

# What's Happening at USBA?

**Dietrich Scholarship recipient for 2007 announced.** Patrick A. Light of Elk Grove, California was selected as this year's winner on the basis of academic achievement, leadership accomplishments and participation in community activities. He will be attending Duke University and majoring in Psychology. Patrick, a National Merit Scholar, is the son of LTC Ronald Light, a USBA member since 1985 who just recently returned from an overseas deployment. The scholarship commemorates former USBA Executive Director and President, the late MajGen William A. Dietrich, USAF (Ret.), and is awarded every year to a child or grandchild of a USBA member in good standing who's a graduating high school senior.



Patrick A. Light  
2007 Dietrich Scholarship Recipient

Members taking advantage of USBA's Platinum Plus Visa credit card program by MBNA should be seeing a change in their monthly bank statement. Bank of America and MBNA merged on February 28 of this year. Credit card statements will have a new look in a smaller format and display the Bank of America name and logo. Card holders will be able to access and manage their accounts online at [www.bankofamerica.com](http://www.bankofamerica.com) but account numbers and PINs will remain the same. For more information, go to [www.mbna.com/onlinebankingdemo](http://www.mbna.com/onlinebankingdemo).



## MEMBER BRIEFING

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Please send your comments and suggestions to the Newsletter Editor at the address above or email: [kvogan@usba.com](mailto:kvogan@usba.com). Or visit our website: [www.usba.com](http://www.usba.com).

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## M E M B E R B R I E F I N G

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## Wartime catchphrase may become 2008 postage stamp

"Kilroy Was Here" – a cultural symbol of pride among soldiers and sailors that began in the 1940s and became a war time phenomenon with a penchant for popping up in unexpected places – has found a new destination. The United States Postal Service has confirmed to USBA the iconic "doodle" is under consideration to become a stamp in 2008.



According to USPS spokesperson Mark Saunders, the Kilroy catchphrase is one of 25 finalists selected from a pool of 50,000 entries. "We will announce our 2008 Commemorative stamp program in early August," he explains.

There are many urban legends connected to the Kilroy phrase. What's been confirmed, however, is that the statement originated at the Fore River shipyard in Braintree, Massachusetts. Shipyard inspector James Kilroy wrote it as a way to sign off on ship equipment that passed his inspection

criteria. The phrase remained visible and caught on with Allied troops, becoming a symbol of "we were here first" pride, showing up on the sides of buildings, bridges, vehicles and some unusual spots.

Eventually, the saying became linked with a cartoon of a bald head peeking over a wall. According to online encyclopedia Wikipedia.com, the graffiti – known as a "Chad" – originated in the United Kingdom where it was seen across the UK with the slogan, "What (or Wot) no ...?" underneath as a satirical comment on shortages and rationing. Presumably the two merged together during the 1940s in the vast influx of Americans into Britain.

Since then, the tradition of scribbling "Kilroy Was Here" by U.S. servicemen has carried through each war and can even be found on barriers on Main Supply Routes (MSRs) in Iraq and on warehouses in Taji, Iraq as well as Afghanistan. An engraving of Kilroy can also be found on the WW II Memorial in Washington D.C.

Patrick Tillery runs the Florida-based website, [www.KilroyWasHere.org](http://www.KilroyWasHere.org) and has been at the helm of a letter writing campaign started to petition the Citizens' Stamp Advisory Council (CSAC) to consider a Kilroy Was Here commemorative stamp. "Kilroy was a comfort to GIs suffering through a world gone mad," Tillery explains.

## PRESIDENT'S PERSPECTIVE

### Standing by our members ... for life



Jerry V. Patton  
USAF (Ret.)  
President/CEO

One of the pleasures I have in working here at USBA is knowing I share a history with the membership I serve. Each one of us has worked for Uncle Sam. Whether a veteran, active duty or Federal employee, we have this life-long tie to each other.

Being a part of such a unique group is also what gives all of us some special advantages.

It allows us group discounts for life, home and auto insurance as well as access to special pricing for various opportunities such as long term care insurance, identity theft assistance and car rental.

That's important to know: your USBA membership creates these opportunities for you and others. In today's world, only 40% of adult Americans have individual life insurance. Many rely on workplace group insurance, leaving them vulnerable if they lose a job.\* Not everyone

Each one of us has a life-long tie to each other.

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# USBA debuts exciting new product

It's only been a little more than three months since USBA launched its newest life insurance product, but it has been getting great interest from current members and new ones. USBA's President/CEO, Colonel Jerry V. Patton, USAF (Ret.) isn't surprised. "I believe members are finding our rates to be extremely competitive and affordable – among the best in the marketplace right now," he says.

**...45% of widows and 37% of widowers say their spouse was inadequately insured...**

USBA members might want to check out the new 10-Year Level Term plan to augment one's current portfolio of products or improve on it. In fact, one of USBA's board of directors, Command Sergeant Major Steve Slocum, USA (Ret.) became one of the first to own a policy, opting to exchange one plan for another. (See below.)

"Even though a member already has a policy with us, he or she should review this new one," comments Patton. "It's a smart way to be sure you're still paying the best possible price for your coverage in addition to confirming you are adequately insured for the sake of your loved ones' financial security."

Citing numbers from a study conducted September 2005 by LIMRA International for Life Insurance Awareness Month, Patton says it might be possible some of our members are under-insured. "According to this study, some 45% of widows and 37% of widowers say their spouse was inadequately insured," he points out. "One to two years after the death, half of these widows and one-third of the widowers say they are just getting by financially."



The report states the average life insurance needs to be about \$459,000, but the average amount of life insurance owned is \$126,000. "That leaves an average underinsurance of more than \$300,000!" Members should always do an annual Insurance Needs checkup to ensure no unpleasant surprises in the future.

