



FOR TEEN USAA MEMBERS
SPRING 2007 ISSUE 33

U-TURN

3 BUSINESS HOTSHOTS | LOST (MY WALLET) | THE LAST BAND STANDING CONTEST
WE HAVE A WINNER!

U-TURN

CONTENTS

A KID NAMED

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winners A Kid Named Thompson,
featuring Marc Molina and USAA
members Jon and Josh Harter.

Contribute to U-TURN magazine or the podcast.
Make it official by completing an application at
thesurveybox.com/usaa/uturn.
Return your completed application and get a free T.

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U-TURN is published four times a year for teen USAA members and is a companion to a weekly podcast. USAA also publishes U Mag for young USAA members, U.25 for young adults, usaa.com magazine for members beginning their financial journey, and USAA Magazine for adult members. USAA is a member-owned financial services group that provides a complete line of insurance, investment, banking, and other services to millions of members worldwide. Material in this magazine may not be reproduced, stored in a retrieval system, or transmitted in any form or by any means (electronic, mechanical, photocopying, or otherwise) without permission from the publisher. Copyright © 2007 by USAA. All rights reserved. U-TURN is a registered trademark of USAA. To order additional copies, submit writing samples, or request reprint permission, write: U-TURN, 9800 Fredericksburg Road, San Antonio, Texas 78288-0264 • Attn: Youth Media • (800) 531-8013.

Also

04

411
March, April, and May comin' your way

10

10 on 10
Star cars

16

COLLEGE KNOWLEDGE
A 101 on college admissions

18

WIN AN IPOD
Adam Hager won an iPod. You can, too.

22

YOUR \$ QUESTIONS
I lost my wallet! What do I do?

THOMPSON

Last Band Standing Winners

>> 06

BIZ WHIZZES

Being your own boss

>> 11

BLOCK. DIG. DIVE.

Defense is her style

>> 20



STAFFBLOG

between the lines // staffblog

We feel all Googly

In the fall 2006 issue of U-TURN, we asked what classic '80s movie was filmed at 42 degrees 06'39.54"N and 87 degrees 49'47.19W. If you used Google Earth, you'd find that those coordinates take you to Glenbrook High School in Northbrook, Ill. The high school found fame when its performing arts building and sports fields showed up in scenes from "Ferris Bueller's Day Off." According to the Internet Movie Database, the director attended Glenbrook. There is some debate about whether a scene from "The Breakfast Club" was also filmed there. Answers.com claims the scenes from "The Breakfast Club" were actually shot at Maine North High School.

Thanks to all 19 geographically minded U-TURN readers who sent us responses. And congratulations to Patricia Taylor from Oregon, who was chosen as our winner.

+ Posted by Editor Julie on Mar. 12, 2006, at 06:24PM | Comments (147) | TrackBack (1)

Keep it comin'

After we mailed the fall and winter 2006 issues of U-TURN, the (877) 439-8763 toll-free number really lit up. We received lots of shout-outs, stories, poems, and more from podcast listeners and U-TURN readers. Remember, if you record a story, you could win an iPod*. Check out page 18 to see the latest U-TURN reader who did just that. And listen to episodes 17, 22, 28, 30, 35, and 39 for examples. E-mail uturn@usaa.com for details on how you can win, too.

*iPod is a registered trademark of Apple, Inc.

+ Posted by uPodSquad on Mar. 12, 2006, at 09:37AM | Comments (13) | TrackBack (0)

By The Numbers

75,385 Total votes cast in U-TURN's Last Band Standing Competition

12,901 Most votes cast in a single matchup: Catie King in Bracket 3 Round 2

36 Degrees it was on the rooftop where we photographed AKNT for U-TURN – brrrr

16 States represented by participating bands

3 Number of months until the next Last Band Standing Competition begins! (Look for an announcement in the summer issue of U-TURN.)

+ Posted by Editor Julie on Mar. 11, 2006, at 04:52PM | Comments (1233) | TrackBack (9)

"No matter what you are driving ... wear your seat belt!"

Don't you love this picture and these words of advice sent in by USAA member Lynette Harris, 14, from Washington? Wonder where she keeps the seat belt on this thing?



