

Good cheer

The annual Operation Good Cheer get together for soldiers to meet their host families for the holidays is scheduled for 6 p.m. Dec. 13 at the Haus Aulenbach restaurant.

Single soldiers interested in spending a day or two with a German family may call their unit or the 222nd Base Support Battalion Public Affairs Office at mil 485-1600 or civ (06783) 6-1600.

Quarterly specials

Baumholder's bowling lanes offers Monday night football and snack bar specials. Also offered on Mondays is a bowl in your socks for four quarters at \$1 a game. The first quarter special is from 6–7 p.m. and for \$2 plus one quarter, or \$2.25, bowlers can get an American beer and nachos. The second quarter is from 7–8 p.m. and for \$2 and 2 quarters bowlers will receive an American beer and chili. The third quarter is from 8–9 p.m. During this hour, American beer and a chili dog is offered at \$2 and three quarters. The fourth quarter runs from 9–10 p.m. and bowlers can purchase American beer and cheese fries for \$2 and four quarters.

Self defense

Lessons in Chinese Goju Karate will be offered in February at the Iron Works. Classes for youth will be offered from 5:30-6:30 p.m. Tuesdays and 4 - 5 p.m. Thursdays. Adult classes will be from 6:30–8 p.m. Tuesdays and 5 – 6:30 p.m. Thursdays. Parents may sign their children up now at Youth Services. For details call mil 485-7003

The instructor, Thomas Felder, is a sixth degree Black Belt. Monthly fees include an official patch, advancements, belts and testing. For those who missed the self defense clinic at the Neubrücke Youth Center recently, two more clinics will be offered Dec. 16 and 17 in Kaiserslautern.

Shadow day

Baumholder's 6th Army Junior Reserve Officer Training Corps sponsors a shadow day Feb. 1 and is looking for volunteers to mentor and show the cadets what they do for the Army and how leadership skills are involved. Volunteers are needed from throughout the com-

Post notes



Toys are us Photo by Ignacio "Iggy" Rubalcava

Shoppers browse a toy vendor's display at the recent Baumholder Holiday Bazaar where 31 vendors from all over Europe displayed their wares at the Hall of Champions Nov. 16–18. The event was sponsored by 1st Command, SATO and AT&T, and was both well received and attended by the community.

munity, not just those who are parents of cadets.

Shadow day will help emphasize the role of the Army and aspects of leadership that they will study during December and January. The cadets will be required to prepare an after action report detailing what they learned during shadow day. For more information contact Maj. (Retired) David H. Schwab at mil 485-6722/6724 or at david_schwab@eu.odedodea.edu.

Extra income

Family Subsistence Supplemental Allowance is available for qualifying soldiers to supplement their income. Eligibility is based on household size and income. For more information on this new program call Calvin Nero, FSSA Financial Readiness Specialist, at mil 485-8188 or visit their web site at <https://www.dmdc.osd.mil/fssa>

Need a challenge?

The Baumholder Community has many volunteer opportunities in various agencies for persons looking for a challenge. Contact Tracy

Grice, installation volunteer coordinator, for a complete listing at mil 485-8188.

Story hour

Army Community Services Outreach Program offers story hour, every second and fourth Thursday of the month. Contact ACS for more information and story times.

Foster care

Army Community Foster Care Program is looking for Foster Care Families. A Foster Care Program is designed to provide a needy child with a temporary home in which she or he can find love, happiness and

protection. Foster Parents are people who know that parenting is not easy. They are familiar with the stresses of raising a family and are ready to help out in a crisis. They are willing to extend the love they share with others. Foster parents are very special people. All interested families should contact the Foster Care Coordinator, at mil 485-8188 or civ. 06783-6-8188.

NOW informs

Baumholder NOW - Newcomer's Orientation and Welcome is a program for spouses in the Baumholder military community. This is a three-

day orientation designed to welcome and inform spouses of military members and civilian employees to Baumholder by providing relevant information and developing skills for living in this unique environment. Spouses will learn about Germany and the local community through briefings on customs and a survival German language and cultural adaptation class. Spouses, new to the military or not, will also have an opportunity to attend an introductory class to the Army lifestyle. Field trips on the economy will provide them with practical skills in using German public transportation and local shopping. Free transportation and child care is available for all registered participants during the orientation. All participants must register with ACS, to learn more about this program stop by ACS in Building 8746 or call mil 485-8188 or civ (06783) 6-8188.

