



# Airmen & Family Readiness Bulletin

Education is not  
the filling of a  
pail, but the  
lighting of a fire.

*William Butler Yeats*

### Special points of interest:

- *Scrapers Military Appreciation Night—4th of July!*
- *Emergency!*
- *Retirement/Separation Counseling*
- *Scholarship Application*
- *Services and Airmen & Family Readiness Office together*
- *Credit Reports*
- *Its HOT in the Desert!*
- *Memorial Day Info*

## \$1,000 Scholarship to Honor Richard Alberini

Mr Richard Alberini was easily identified as one of the strongest and most consistent community supporters of Youngstown Air Reserve Station. His leadership and dedication to the Base Community Council resulted in installation improvements and opportunity for Airmen assigned to Youngstown.

Continuing in this tradition, the Richard Alberini Memorial Scholarship has been

developed, to provide continuing support and care to the 910<sup>th</sup> Airlift Wing community in the form of a college scholarship to be awarded annually.

### APPLICATION PROCEDURES:

1. Determine if you meet the eligibility requirements
2. Fill out the scholarship application

Return the application to the Airmen & Family Readiness Office.

ELIGIBILITY: To be

eligible for the scholarship the following must be met:

1. Active participant Airman (military or civilian) in the 910<sup>th</sup> Airlift Wing
2. Spouse or child of active participant Airman (civilian and military) in the 910<sup>th</sup> Airlift Wing
3. Financial need
4. Enrolled in Youngstown State University, pursuing a Bachelor of Science or Bachelor of Art degree

Father's Day is coming. What will you do to celebrate your dad? Some suggestions include:

- Do something unusual and make Dad a cake or get some flowers
- Find a craft project to make for dad at [www.familyfun.com](http://www.familyfun.com)
- Family football! Need

we say more?

- A trip to Dad's favorite electronics, outdoors, or home improvement store ( all of the above?)
- Do one of Dad's chores
- Make Dad a King For a Day crown—let him wear it wherever he wants to
- Hugs & Kisses

## Happy Father's Day!





**MAHONING VALLEY SCRAPPERS SALUTE TO THE U.S.A.**



**Wednesday, July 4th, 2007** \*post-game fireworks  
[gates open: 6:00 pm, game: 7:05 pm]




**Salute to the U.S.A. [breakdown]**

**[Tickets]** All Military Personnel, either active or veteran status, receive 2 FREE Box Seat Tickets to the July 4th Home Game versus the Jamestown Jammers. Additional Box Seat Tickets can be purchased at \$8 each.

**[Game Night Festivities]** The night will include military recognition throughout the game with a post-game fireworks display. All Scrappers players will be wearing Military Jerseys to be auctioned off after the game with all proceeds will go to charity. Sign up through this advanced offer and be registered to win an autographed team camo jersey.



Return order form with payment to: Mahoning Valley Scrappers \* Attn: Military Night \* 11 Eastwood Mall Blvd. \* Niles, OH 44446.

**Military Night - July 4th, 2007**

I would like my 2 FREE tickets I would like \_\_\_\_\_ additional tickets @ \$8 each

Total amount enclosed \$ \_\_\_\_\_

Military Branch: \_\_\_\_\_ Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Make checks payable to: Mahoning Valley Scrappers or charge: MC Visa AMEX Discover

Card No. \_\_\_\_\_ Expiration Date: \_\_\_\_\_ Signature: \_\_\_\_\_

**FOR MORE INFORMATION OR TO R.S.V.P. TICKETS CONTACT THE SCRAPPERS AT 330.505.0000.**

**Don't carry a grudge. While you're carrying a grudge, the other guy is out dancing.**  
*Buddy Hackett*



**'tis the Season to Retire**

The Summer season is a traditional time to retire from the military and it seems we have been seeing more folks than usual for preseparation briefings at the Airmen & Family Readiness Office.

Preseparation counseling is mandatory by law, but more, preseparation counseling is designed to insure that military personnel who are retiring or separating from military service have all the information about benefits and entitlements at their fingertips. There is a strong job search focus, but the briefing also includes insurance, education, veterans benefits, and change in life discussions. Spouses are encouraged to attend. Call us at x1201 for an appt.

