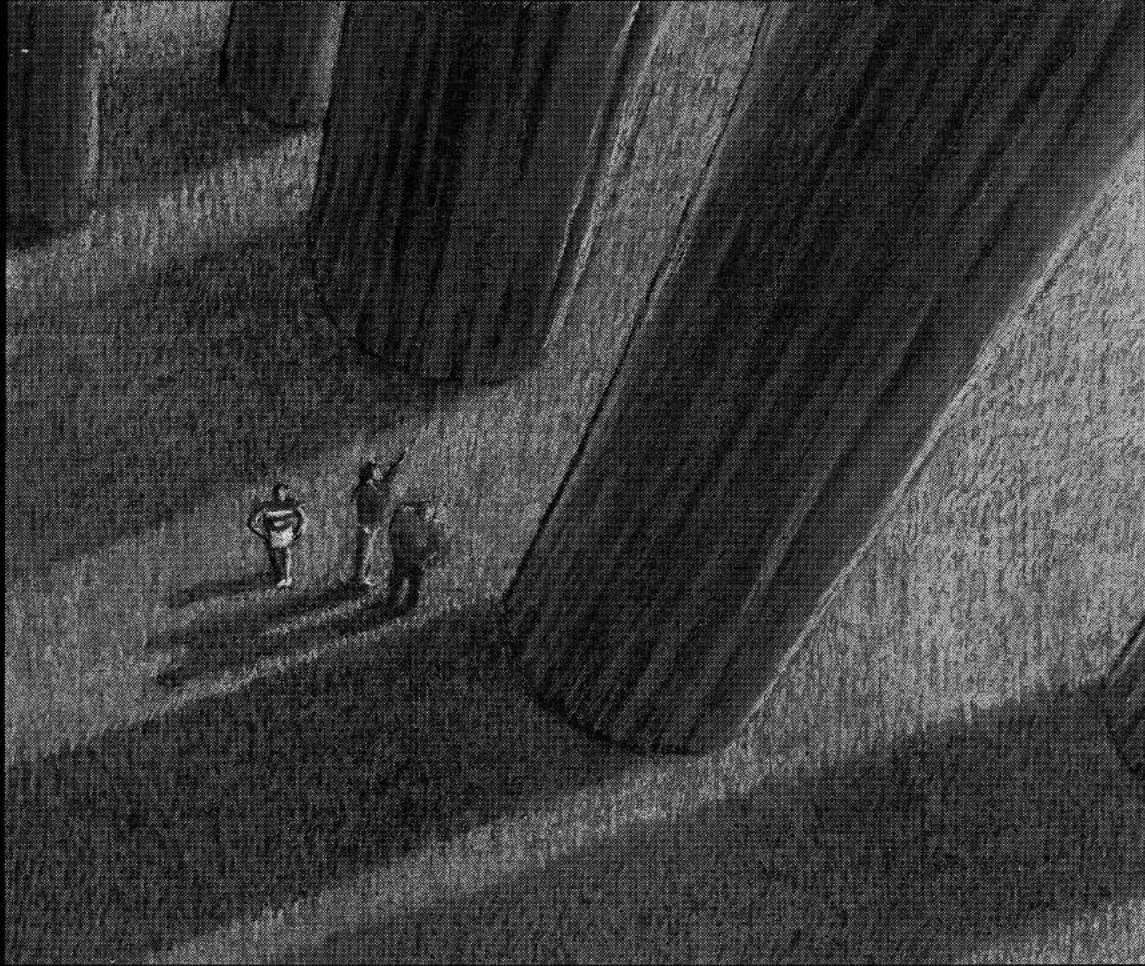


JIM



THE NAVAL BARBER

All Styles of Military Cuts
Mon 0830-1700 in the Wardroom
Tues - Sat 0830-1800
2604 S. First near Oltorf
442-9988



IT TAKES TIME TO DEVELOP STRENGTH AND STABILITY. WE'VE TAKEN THE TIME.

USAA. 70 YEARS IN THE MAKING.

Growth doesn't happen overnight. It takes a special kind of insight to envision the future and plan for it.

At USAA, our vision of tomorrow grew from one powerful idea - be the best at servicing our members and all else will follow. It's a way of doing business that has kept us a step ahead of the ever-changing economic climate. And a way that has helped us develop into a leading financial

services company with more than 2 million members and associate members worldwide.

Our approach to service is simple. You talk. We listen. Then we mutually decide on the right insurance and financial products to fit your needs. Year after year after year.

Throughout our 70 year tradition of serving military officers and their families, we've constantly looked for new ways to improve our products and services - from insurance

and investments to banking and discount buying services.

So if you're looking for a company with a long-standing reputation of stability and strength, look to USAA. We're here to offer you a lifetime of service at your command. Call 1-800-241-USAA.



Those eligible for USAA membership include anyone who is now or ever has been a commissioned or warrant officer in the U.S. military. Candidates for commission are also eligible to apply. Banking services not available in Pennsylvania.