ACS calendar

- Dec. 11 - Anger Management
 - Dec. 12 - Principles of Personal Finance; Positive Self Esteem
 - Dec. 13 - Blended Families; Story Time
 - Dec. 14 - Nominations for Quarterly Volunteer Due
 - Dec. 17 - Successful Parenting
 - Dec. 18 - Stress and Time Management
 - Dec. 19 - Conflict Resolution Skills; Basic Investing in Mutual Funds
 - Dec. 20 - Love and Logic Parenting
 - Dec. 25 - Christmas Day ACS Closed
 - Dec. 26 - Building A Positive Self Esteem
 - Dec. 27 - Blended Families
 - Dec. 31 - Successful Parenting
- For details call mil 485-8188 or civ 06783-6-8188.

AER scholarships available

The Army Emergency Relief organization is accepting applications for the Maj. Gen. James Ursano Scholarship. This scholarship fund is administered by AER as a secondary mission to help Army families with the costs of post secondary undergraduate level education, vocational training and preparation for acceptance by service academies for their dependent children.

To be eligible, applicants must be dependent children, stepchildren or legally adopted children of Army soldiers on active duty, retired, or deceased while on active duty or after retirement.

They must be registered in the Defense Eligibility Enrollment Reporting System and unmarried for entire academic year. They must

also be under the age of 22 on June 1, 2002 based on the 2002-2003 academic year.

The following guidelines apply: Applicants must be enrolled, accepted, or pending acceptance as full time dependent students for the entire academic year in post-secondary educational institutions accredited by the U.S. Department of Education.

Scholarship applicants must maintain at least a cumulative 2.0 grade point average on a 4.0 grading scale for funds to be awarded or disbursed.

Awards are primarily based on financial need, as evidenced by income, assets, family size, special financial obligations and circumstances.

Applications are available by mail from HQ AER now through Feb. 22, 2002 for the 2002-2003 academic year.

Applications may also be printed from the web site www.aerhq.org now through March 1, 2002.

Completed applications with supporting documents must be mailed to HQ AER and postmarked not later than March 1, 2002.

This year, students may apply on line at the AER website, www.aerhq.org.

To be considered, the scholarship application must be complete and accurate. All required documents must be received according to established deadlines.

New applications must be submitted for each academic year.



Photo by Ignacio "Iggy" Rubalcava

Sgt. Brian Crump serves up a noon day meal at the 1/94 Field Artillery.

Top cooks on board 2nd Brigade has best in food service

By Ignacio "Iggy" Rubalcava

222nd Base Support Battalion
Public Affairs Office

Two Baumholder soldiers were recently selected as the best Food Service NCO and Soldier in USAREUR.

Sgt. Brian Crump, a cook with Bravo 1/94 Field Artillery, is the USAREUR Food Service NCO of the Year and the Food Service Soldier of the Year is Spec. Josua Kristoffer Rine, 2nd Brigade.

The culinary road to success was not an easy one. Each competed locally and earned quarterly honors. They went on to compete at Division and then on to V Corps, taking top honors along the way until they netted the USAREUR title.

Oddly enough, Crump and Rine did not lift a single spoon, fork or soup ladle to be recognized as best in their field. Their new titles actually say it all – Food Service NCO and Soldier. Both went before boards like any other soldier or NCO competing for a quarterly or annual award.

"Years ago during these competitions, food service NCOs or soldiers were actually tested on their cooking skills and were required to prepare various dishes," said Crump. In spite of this major change, Crump feels the integrity of the competition is not compromised. "You still get top quality candidates because a complete range of military as well as food service specific knowledge is required in order to be competitive," he said.



Photo by Mark Wojcik

Jason Lenz teaches his son Alexander and Nicholas Kwarciany what teamwork is all about by helping them with a "board walking" exercise during the recent Cub Scout Day Camp.



Photo by Mark Wojcik

John Miller teaches his son Travis a fire starting technique during the recent Cub Scout Day Camp.

Boy Scouts help Cubs learn about Scouting

Boy Scout Troop 96 of Baumholder recently hosted a Cub Scout Day Camp for Pack 96 and their families at the Rolling Hills Camp Ground. The Boy Scouts of Troop 96 put together stations that taught Cubs what Scouting was all about. The Cubs learned teamwork, had fun and experienced the adventure of Scouting.