+ Posted by Editor Julie on Mar. 10, 2006, at 01:24PM | Comments (873) | TrackBack (0)

MARCH

[... goes out like a lamb]



01 The Peace Corps was founded on March 1, 1961, and has served in more than 130 countries worldwide.



09 Happy 48th, Barbie.

16 The U.S. Military Academy at West Point was founded in 1802. Women were admitted beginning in 1976.

17 The first St. Patrick's Day parade in America was celebrated in the 1700s.

30

Check out the 40th episode of U-TURN's weekly podcast. Free at iTunes* music store and other major podcast directories.



31 March Madness comes to a close with the NCAA Men's Final Four tournament in Atlanta's Georgia Dome, starting today.

Team U-TURN birthdays this month: Lauren Acord, Jennifer Bushroe, John Cassil, Garrett Combs, Cali Corley, Jamie Dougherty, Liz Ferris, Marcelle Fernandes-Flack, Sara Madsen, Karina Moore, Caris Olander, John Semel, Hannah Wilder, Emily Williams.



Celebrate **National Peanut Month** by eating 1/12 of the three pounds of peanut butter Americans eat every year.

Last year at spring break time, U-TURN readers were on the move to China, Granny's house, tennis camp, and Williamsburg, Va. E-mail uturn@usaa.com to tell us where you're headed this year.

*iTunes is a registered trademark of Apple, Inc.

APRIL

[... showers bring May flowers]

01

Revealed: Joot 6 290b 76rlw ,WTB Joot 6 ed j'noD

The Beatles became the only band to hold the Top Five spots on the 1964 Billboard singles chart.

04



06

The U.S. officially joined World War I today in 1917.



08

Easter. In 1953, creating a marshmallow Peep took 27 hours. Today it takes only six minutes.

16

The race is on at the **111th Boston Marathon**.

22

Earth Day. U-TURN's new page count uses less paper than it used to. And that requires fewer trees. E-mail uturn@usaa.com to tell us what you think of U-TURN's new svelte figure.



Stumped for an outfit for prom? Check out stuckatprom.com.

Team U-TURN birthdays this month: Jamilia Ahmed, Lauren Greenawalt, Rachel Ingham, Anita Kinney, Melody Lyn McGowlin, Ted Murner, Kristin Carr Payne, Jessie Persson, Leslie Walker.

Month of the Military Child.

MAY

[Mother, May I?]

04

Peter Parker returns in the release of Spider-Man 3.



05

In 1961, USAA member and U.S. astronaut Alan Shepard Jr. of the Mercury 3 mission became the first American in space.

07

Testophobia alert. AP exams start today.



13

Carnations are considered the official flower of Mother's Day.

25

"Pirates of the Caribbean: At World's End" premieres today.



San Francisco's Golden Gate Bridge was completed in 1937, becoming the longest suspension bridge in the world. In 1998, Japan's Akashi Kaikyo Bridge surpassed it, extending more than 6,500 feet.

27



Memorial Day. The first one was observed in 1868.

28

Team U-TURN birthdays this month: Kate Bristol, Elyse Durhan, Derek Johnson, Rachel Kilgore, Aleesha Primos, Phillip Vargas.



Enter "last day of school" in the search field of flickr.com. E-mail uturn@usaa.com to tell us about the best photo you discovered.

Separated at birth?

Five U-TURN readers who bear a striking resemblance to some famous faces*



Magician **David Blaine** (left) spent last Thanksgiving hanging around New York City – literally – while raising money for a charity. USAA member **Josh Dowling** (right), 17, from Texas likes to hang out anywhere he can find accomplished musicians.



Actress **Rachel Weisz** (left) was a big hit in the movie "The Constant Gardener." USAA member **Jessica Lee Gabel** (right), 15, from South Carolina has her biggest hits on the softball field, where she plays shortstop.



Actor **Adam Brody** (left) appears in the new film "The Ten" and is one of Hollywood's new "it" guys. USAA member **Jacob Moore** (right), 15, from Tennessee tries to avoid being "it" while playing laser tag.



As we went to press, actress **Kate Hudson** (left) was working on a movie where she portrays a photojournalist. USAA member **Kaitlyn Kivi** (right), 15, from Maryland is also an actress and hopes to become a journalist.



Actress **Katie Holmes** (left) made headlines in 2006 with her superstar marriage. USAA member **Emily Oldham** (right), 18, from North Carolina spent her senior year of high school writing headlines as editor of the yearbook staff.



