

Joe R. Utley MD

1935 – 2001



Joe in the Air Force



The Hiker



The Cyclist



The Musician



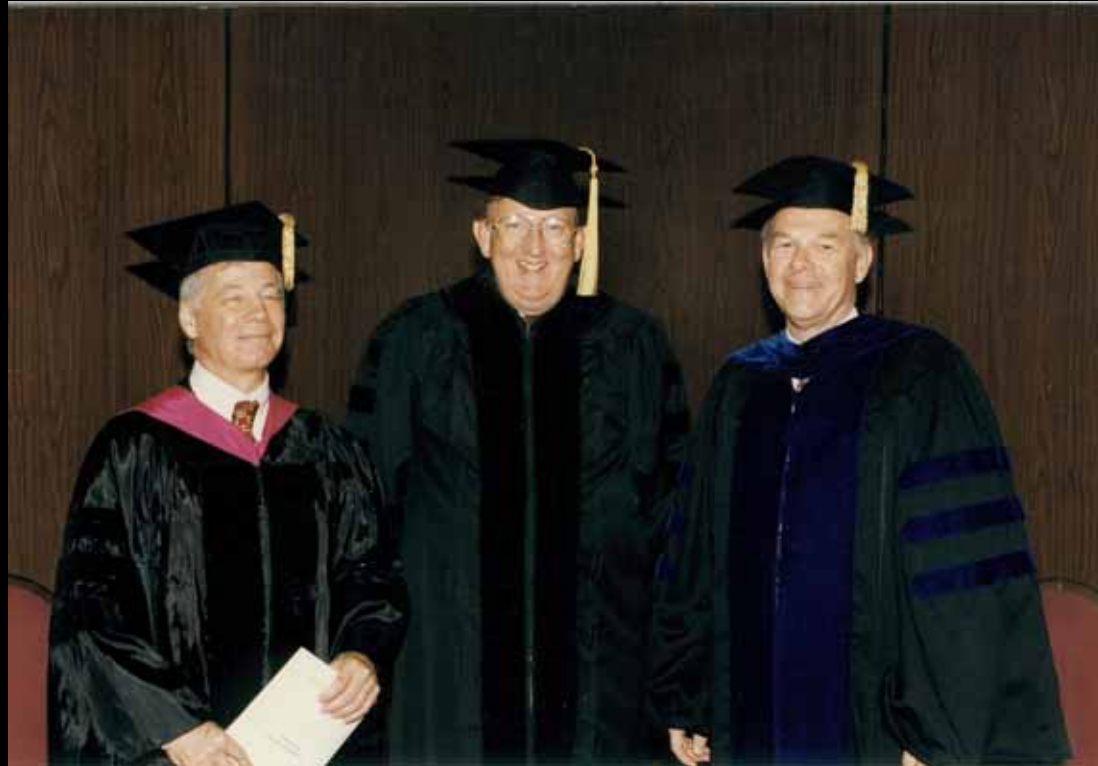
The Pilot



The Builder



The Veterinarian



The Scholar



The Surgeon



The Partner



CREF 10<sup>th</sup> Anniversary 1990

Thank you,  
Joe Utley!