



“Your family depends on both of you.”

Are You Married? Check Out This Plan.

According to national statistics, two out of every three households with children under 18 years of age have a double income. In fact, numbers released from the 2000 Census show this past recording period as listing the highest number of two income households thus far for the nation.

This shift from one working spouse to both brings significant considerations regarding family protection. “We’ve found a lot of families make the mistake of insuring only the primary wage earner,” comments **Dudley Crow** CLU, CPCU, senior vice president of Market

Development for USBA. “But whether you have one income or two, your family depends on both of you.”

USBA recognized this fact of life early on and in 1993 responded by offering its most popular plan to date: *TWO for ONE*® Family Life plan. It offers term coverage with a twist; covering both married spouses equally for just one low monthly premium.

Generally, getting protection for two meant you had to buy two life insurance plans and pay two premiums. *TWO for ONE* covers

(cont'd on page 4)

Lessons of War Show Need to Be Prepared

“Our ships were mighty...our men were strong and brave...but we had no warning.” (*A. Sagan*)

As this sentiment demonstrates, the memory of Pearl Harbor remains etched in America’s consciousness 60 years after the Japanese attack on Dec. 7, 1941.

This year’s newest Pearl Harbor movie once again reveals that data available to key personnel indicated a Japanese strike somewhere in the Pacific was imminent. But it was generally ignored, shunted aside or disbelieved.

In our personal lives, we can also see how easy it is to ignore the warnings and to put off action. We all know we should periodically assess our personal and family situations, including a review of insurance coverage and other financial security arrangements.

But just as our country could be attacked without warning, so can our families suffer an unexpected loss. A family member could die and leave family members in a difficult financial position. They would have to live with whatever insurance was decided upon when the documents were last reviewed.

Are your insurance arrangements current?

Or have a few years passed and you’re not sure they correctly reflect today’s needs? In this issue, we describe the benefits offered by one of our plans, *TWO for ONE*® Joint Level Term, which can give you and your family some much-appreciated peace of mind.

Whether you want to review and update your life insurance programs or just ask a question, I urge you to call us. Or visit our Web site at www.usba.com. We stand ready to help.

Sincerely,

A handwritten signature in black ink, appearing to read 'Larry G. Vogt'.

Larry G. Vogt
Rear Admiral, USN (Ret.)
President/CEO



Larry G. Vogt
President/CEO

President's Perspective

Member Briefing

A Newsletter for
Members of the
Uniformed Services
Benefit Association, Inc.

Member Briefing

Uniformed Services Benefit Association
P.O. Box 25956
Overland Park, KS 66225-0956

Published periodically for USBA members.

*Please send your comments and suggestions to Newsletter Editor at address above or e-mail ksegal@usba.com
Web site: www.usba.com*

Pearls of Information...

Want to know more about this pivotal event in U.S. history? Here are the most popular choices of visitors to www.pearlharborattacked.com.

Books:

At Dawn We Slept: The Untold Story of Pearl Harbor by Gordon William Prange. Based on 37 years of research and interviews, this landmark study includes 16 pages of photographs.

Pearl Harbor Ghosts: A Journey to Hawaii Then & Now by Thurston Clarke. Published to rave reviews 10 years ago, the book has been updated to commemorate the 60th anniversary.

Movies and Documentaries:

“Pearl Harbor” (2001)

“Tora, Tora, Tora” (1970)

“Pearl Harbor – A Day of Infamy” (2001 documentary available from timelessvideo.com)

For TV specials, check local listings or go to the following sites and type in “pearl harbor”:

History Channel – www.thehistorychannel.com/ontv/index.html

PBS programming – www.pbs.org/search/

(See Web sites listed on the back cover)

60th Anniversary of Pearl Harbor Brings Back Vivid Memories

“I woke up and saw a La Zero plane at a 45-degree angle banking past my window. When I saw the ‘meatball’ [Rising Sun] on the side and heard the bombs, I knew we were under attack.”

That’s **Joe Brant’s** first memory of Dec. 7, 1941, the “day that will live in infamy.” Today he lives in Overland Park, Kan., and is a member of the Kansas City, Kan., chapter of the Pearl Harbor Survivors Association.

At the time of the attack on Pearl Harbor, Joe was a “boot” ensign, a Navy pilot who had just been assigned to a squadron on Oct. 15, 1941, and had flown patrols on Midway Island and Wake Island. “There was a lot of apprehension about the Japanese so we were flying surveillance while Marine Corps fighter pilots were being brought in to Wake Island,” he explains. He returned to Honolulu on Friday evening, Dec. 5, and was supposed to report back to duty on Monday morning. “But then all hell broke loose,” he says.