*Photos submitted to U-TURN from readers hoping to win the iPod given away in each quarterly issue. For details on how to enter, see page 18 of this issue.



MEET THE LAST BAND STANDING

Photography by Kemp Davis

A KID NAMED

The first question you have to ask about A Kid Named Thompson is obvious: Which one is Thompson? Answer: None of the above. "It sounded like a cool name a long time ago when we were real young," explains USAA member **Jon Harter**, 19-year-old drummer for AKNT, which hails from Texas. "It kinda stuck."

And stuck is exactly the description you might use to describe how your brain reacts to AKNT's music when you hear it. At least that's what U-TURN readers and podcast listeners thought when AKNT competed in the Last Band Standing Competition. Over six months,

24 bands from across the country went head-to-head and listeners voted for their favorites. After all the votes were tallied in each round, AKNT was the Last Band Standing, bringing in more than 8,600 votes from fans who voted at turnpodcast.com.

Besides Jon, AKNT is made up of 17-year-old **Mark Molina**, who plays guitar and contributes vocals, and USAA member **Josh Harter**, 18, who lends vocals and plays bass. FYI, Josh and Jon are brothers. They have a CD titled "I Want to Wake Up" coming out in April. You can hear their sound at myspace.com/akidnamedthompson.

As you can imagine, the band has big dreams for their music careers. They'll know they've made it when they headline a major tour, release a CD on a major label, produce music videos that are requested on "TRL," and play in venues filled with fans who sing along so loud that they drown out the band. Oh, and they wouldn't mind appearing on the cover of "Rolling Stone" someday. (Hey what's U-TURN? Chopped liver? Just kidding.)

Congratulations, to **AKNT** and to our runners-up: **Catie King** from North Carolina, **L'Angelus** from Louisiana, and **Satellite Kiss Goodnight** from Massachusetts.

A fashion advertisement for Thompson's Spring 2007 collection. The scene is set in a gritty, industrial urban environment with concrete walls, rusted pipes, and fire escapes. Three young men are featured: one stands in the foreground with his hands in his pockets, wearing a white long-sleeved shirt and brown trousers, with his foot resting on a large orange suitcase; another sits on a black suitcase to the left, wearing a blue and white striped t-shirt and jeans; a third stands in the background on a ledge, wearing a green polo shirt and brown trousers. The large orange suitcase in the foreground has the text 'A KID NAMED THOMPSON' printed on it. The brand name 'THOMPSON' is overlaid in large white letters across the middle of the image.

THOMPSON





"I THINK ONE OF THE BIGGER PARTS OF BEING IN A BAND OTHER THAN THE MUSIC IS JUST BEING BEST FRIENDS WITH THE GUYS IN YOUR BAND. IF YOU CAN'T GET ALONG WITH THE GUYS IN YOUR BAND, YOU'RE NOT GOING TO GO ANYWHERE."

**JOSH, JONATHAN AND MARK
ARE A KID NAMED THOMPSON**

How well do you know your **STAR CARS**

In a survey by a classic car insurance company in Michigan, 10,000 auto lovers picked their top 10 movie and TV cars. Can you identify them?

- ___ General Lee, the 1969 Dodge Charger from the 70's TV sitcom "Dukes of Hazzard"
- ___ 1977 Pontiac Firebird T/A driven by Burt Reynolds in "Smokey and the Bandit"
- ___ Dark green 1968 Mustang driven by Steve McQueen in "Bullitt"
- ___ Batmobile from TV series "Batman," starring Adam West
- ___ Elenor, 1967 Shelby GT500 in "Gone in 60 Seconds"
- ___ 1974 Ford Torino driven in original TV show "Starsky & Hutch"
- ___ Black Beauty, a 1966 Chrysler Imperial, from "The Green Hornet" TV series.
- ___ Flux capacitor-equipped 1983 DeLorean in "Back to the Future"
- ___ Aston Martin DB5 driven by James Bond in "Goldfinger"
- ___ 1963 Volkswagen from Disney movie "Herbie the Love Bug"



BIZ WHIZZES



Interviews by Rachel Bell
Photos by Kemp Davis

Gallup studies show 70 percent of high school students want to start their own companies. Here are three we found.