The new USBA 10-Year Level Term plan lets members decide how much protection they need – from \$25,000 up to \$500,000. The affordable starting premium (although not guaranteed) is expected to remain level for the full 10 years. Preferred rates are also available for those who qualify. As with all USBA life insurance plans, it is underwritten by New York Life Insurance Company.

Detailed plan information, including eligibility, costs, limitations and renewal premiums are available online at [www.usba.com](http://www.usba.com) or members can use the attached postage-paid card to request an information kit.



CSM Steve R. Slocum, USA (Ret.)

## USBA board member among first to be issued new product

Command Sergeant Major Steve Slocum, USA (Ret.) says he opted to exchange his current USBA life insurance policy for the new 10-Year Level Term plan because he liked the savings he would enjoy with these new rates throughout the policy's term.

"Of course, I appreciate all of USBA's product – especially for their variety in meeting special needs – but I felt the 10-Year

Level Term plan was exceptionally well suited for my own particular needs."

Slocum says he hopes members will take a close look at the association's newest product offering. "Like me, some might be compelled to exchange their current policy for this if they're in good health," he explains. "Or they may want to increase their coverage and find these rates offer an affordable way to fill the gap."

Slocum currently resides in Brno, Czech Republic, where he is a consultant for Cubic Defense Applications Group.

## USBA announces added feature to MetLife offering

USBA members can now take advantage of exciting features and attractive interest rates available through our new relationship with MetLife Bank®. This unique voluntary benefit is available from MetLife and offered to our members in addition to MetLife Auto & Home through a partnership with USBA Services, Inc. a wholly-owned subsidiary of Uniformed Services Benefit Association.

For the past year, USBA members have been taking advantage of special group rates available through MetLife Auto & Home. And now this newest program will give members a chance to take advantage of a variety of savings solutions.

According to USBA's President/CEO Colonel Jerry V. Patton, USAF (Ret.), these newest features were added as part of the association's commitment to stay focused on its membership's needs. "More than two-thirds (68%) of today's workers say they and their spouses have accumulated less than \$50,000 in retirement savings," says Patton, citing a Retirement Confidence Survey released last year from the Employee Benefit Research Institute. "The MetLife Preferred Savings Plus<sup>SM</sup> program from MetLife Bank, which is FDIC insured, offers savings solutions for each life stage of our members." And according to Banxquote.com, MetLife's interest rates are consistently among the highest in the nation.

USBA members enjoy easy, 24/7 service via telephone or online as well as Banking Advisors who are available 8am to 11pm (CST) Monday through Friday and 8am to 2pm on Saturday. (Be sure to identify yourself as a USBA member when you call 1-800-Get Met8.) You can also reach MetLife Bank by going to [usba.com](http://usba.com) and clicking on the MetLife icon on the left of your screen.

### MetLife Bank offers something for every stage of your life

Age	Product of Choice	Member Need
0-29	Savings Account Mortgages	Saving for an emergency, vacation, new home New home
30-39	Money Market Accounts Mortgages	Saving for an emergency, college tuition, vacation New Home
40-49	Money Market Accounts CDs IRAs Home Equity Line of Credit	Saving for an emergency, college tuition, vacation Saving for college tuition, 2nd home, etc. Saving for supplemental retirement income Home repairs, college tuition, etc.
50-59	Money Market Accounts CDs IRAs Home Equity Line of Credit	2nd home, supplemental retirement Saving for an emergency, college tuition, vacation Saving for supplemental retirement income Home repairs, college tuition, etc.
60+	Money Market Accounts CDs	Supplemental retirement Supplemental retirement

### Wartime phrase may become postage stamp (continued from page one)

"A stamp as part of the WWII series would reflect the true connection that this catchphrase has with WWII." To that end, Tillery urges interested citizens to continue to express their support for the stamp to the CSAC to influence their final decision.

### Find out about USBA's Long Term Care Insurance offering

Choosing long term care insurance can help you pay for the costs of a facility or home care if the need arises. And consider the peace of mind it offers to your family who could end up absorbing the cost if you acquire a long term illness or disability. Long Term Care insurance is a smart option and if started early in life, the premiums can be very reasonable. For more information on USBA sponsored Long Term Care insurance, check out our website [www.usba.com](http://www.usba.com) or call 1-800-821-7912.



### PRESIDENT'S PERSPECTIVE

*(continued from front)*

can afford the high cost of individual insurance. Yet most people can't afford not to have it for the sake of those they will leave behind.

USBA members, on the other hand, enjoy both group discounts AND portability. As long as you pay your premiums, your policy stays with you for the lifetime of its coverage. It doesn't matter if you move, change jobs, retire or leave the Service.

And even more important, your relationship with USBA can enhance a lifetime. With the introduction of new products such as MetLife Home & Auto Insurance as well as MetLife Banking, you can look to us for assistance in several aspects of financial protection. We also offer long term care insurance and several other affinity products you can learn about on our website at [www.usba.com/affinity\\_products](http://www.usba.com/affinity_products).

The more you take advantage of your membership in this special group, the more advantages you'll receive. My staff and I are always on the lookout for products and services that can make our members' lives easier and more financially secure. Our newest 10-Year Level Term plan is an example of this.

As hard as we work for the sake of our membership, it's in thanks to you. If it wasn't for your membership in USBA and that special tie that binds us all ... we wouldn't be able to offer these savings and opportunities. Thank you for your service.

Jerry V. Patton  
Colonel USAF (Ret.)  
President/CEO

\* According to LIMRA International for Life Insurance Awareness study conducted September 2005.