Some deployed military members from YARS have experienced the need to return home on emergency leave in recent years. I relate.

Many years ago, my father passed when I was living overseas as a military spouse. Mission requirements would not allow my spouse some schedule alterations for parenting. I was to catch a hop to Philly, but there was no room for me, so I had to fly commercial from Madrid to Oregon: at our family's expense.

In the Red Cross process, we have to remember that even though we are going through an emergency at home, the needs of the mission always come first. If the Commander can spare the troop, they will be

offered the option of going home. The member can always choose to stay at their location until they have more information or funding they care for to return home.

One of the biggest misconceptions is that it is the military's responsibility to make military personnel go home and/or provide that transportation. This is just not so. Personnel do have priority on military aircraft that happen to be flying their way and are accepting passengers, but travel expenses are what emergency funds and credit cards are for.

Another common thought is that in notifying the Commander of an emergency, the Red Cross has told the

Commander that the military member must come home. That is not the case either. The decision rests in the hand of the Commander, the needs of the mission, and the decision of the military member.

Recently there has been a scam operating in which someone calls a military family, claiming to be the Red Cross with emergency notification. The Red Cross never notifies families/members directly. Do not believe such calls.

It is easy to forget these rules of thumb when in an emergency situation. That's why it is so important to remind yourselves and extended family members regularly that there is a process. When it is followed, things go rather smoothly. When the situation is forced, the system tends to breakdown.

## Director's Corner .... Emergency Leave

*I hope you have no need to intimately know how to use the Red Cross process for emergency notification. If you do have an emergency and feel lost with it, please contact the Airmen & Family Readiness Office and we will help you through the process and support you however we can.*



It is a good idea to post the national Red Cross toll free number on the refrigerator and carry it in your wallet/purse. This number, 1-877-272-7337, is to the Armed Forces Emergency Service Center.

For those who have a need to know, the military member's information should always be on hand in an obvious consistent location so that someone else, (for instance, a neighbor), can be directed to it.

The necessary items to know are:

- Full Name and Rank/Rating
- Branch of Service and Permanent Military Address (Permanent Squadron and Base)
- Social Security Number
- Information about the TDY or Deployment location (Contact numbers are helpful!)

Have a plan in place for how to communicate in an emergency situation if the member cannot come home. Take time to get ready so you can care for your family

## CREDIT SCORE BASICS

This time of year is considered popular for buying a car or a home, not to mention utilizing credit cards while on family vacations and the like. Your credit score has a huge impact on how much credit is available to you as well as how much that credit will cost you in the long run.

### How Your Credit Score Affects You

Suppose you want to borrow \$150,000 in the form of a fixed rate thirty year mortgage. If your credit score is in the highest category, 760—850, a lender might charge you 5.778% interest for the loan. This means a monthly payment of \$878. If, however, your credit score is in a lower range, 620—659 for example, lenders may charge you 7.094% that would result in a \$1007 monthly payment. Although quite respectable, the lower credit score would cost you \$129 a month more for your mortgage. Over the life of the loan, you would be paying \$46,440 more than if you had the best credit score. Think about what you could do with that extra \$129 per month. Perhaps you would invest in a mutual fund, a college fund, or otherwise use it to increase your net worth... this is where the idea of “it takes money to make money” comes from.

### Determining Your Credit Score

So, how do credit bureaus determine your credit score? Fair Isaac has developed a unique scoring system for each of the three credit bureaus, taking the following five components into account:

<u>Component</u>	<u>Weight Given</u>
Payment History	35%
How Much You Owe	30%
Length of Credit History	15%
Type of Credit	10%
New Credit (Inquiries)	10%



### What Helps and Hurts a Credit Score

Here is what each of the components says about you:

**Payment History** details your track record of paying back your debts on time. This component encompasses your payments on credit cards, retail accounts, installment loans, finance company accounts, and mortgages. Public records and reports detailing such items as bankruptcies, foreclosures, suits, liens, judgments and wage attachments are also considered. A history of prompt payments of at least the minimum amount due helps your score. Late or missed payments hurt your score.