HEAR MORE FROM THESE YOUNG ENTREPRENEURS ON U-TURN'S WEEKLY PODCAST, AVAILABLE FREE THROUGH ITUNES AND OTHER MAJOR PODCAST DIRECTORIES. FOR SHELBY BURFORD, LOOK FOR EPISODE 38. FOR MOLLY DUNKLE, LOOK FOR EPISODE 44. FOR BRYAN HOGAN, LOOK FOR EPISODE 42.

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DESIGNS ON HIS FUTURE

"I do the accounting, I file the taxes, and I do the Web site maintenance. All of that's part of having a business."



shelbyburforddesign.com

In elementary school, USAA member Shelby Burford attracted crowds of customers to his lemonade stand when he wore a clown suit. This entrepreneur-in-the-making had already figured out that dressing up attracted attention and increased sales.

It's been years since Burford, 18, traded his clown suit for a computer and software. The last thing he'd do is clown around with his current graphic design business in Kansas. He has designed business cards, postcards, invitations, logos, posters, and concert tickets for organizations, businesses, and individuals in more than 20 states. (Thank you, word of mouth.)

Burford's clever endeavors aren't limited to graphic design. He's always had an interest in business and always is on the lookout for scholarship opportunities and contests that offer

prize money to fund his ideas. For example, in 2005 he stumbled upon a contest to decorate a pumpkin with candy. Figuring that few teenagers would enter, he set to work on a sugary creation that netted him a sweet \$10,000 prize.

Having a business requires careful time management. Burford explains that juggling school and work is "just a matter of fitting everything in no matter how much there is to do." Fortunately, like many entrepreneurs, Burford works better when he has more to do. And his successful business is proof.

So, what does Burford do with his steady cash flow? He invests in stocks, mutual funds and a high-yield college savings account that should help defray the tuition at his top college choices — about \$40,000 a year.

"There's nothing that's stopping us."

LIP SERVICE



Katie Barstow (left) and USAA member Molly Dunkle (right) are banking on dry skin — literally.

It started when Dunkle, now 17, was a freshman. She found a lip balm recipe online and started making it for friends. Her dad, a chemist, bought her supplies to make the lip balm in bulk, and she and Barstow, 19, started experimenting with all-natural ingredients. In no time, they had 10 flavors of lip balm mixed in Dunkle's basement/lab and a company called Sweets Cosmetics. With printing and packaging assistance from Barstow's dad, they sold their dry-skin remedies at shops near their Colorado home.

to attend a camp in New York for five budding business owners. Today, Sweets Cosmetics is a full-fledged business with a Web site and business plan, and they've branched out into selling lotions.

While they admit they aren't swimming in cash yet, these business partners have definite goals. While majoring in business in college, they plan to keep Sweets Cosmetics going and eventually make it their full-time jobs. In fact, Dunkle admits that since they've had a taste of entrepreneurial success, neither can imagine working for anyone else.

So, how will they know they've made it big? When they guest star on "Oprah" and can each buy two pairs of Gucci sunglasses.



sweetscosmetics.com

In 2005, Dunkle entered and won a young entrepreneurs contest, snagging an invitation



VIDEO VISIONARY

"It's kind of my own project on the side, where I can make a little extra cash to put gas in the truck."



If you had just 30 seconds and a video camera, how would you persuade people not to drive drunk?

USAA member Bryan Hogan and his friends didn't have to look far for inspiration. A few years ago at his Texas high school, a girl and guy were driving during homecoming weekend. The guy was driving drunk, and there was an accident. He survived; she didn't. After that, Hogan, 17, says his school was seen as a "drinking school."

When one of Hogan's friends learned about the 2006 National Courageous Persuaders Awards, he and his pals used the opportunity to reverse the school's negative reputation. Working with a local production company, the group of five produced a commercial titled "Two Minutes," which warns middle school students about alcohol and accidents. To their surprise, it won the grand prize and gave them a chance to polish

their production at a professional studio. It aired nationally on Fox.

The video also yielded a \$3,000 prize. Split five ways, each received \$600. Hogan stashed his share into a bank account to help pay for books for college next year, where he hopes to major in cinematography or aeronautical engineering.

The big win has inspired Hogan to turn his video talent in an entrepreneurial direction. During his senior year, he produced DVDs for his school's incoming freshmen, graduating seniors, and football boosters. The football DVD project, which chronicles the season, aired in installments each week during the school's video announcements and will be for sale at the end of the year, with the addition of coaches' commentary. Speaking like a true businessman who knows his audience, Hogan explains, "Parents really love that kind of stuff."