Joe was sleeping in the BOQ (bachelor officers’ quarters) on Ford Island when the bombing started. Along with other pilots, he hopped in a car and raced to the hangar, only to find it on fire with the planes strafed. “They weren’t usable, so we manned the guns and put out fires. It was bedlam, a complete disaster,” Joe recalls. “With all the fires and tracers and explosions, it was like the Fourth of July for several days.”

When his squadron received 12 new planes, Joe was sent to the Dutch East Indies for surveillance. After the Battle of Midway in June 1942, he was stationed on Attu Island off the Alaska coast and helped rescue pilots shot down while on bombing raids. He then served for 18 months as an instructor at the Naval Aviation Training Command in Corpus Christi, Texas, and separated from



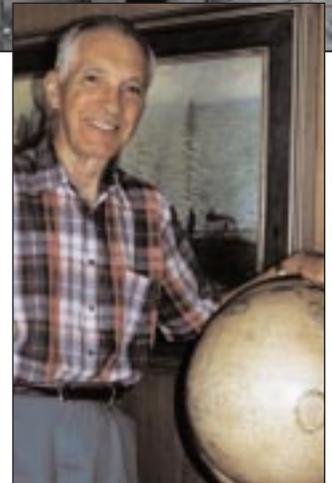
In 1943 Lt. Joe Brant (left) was pictured in Corpus Christi, Texas, in front of an SNJ training plane along with Robert Lund, commanding officer, and Michael Linn, operations officer.

the service with the rank of lieutenant commander in 1945. He retired from the Naval Reserve program in 1972 at the rank of captain.

The national Pearl Harbor Survivors Association is based in Menominee Falls, Wis., and has more than 9,500 members. Typical of other state and local groups, the Kansas City, Kan., association has about two dozen members.

Two of the many people committed to preserving personal accounts like Joe Brant’s are USBA Members **Angie** and **Jeff Sagan** of Columbus, Ohio. Jeff served in the Navy and Marines as a Corpsman (HM2) from 1984 to 1993 and often pulled duty at Pearl Harbor. He left the service after returning from the Gulf War.

“I was going through the photographs Jeff had taken in Hawaii,” Angie says. “What I learned captured my heart, so I became a member of the nonprofit Pearl



Joe Brant, Captain, USN (Ret.), at home in Overland Park, Kan.

(cont’d on the back ...)

H.R. 801: Automatic Spouse Coverage under SGLI plan.

Beginning this coming October, if you're Active Duty and married, your military pay will have yet another \$8 deducted each month for automatic SGLI life insurance coverage on your spouse... whether you want it or not!

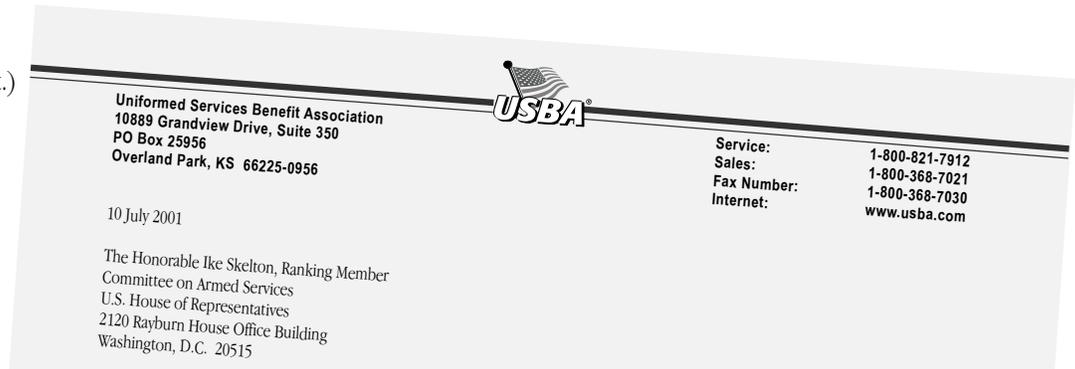
The only option you'll have is to "opt-out" of the plan, which we feel is unfair, a hassle, and not necessarily in your best interest as a consumer. Why?... because you may or may not need additional coverage for your spouse. But if you do, we know there are better, less expensive options available from USBA and other nonprofit military associations like ourselves.

That's why I've written letters to several influential congressmen and congresswomen involved in the implementation of this bill, urging them to give you an informed choice in this matter, and not automatically deduct money from your monthly pay.

Please see the excerpt of my letter below for details on USBA's position on this matter.



Larry G. Vogt
Rear Admiral, U.S. Navy (Ret.)
President/CEO



Uniformed Services Benefit Association
10889 Grandview Drive, Suite 350
PO Box 25956
Overland Park, KS 66225-0956

USBA

Service: 1-800-821-7912
Sales: 1-800-368-7021
Fax Number: 1-800-368-7030
Internet: www.usba.com

10 July 2001

The Honorable Ike Skelton, Ranking Member
Committee on Armed Services
U.S. House of Representatives
2120 Rayburn House Office Building
Washington, D.C. 20515

Excerpt from letter...