**Amounts Owed** reveals how deeply in debt you are and contributes to determining if you can handle what you owe. If you have high outstanding balances or are nearly “maxed out” on your credit cards, your score will be negatively impacted. A good rule of thumb is to not exceed 30% of the credit limit on a credit card.

**Length of Credit History** refers to how long you have had and used credit. The longer your history of reasonable management, the better your score will be.

**Type of Credit** concerns the “mix” of credit you access, including credit cards, installment loans, finance company accounts, and mortgage loans. This assesses whether you use credit appropriately.

**New Credit or Inquiries** suggest that you have or are about to take on more debt.

*For more information about credit scores and smart money management see the military money management website, [www.SaveAndInvest.org](http://www.SaveAndInvest.org)*

## AAFES Sweepstakes Offers Troops Ironman Hawaiian Vacation

DALLAS – Ironman by Foster Grant is partnering with the Army & Air Force Exchange Service (AAFES) to offer military shoppers an opportunity to win a trip for two to the 28th Annual Ironman Triathlon World Championship on Oct. 13 in Hawaii. The winner will receive roundtrip airfare for two, two nights hotel stay in Kailua-Kona, roundtrip transportation to the hotel and airport, as well as \$500 spending money. The approximate retail value of this “AAFES-only” prize package is \$4,000.

“Enter early and often,” said AAFES Chief Marketing Officer Richard Sheff. “The competition for this contest is sure to be as fierce as the actual event.”

From May 25-31, authorized shoppers can run, bike or swim to their nearest participating AAFES location for a chance to win the Ironman Hawaii vacation sweepstakes, which will be awarded on or about July 13. No purchase is necessary to enter. Personnel with exchange privileges can find the BX/PX nearest them by logging on to the store locator link at [www.aafes.com](http://www.aafes.com) <<http://www.aafes.com>> .



### Man, is it Hot!!!

This Summer, as you are chilling by the pool or slaving in the yard, think of our troops overseas. This picture features SMSgt Bobby George demonstrating the temperature in the desert in late Spring. In case you can't read the thermometer behind him, it is nearer to 120 degrees than 110 degrees. Wow.

## MEMORIAL DAY VETERAN'S DATA

Memorial Day, originally called Decoration Day, is set aside to remember our veterans who died on the battle field. The below data about veterans comes from the U. S. Census Bureau:

- The number of U.S. veterans who served during WWII was 16.1 million
- The average length of duty served overseas by U.S. military personnel during WWII was 33 months
- The portion of all veterans that comprised WWII veterans in April 2000 was 22%
- The estimated number of WWII vets living in California in 2002 was 475,000, more than any other state. Other states with a high number of WWII vets are Florida (439,000), New York (284,000), Pennsylvania (280,000), Texas (267,000), and Ohio (208,000)
- The number of women WWII veterans in April 2000 was estimated to be 210,000, 4.4 % of total vets
- The national expenditure in 2004 for veterans benefits was \$62 million.



## Youngstown ARS

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Vienna, OH 44473

Phone: 330-609-1201  
Fax: 330-609-1511  
E-mail: [family.support@youngstown.af.mil](mailto:family.support@youngstown.af.mil)



Katie Barnes, one of our teen volunteers, sits among the over 50 cases of Girl Scout cookies donated by the Girl Scout Council in Operation Sweet Appreciation.

The cookies are disappearing quickly: let us know if you want to mail some to a deployed person.

Katie is graduating from Howland High School and leaving the local area too.

**Airmen & Family Readiness Office:  
Name changed from Family Support Office.  
Still the same support and service!**



**We're on  
the Web!**

## Services and Airmen & Family Readiness—Together!



See those spiffy backpacks? Those are from the Services Squadron for personnel who are deploying. The backpacks contain a disposable camera, a teddy bear, a Services hat, and other items designed to help deployed personnel and their families communicate and get through their time apart.

The backpacks were

given to the Airmen & Family Readiness Office to ensure our military folks got Services' loving touch prior to departing. There are limited supplies on hand.

The relationship between Services and the Airmen & Family Readiness Office is designed to provide this kind of care and support to our community.

**Thanks  
Services!**