Getting Started

TURN YOUR PASSION INTO CASH IN THE BANK

1. Enter contests to earn the seed money to turn your idea into a real business. Google searches are a good place to start.
2. Join a young entrepreneurs club so you can meet regularly with people your age who've successfully launched a business. Hey, if they can do it, why can't you?
3. Find a mentor — someone experienced in business — who can help guide you.
4. Volunteer or land a part-time job at a small business that interests you. For example, if you're interested in opening a franchise, work at a fast-food restaurant or other business that's nationally known but locally owned. You could learn a lot by shadowing the owner.
5. Take the quiz in U-TURN winter 2006 to help you determine what kind of entrepreneur you might be. (Don't worry if you tossed your last issue. E-mail us and we'll send you a copy.)

Tips

FINANCIAL FOUR

Whether you are an entrepreneur with regular cash coming in or just an average Joe with little or no cash flow, remember these tips from USAA financial planner June Walbert:

- Jump on business and personal finance classes in school. Learn the basics of financial management now. Take classes on different types of investments and balancing your checkbook.
- Divide your income into thirds. Invest a third, save a third for short-term goals, and spend a third. (Yep, you deserve it.)
- Start a retirement account. It's never too early to start saving for such a big goal. Think about stashing even a little of your hard-earned money in an account now to get started. That money grows fast in a Roth Individual Retirement Account (IRA) because you won't owe any taxes until you withdraw it when you're old and gray.
- Open a checking account and sign up for a debit card. Learn to use them wisely. USAA can help you get started.

Budding biz whizzes, take note: If you earn more than \$5,000 and your parents claim you on their tax return, you may need to file an income tax return yourself.

USAA means United Services Automobile Association and its affiliates. Financial advice provided by USAA Financial Planning Services Insurance Agency, Inc. (known as USAA Financial Insurance Agency in California), and USAA Financial Advisors, Inc., a registered broker dealer. Banking products provided by USAA Federal Savings Bank, an equal housing lender, Member FDIC.




Applying Yourself

It seems like after endless guidance counselor sessions, SAT prep, college visits, and writing essays, you should get a diploma just for getting accepted to college. But wait! There's more.

At many schools, you have one more item for your to-do list — deciding whether you want to apply for early action, early decision, regular decision, or rolling admission.

Before you decide which suits you, take a moment to understand the options.
Here's the 411 on your choices.

	What it means	Pros	Cons
Early Action	<p>You apply to a school in early fall (usually by Nov. 1), and find out if you were admitted in mid-December.</p> <p>You can still apply to other schools.</p> <p>If you're accepted, you have until May of the next year to decide if you want to go there.</p> <p>Your application may be deferred to a later date.</p>	<p>Your application is nonbinding, which allows you to apply to other schools.</p> <p>If you are like the WB's Rory Gilmore and have wanted to go to Harvard before you could spell it, early action alleviates the stress of having to wait until the spring to find out your school colors. No worries now except a prom date.</p>	<p>Getting your application together in the fall of senior year may be a challenge. You know how packed your schedule is. Your application can still be rejected.</p>
Early Decision	<p>Same as early action, except if you get in, you are expected to accept and withdraw applications to other schools.</p>	<p>The acceptance rate for early decision and early action can be higher.</p>	<p>Your application is binding, which means you are expected to attend that college if accepted. If you need financial aid, early decision could be costly. Some financial aid packages aren't generated until after the first of the year, so you may not be able to compare aid packages from different schools if you're locked into one by December. (Note: Some early decision schools now provide financial aid estimates and will let you out of early decision if you can't meet the financial requirement.)</p> <p>Major contributor to senioritis (aka senior slide), where you figure you're in, so you don't have to worry about your grades the rest of senior year. (Note: Your grades will still count in your final GPA.)</p>
<div>  <p>Hear a college freshman share what she wishes she'd known before heading off to college on U-TURN's podcast, downloadable for free at iTunes* music store. Look for episode 20.</p> <p><small>*iTunes is a registered trademark of Apple, Inc.</small></p> </div>			
Regular Decision	<p>In this traditional route, you submit applications in the fall of your senior year (usually by February) and find out if you've been accepted in the spring (usually by early April).</p>	<p>Regular admission gives you more flexibility and time for the application process, which can reduce your anxiety. If you are less sure about where you want to go, you can apply to as many schools as you want and survey which school best suits you over the course of senior year.</p>	<p>Waiting until the spring to find out if you've been admitted somewhere (especially if you have your heart set on going to one school), can be as torturous as waiting for the next season of "Lost."</p>
Rolling Admission	<p>The free spirit of the application world, rolling admission offers students a window during which time they can apply (i.e., Nov. 15 to May 1). Schools notify students within a few weeks of their application whether or not they are admitted.</p>	<p>Rolling admission is a low-stress alternative and lets you apply whenever you are ready. Schools usually have a response time that is faster than regular admissions, reducing the stressful waiting period. If you apply early decision at your dream school, you can rely on rolling admissions at another school as a backup.</p>	<p>Rolling admissions may instill a false sense of security, especially if you submit your applications too late in the game. Some rolling programs close admissions once they reach a certain number of students, while other schools award housing and financial aid on a first-come first-serve basis. FYI: Not all schools offer rolling admission.</p>