I urge you to support legislation to amend the law to strike the automatic coverage provision of H. R. 801. This would permit the military member to elect the SGLI program or one of the many other programs available from many nonprofit, tax-exempt associations that have been providing this type of coverage for years. It would be unfair to effectively exclude these associations from continuing to be able to provide this coverage.

To summarize, we at USBA think that a fair solution to remedy the unintended effect of H. R. 801 is to offer the service member a CHOICE (opt-in or opt-out) with DISCLOSURE (disclose other associations that provide equal or more coverage at equal or lower premiums). Additionally, it should also be disclosed that under SGLI, the member and dependents lose their insurance coverage upon separation/retirement; whereas, if insured with one of the nonprofit associations, coverage continues uninterrupted.

I urge you to support legislation to amend the law to strike the automatic coverage provision of H. R. 801. This would permit the military member to elect the SGLI program or one of the many other programs available from many non-profit, tax-exempt associations that have been providing this type of coverage for years. It would be unfair to effectively exclude these associations from continuing to be able to provide this coverage.

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Congressman Skelton, you have long supported our military personnel and their families as has Uniformed Services Benefit Association. We trust that we will be able to count on your support in this important matter. Please feel free to contact me at 1-800-368-7040, ext 315 if I may be of further assistance.

Sincerely,



Larry G. Vogt
Rear Admiral, U. S. Navy (Ret.)
President/CEO

Enclosure:
Paper on SGLI for Spouses and Dependents of Military Personnel



Uniformed Services Benefit Association
P. O. Box 25956
Overland Park, KS 66225-0956

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Kansas City, MO

Pearl Harbor's 60th Anniversary Brings Back Memories... *continued from page 2*

Harbor History Associates.”

Three years ago she established a Web site, www.pearlharborattacked.com, to collect accurate information about the attack.

Check the accompanying sidebars for recommended books and additional information about Pearl Harbor or go to the Web site for links to other related sites.



As the Pearl Harbor Survivors Association's motto says, it is still important that we **“Remember Pearl Harbor: Keep America Alert.”**

USBA Member Jeff Sagan, Navy and Marine Corpsman (HM2), pulled duty at Pearl Harbor and in the Gulf War.

TWO for ONE® ...

continued from the front ...

both you and your spouse equally, pays on whoever dies first and you only pay one monthly premium, not two!

More information on TWO for ONE Family plan and rate tables can be obtained via our Web site, www.usba.com, or by calling 800-368-7021 Monday through Friday, 8 a.m. to 4:30 p.m. Central time.

Check out these Web sites for more information about the Pearl Harbor attack:

www.ibiblio.org/pha/pha/ – Provides original source documents from the U.S. Congressional hearing conducted on the attack.

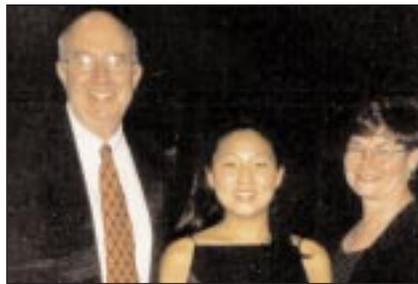
www.nationalgeographic.com/pearlharbor/ – Sponsored by National Geographic.

www.nps.gov/usar – Official site of the USS Arizona.

www.ibiblio.org/phha/ – The Pearl Harbor Historical Association's official site.

www.navsource.org/Naval/home.html – The attack minute-by-minute from the ships' logs.

Achieving Higher Degrees of Success



ABOVE: Katie Garvey, Dallas, will major in pre-med and biology studies at Northwestern University in Evanston, Ill. Her parents are Jack and Mary Ann Garvey.



Three students are receiving scholarships in honor of USBA's former Executive Director and President, the late Maj Gen Bill Dietrich, USAF (Ret), USBA's president from 1975-1989. Each \$2,000 grant winner is a USBA Member's daughter or son who has met high standards in scholastics and community involvement.

For more information call us or visit our Web site at www.usba.com to download an application. Click on "Member Forms," log in and click on "Request for Dietrich Scholarship Application."

TOP RIGHT: Regina Rumley, Monroe, N.C., plans to attend the University of North Carolina in Chapel Hill and will major in biomedical engineering. She is shown with her mother, Denise Rumley, and USBA Vice President of Human Resources Ron Culver, CMS, USAF (Ret.).

ABOVE: Jonathan Faight, Fayetteville, N.C., will major in aerospace engineering at the Daytona Beach, Fla., campus of Embry-Riddle University. His parents are Barbara and Scott Faight.