The seven stations established by the Boy Scouts were, the spider

web, blind man's course, buddy boards, tower/zip line and then the favorite ones knots, fire building, and archery.

The highlight of the day was the "Scout Hunt." The Boy Scouts went out and hid somewhere in the woods and the Cub Scouts then had to find them. The Cubs found all but two Scouts.

Troop 96 participates in numerous adventure oriented activities.

Last year the troop went camping at Baden Powell, England; Kandersteg in the heart of the Swiss Alps; Epinal, France and various other places.

If you are between the ages of 11 and 18 and would like to join Boy Scouts, contact Mark Wojcik at civ (06783)187110.

Children in the first through fifth grade can join Cub Scouts by calling Rene Redfield at civ (06789) 970653.

Foster family makes contribution

A foster care family was recently recognized for all their contributions to the Baumholder community. 1st Lt. Michael F. Luraschi and his wife Rebecca received the Commander's Recognition Award from Lt. Col. Eric Wagenaar at the community town hall meeting Nov. 27.

They were recognized for their service as foster parents for the Baumholder military community from April 7, 1999 to Nov. 5, 2001.

"The Luraschis have made exceptional and enduring contributions during this time. As foster parents they have provided the 222nd BSB Army community with an invaluable service that requires a dedication and commitment to the welfare of children and families in crisis," said William Epprech, director of Army Community Service

"As foster parents this couple

has made a positive difference in the lives of children. By doing so, they have enriched the Baumholder community through their social responsibility and their dedication to children in their care," he said.

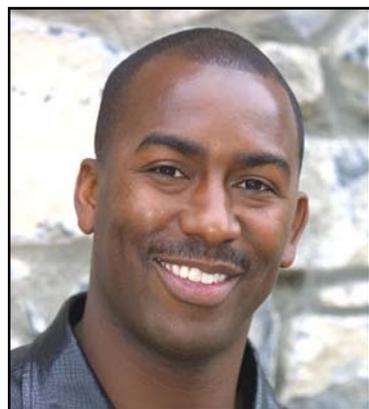
The Army Community Foster Care Program is always looking for Foster Care Families. A Foster Care Program is designed to provide a needy child with a temporary home in which she or he can find love, happiness and protection.

Foster Parents are people who know that parenting is not easy. They are familiar with the stresses of raising a family and are ready to help out in a crisis. They are willing to extend the love they share with others. Foster parents are very special people. All interested families should contact the Foster Care Coordinator, Carmen Schott, at mil 485-8188 or civ. 06783-6-8188.



Photo by Ignacio "Iggy" Rubalcava
Lt. Col. Eric Wagenaar, 222nd Base Support Battalion commander, reads the Commander's Recognition Award before presenting it to 1st Lt. Michael F. Luraschi and his wife Rebecca at a recent town hall meeting.

Comedy night returns



Reggie McFadden

It's time for a holiday giggle as Morale, Welfare and Recreation present their next Comedy After Dark show Dec. 16 beginning at 8 p.m. at the Rheinlander. Featured performers include Reggie McFadden, Nema Williams and Kareem Green.

MacFadden currently appears on HBO's Curb Your Enthusiasm. He plays Officer Burt the neighborhood cop. He also currently has a half hour special running on Comedy Central.

Improve your credit score

By Pamela Cater
Legal Assistance Attorney

If you don't know how to score, you will have a hard time playing the game. This idea can apply in a number of circumstances, but it is certainly true when it comes to securing a home loan.

Actions such as paying your bills late, changing charge cards too frequently, or "maxing out" your charge cards can all reduce your credit score. This credit score is a rating scheme that creditors have used for years to decide whether to give you credit. Over the past two years, mortgage lenders have begun to rely heavily on credit scoring, as well.

Credit scoring systems are created by examining statistics that compare certain creditor characteristics to how well those creditors repay loans. One of those traits could be the amount of outstanding debt versus the amount of credit that the debtor has. Although credit scoring systems can be based on different characteristics, perhaps the most often used credit scoring system is the FICO system, which was developed by Fair Isaac & Co. Credit in the 1950s. All three major credit reporting agencies (Equifax, Experian and Trans Union) use the FICO credit scoring system.