WINNER THIS ISSUE:

Adam Hager

age 15, West Virginia

WHY HE WON:

Adam's contest entry was a fully produced podcast featuring original guitar picking and an interview all about Adam's love for Appalachian music. You can hear it on U-TURN podcast Episode 39, free at iTunes* Music Store.

WHEN I WAS 6:

I began taking guitar lessons.

IN KENTUCKY:

They know me as the State Flatpick Guitar Champion.

I PLAN TO:

Keep the tradition of Appalachian music alive.



THANKS TO EVERYONE WHO ENTERED!

Keep 'em comin'. Congratulations and U-TURN T-shirts go out to our runners-up:

- **DANIEL THIELMAN**, 18, Kenya:
An original rap about the first day of school. (Listen to U-TURN podcast Episode 28.)
- **TERESA NUAR**, 18, Virginia:
Story on homeschool vs. private school. (Listen to U-TURN podcast Episode 22.)

HERE'S WHAT YOU HAVE TO DO:

Create an original audio podcast feature story for U-TURN podcast that's no more than five minutes long. It could be a reporter-on-the-street interview, a reading from an essay or poem you've written, a travelogue, a day-in-the-life story, a comedy routine, or any other story that translates well to audio. You can record it on your own and send it to us, or call our toll-free number to record your story: (877) HEY-UPOD.

E-mail uturn@usaa.com for more details on how to create and send us your entry.

WHAT YOU COULD WIN:

Apple iPod* 30GB MP3 player; white; measures 0.4-inch thin and weighs 4.8 ounces; up to 14 hours playback; 2.5-inch LCD with LED backlight.

*iPod and iTunes are registered trademarks of Apple, Inc. Apple is not a participant or sponsor of this contest.

YOU CAN
WIN a 30GB
Apple® iPod™
(details below!)



YOU COULD WIN AN IPOD,
SEE YOUR FACE IN U-TURN,
AND HEAR YOURSELF ON
THE U-TURN PODCAST WHEN
YOU SEND US YOUR
AUDIBLE STORY.

The Fine Print: No purchase necessary to enter or win. Prize is an iPod* 30GB MP3 player valued at approximately \$300. USAA employees and their immediate families are not eligible to enter. Must be 13 or older to enter. Prizes are nontransferable and no cash alternatives will be offered. Taxes on prize are the responsibility of the winner. Void where prohibited. Except where prohibited, participation in the contest constitutes the entrant's consent to the Sponsor's use of their name(s), likeness, biographical information, submitted creative work, and state of residence for promotional purposes in any media without further payment or consideration, subject to parental consent. Eligibility to enter runs from March 19, 2007, through April 30, 2007. Odds of winning depend on the number of entries and relative merit of entries. Winner will be chosen by May 1, 2007. Entries will be judged based on quality of submission, which is at the discretion of the judges. Winner of the iPod* will be announced in the fall 2007 issue and will be notified by mail, e-mail, or phone within one week of being chosen or by May 8, 2007. For a list of past winners, contact iPod* Winner List, USAA, c/o U-TURN Magazine, 9800 Fredericksburg Rd., San Antonio, TX 78288, or call (800) 531-8013.