The Federal Trade Commission (FTC) has ruled that neither Fair Isaac, nor the credit reporting agen-

cies have to reveal how the FICO score is computed. Although not much is known about the exact composition of a FICO score, what is known is that 680 appears to be a magic number. Home loan underwriters generally like to see applicants with FICO scores of 680 and above and may not even consider an applicant with a score under 600. Other lenders will offer loans to applicants with scores below 680, but may charge a higher interest rate to compensate for the risk they are taking.

Even though we don't know the whole secret about the FICO computation, there are common sense things you can do to significantly improve your score:

- Pay your bills on time;
- Reduce your credit card balances and avoid "maxing" them out in the future;
- Don't apply for credit often because each application will be noted on your credit record and too many inquiries will look bad.

In addition to these steps, remember not to "shop" for a home loan by letting several mortgage lenders run credit checks on you. This will be noted on your credit report and will lower your FICO score. Instead, wait until you are ready to buy and are sure you have found the lender you want to use for your home loan. Also be careful about purchasing an automobile

right before you want to buy a new home. Any credit checks done prior to purchasing the vehicle could lower your FICO score and the new car payment will lower the amount of money you can borrow for a new home. If you take these steps now, you have a better chance of obtaining a home loan at a reasonable rate of interest when you return to the United States.

Because your FICO score is based on information in your credit report, it is important to make sure that information is correct. Once a year, buy a copy of your credit report from each of the three major credit-reporting agencies and check them for errors. Although these reports may cost you as much as \$8.50 each, it will be money well invested if it allows you to spot and correct inaccurate information. For a copy of your credit report, contact:

- Equifax — www.equifax.com
800-685-1111
- Experian — www.experian.com
8 8 8 - 3 9 7 - 3 7 4 2
- Trans Union — www.tuc.com
800-916-8800

If you have questions about credit scoring or other similar issues, contact the Baumholder Legal Center at 06783-66506 (civilian) or DSN 485-6506. A legal assistance attorney can provide further help in these matters.

New Christmas tree arrives for ceremony



Photos by Ignacio "Iggy" Rubalcava

This year's annual Christmas tree lighting ceremony was moved from its traditional location in front of the Wagon Wheel Theater to the field in front of the Rheinlander. Not only was the ceremony moved to a new location, but a tree was moved in and planted for the occasion.

A heavy duty crane was required to help plant the tree which weighed in at 3,000 kilogram and is 8 meters

tall and 3 meters wide.

To consolidate the activities associated with the tree lighting ceremony, such as pictures with Santa, a reception for dignitaries and refreshments, the event was moved to the Rheinlander. No "real" Christmas tree was available in front of the club so the obvious answer was to plant a new one and that's exactly what employees from the di-

rectorate of public works did.

Grown in northern Germany, the new community Christmas tree was purchased at a cost of DM 8,000 and transported to its final location in Baumholder just 15 days before the community Christmas tree lighting ceremony on Dec. 4.

The entire project came with a DM 13,000 price tag, according to DPW officials.



At left. Employees from the 222nd Base Support Battalion Directorate of Public Works maneuver the new community Christmas tree into its place in front of the Rheinlander. Above, The new community Christmas tree is ready for lights.

Boxers in top 10

Two military women boxers from Baumholder have recently moved up in the amateur rankings by USA Boxing. Belinda Wheatley is ranked seven in the light-welterweight division and Theola Rivera is at 10 in the lightweight class.

Many months of dedication and hard training under their coach, Kenneth Williams, have enabled these women to move up in the ranks.

Magda Carroll is another Baumholder boxer on the verge of cracking the top ten listing. The next stop for all three will be the All-Army boxing trial camp at Ft. Huachuca, AZ starting Jan. 4 where they hope to qualify for the All-Army team and represent the Armed Forces in the Nationals competition in Colorado Springs in March.

Winter camp

Baumholder's School Age Service holds a winter camp Dec. 24 through Jan. 4 in Building 8046. Some of the special events include a movie at 1 p.m. at the Wagon Wheel Theater; bowling Jan. 2 at the Baumholder Bowling Center at 2 p.m.; and an Ice skating trip to Trier Jan. 4. The bus leaves SAS at noon and returns at 5 p.m.