LEAVE A MESSAGE.



Miguel Romero dishes up shoutouts, music, interviews, features, and more, every week on U-TURN's weekly podcast.

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- a comment about U-TURN podcast

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MONEY MANAGEMENT + DRIVING + SAFETY + SONGS + INTERVIEWS + FEATURES + MORE OF WHAT YOU LOVE ABOUT U-TURN (BUT FOR YOUR EARS).

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Blockade!

DEFENSE IS JUST HER STYLE.



Listen to Reagan's story on U-TURN's podcast. Look for episode 40.

Photograph by Kemp Davis

You could say playing defense is in Reagan Styles' blood. This military brat has not one but two parents who have defended our country as Army service members.

"Being a military child has taught me teamwork, discipline, and perseverance," says Reagan, 16, a star player for her Texas high school volleyball team. "My parents have always told me if I have a dream I want to come true, never give up, keep fighting."

Last year, Reagan's busy schedule of classes and sports became even busier when her mom was transferred to a base almost three hours away. Choosing to stay put in her hometown with her brother and dad, Reagan added several household chores to her daily to-do list. "There's a lot more housework than I thought had to be done," she says.

U-TURN caught up with this USAA member between practices, assignments, and laundry loads. She shared three important lessons that have given her an edge guarding the line.

F.Y.I. Reagan's defensive position on her volleyball team is officially called *libero*, ("free" in Italian). It's a relatively new addition to the high school volleyball rules. She wears a different colored uniform than her teammates (like a soccer goalie), and focuses on guarding the end line. She cannot serve but can replace any player on the back row without being counted as a substitution.

brother and my dad during the week when my mom's gone. In different communities, you run into different situations, where it's hard to get along with people and grow as a person if you don't have that quality."

3. SACRIFICE

"I know a lot of people, like my parents, who have been deployed, and they don't complain, even though they've been away from family and everything they love. It gives me a lot of gratitude. My mom could have moved our entire family when she was transferred, but I was starting high school, and my brother was starting middle school. She's probably more homesick than we are. I know she misses us a lot."

1. DISCIPLINE

"One of the main pillars of the Army is discipline — learning that there's a time to work and get things done and there's a time to play. I've incorporated that into my life. When I'm at school, I have to work. When I'm at home, I have to get my homework done."

2. TEAMWORK

"The old Army slogan, 'An Army of one,' inspired me to be part of a team, whether it's the volleyball team or getting together with my



U-TURN

WE NEED YOUR HELP

Do you consider yourself thrifty?
TELL US HOW YOU PINCH YOUR PENNIES.

Coming up in the summer 2007 issue
MAKING A DIFFERENCE IN THE LIVES OF SOLDIERS

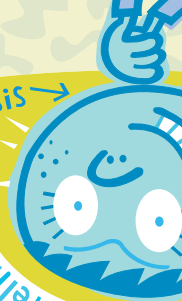


I just lost my Wallet
and my PaRENTS ARE
going to be furious.
What do i do Next?

A: First, take a couple deep breaths.
Then ask yourself what was in your wallet.

little sis →

i'm telling!



Kiss it good-bye.
Found cash often turns
into spent cash.



It may be **replaceable**, depending on the
policy of the store that issued the card. Usually,
you'll need the original receipt for the card.



illustration by jim paillet

dry mouth →

heart
pounding →

Visit the local
Department of
Motor Vehicles office.

Next



DRIVER'S License

Credit or Debit CARds

call the customer service phone numbers for your credit cards immediately to cancel the cards and issue a fraud alert. If you can't remember what company issued the card, ask your parents for help. Be aware that if a thief has already started using your information to open new accounts in your bank account damage can be done to your bank account and your credit.



It happened to me

During ninth grade, my class was in the gym working out when my wallet was stolen. I came back to the room to find that not only my wallet but another girl's wallet had also been taken. I was very frightened because my credit card and debit card were in there, so I called my mother and asked her to cancel both the cards. A report was sent to the office and soon they had found out who the perpetrator was using the surveillance cameras on that hallway. I did have to attend a court hearing, but I got both of my cards back. It was scary losing my wallet. Now I know not to leave my purse in an unlocked classroom.

Claire Simpson, 16, Tennessee



one day I was watching my little brother at a park. I was chasing him around and jumping and I guess with all the commotion, my wallet slipped out. I was going crazy trying to figure out what happened. About three days later, a man who visited the park returned my wallet based on the ID in it. Everything was still in there.

Leslie Walker, 16, Missouri

You can replace your Social Security card for **free** if it is lost or stolen. However, you are limited to three replacement cards in a year and so during your lifetime. To get a replacement card:

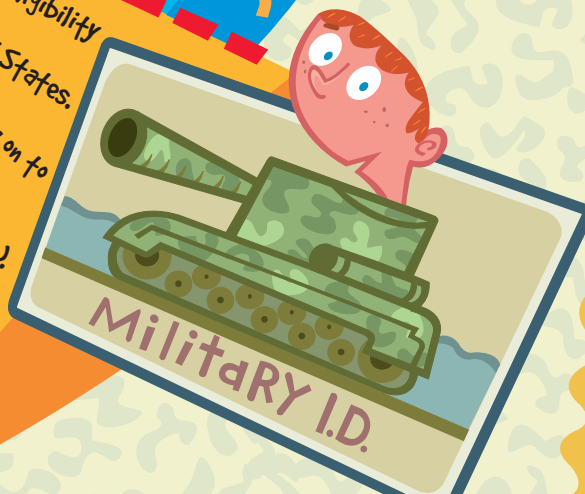
- complete an Application For A Social Security card (Form SS-5) available at socialsecurity.gov/online/ss-5.html
- Show documents proving:
 - U.S. citizenship (or immigration status and work eligibility)
 - Identity

Take your completed application and documents to your local Social Security office.

Social Security Card

Visit any **DEERS** (Defense Enrollment Eligibility Reporting System) location in the United States. To locate the DEERS location closest to you log on to the RAPIDS site locator (cmdc.osd.mil/rsi/owa/home). You'll need to have one of the following with you to prove who you are:

- U.S. Passport
- Expired military ID card
- Photo ID



It's all about prevention

Tim Decker, executive director of USAA Bank Fraud and Resolutions, offered these tips to make sure you keep your most sensitive financial information and money safe before something like this happens again.

Don't

- Carry your Social Security card or number written down in your wallet.
- Carry your PIN numbers.
- Use the last four digits of your Social Security number or your birth date for your PIN.
- Fill out the personal information page on a day planner or calendar that you carry with you.

Do

- Photocopy your driver's license and all credit and debit cards, front and back, along with important phone numbers and account information.
- Keep the information in a secure place, such as a safe deposit box.
- Consider carrying cash or a card like **USAA's Prepaid Card™**. The card works like a debit card, but your parents load it with whatever amount of cash they deem appropriate. If the card is lost or stolen, you will not be responsible for the thief's purchases. Parents can also see the activity on the account in real time, to find out how much money is being spent and where it's being spent. You can apply for the card at usaa.com.



Prepaid card issued by USAA Federal Savings Bank.

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San Antonio, Texas 78288



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SAVING PAPER.
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YOUR SIBLINGS.

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U-TURN BEHIND THE SCENES

Q:
*How do you
decide what goes
on the cover
of U-TURN?*

A:
Typically, cover planning starts long before any photo is taken. Months before, as our team figures out the story line-up for an issue, we also decide which article will be the main story and, consequently, the cover. The art director sketches some ideas on paper, discusses them with the editor, and then talks to a photographer about translating that sketch on film. He and the art director scout a location and think through a shot list.

But this issue was far from typical. While we knew the topic of the cover (Last Band Standing Competition), we didn't know the winner or where we'd be shooting until just a few days before the shoot. Our finalists live in four far-flung locations, so our photographer made four separate travel plans, and all four bands were on alert for a possible photo shoot and interview.

As soon as the winner was declared on Feb. 1, U-TURN called A Kid Named Thompson, and two days later we were interviewing and photographing the band members in person. Two days after that, the art director was sorting through 300 photos — all potential cover shots of the band. After paring the photos to three, the editorial team and art director agonized over the final decision.

All the photos were amazing but we couldn't stop staring at option C. While the others captured a great urban vibe and the band's humorous side, the close-up look at Marc, Josh, and Jon seemed most representative of the band's personality, tight relationship, and respect for each other. Do you agree with our choice? See page 06 for AKNT's story.



Issue 33, Option A



Issue 33, Option B



Issue 33, Option C