

Make Your Move

I'm a list person. Whenever I start my day, I do so with a notepad and pencil in hand. What do I have to do? What would I like to do? What do I need from the store? These are all on my daily lists.

When it's time to move again with the military, I really go insane. I have lists of my lists, just to keep track of everything. That's where our relocation guides can help.

The *2009 Europe Guide* features information that will help you and your family make your latest move a smooth one. From finding the right school for your children to deciphering OHA, we tried to touch on all aspects of an overseas relocation.

We also feature tips on preparing your vehicle for shipment overseas, as well as how to get around in your new home using public transit.

If you plan to take your pet with you, you can find the rules and regulations, including what documents you need to avoid lengthy quarantines.

And Elizabeth Gray of Germany wrote our PCS Story. Her insights and humor in dealing with eight moves in eight years can make even the most seasoned mover smile. You can share your story, too, for the chance to receive \$50. See below for details.

Warm Regards,



Jennifer G. Williams, Editor

We need your stories!

jwilliams@ameriforce.net



Photo courtesy Italian Government Tourist Board

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Europe 2009

Cover photo:

Scots Guard musician participating in The Changing of the Guard ceremony at Buckingham Palace.
Photo provided by British Tourist Authority, Pawel Libera

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The Other Side of the Pond

By Carla Caldwell

Step off a plane in Western Europe and it's pretty clear—you're not in Kansas anymore.

But chances are, you'll feel right at home before you know it.

In the interest of giving you a little boost in that direction, we're passing along a few tips.

England

The Roads. Yes, cars do travel on the other side of the road and it is a little tricky getting used to it. More than a few people have knocked a mirror or two off the side of a car. Mirrors can be replaced. Just make sure to get an international drivers license if you plan to rent one. Many car rental companies require the license.

The Pubs. If you plan to eat at one of the country's much-loved pub, be warned—food at many pubs is not like American bar food: Don't expect to find fried cheese sticks and burgers. Instead, there is an odd mix of shepherd's pie, bangers and mash (sausages and mashed potatoes), boiled potatoes and peas. Peas, always peas. If that's not really to your taste, there are restaurants that serve American-style food, and there is always a McDonald's somewhere nearby.

A good bet is one of the many fish and chips restaurants that serve fried cod and fries.

Another tip about the pubs: Go early. Most close at 11 p.m. And, it's best not to wear a rugby or football (soccer to us Yanks) jersey when you head to a pub. Some pubs don't allow them to avoid brawls between fans of opposing teams. These folks take their sports very seriously.

Footpaths. Take a walk. There are hundreds of miles of footpaths throughout England's picturesque countryside. What's particularly interesting is that many of the

paths are on private property and property owners, by law, can't stop pedestrians from using them. These long-established paths that cannot be altered extend from county to county.

Exploring outside your city—or even country. A great thing about Europe is that some of the coolest places are easily accessible by train. Want to drop by Brussels? Amsterdam? Get a rail pass and take off. For more information about rail travel, visit www.RailEurope.com. [Editor's note: And be sure to check out our transit article on page 9 for more info on trains in Europe.]

Harrod's. The department store opened in 1849 and is known throughout the world. It's worth a look even if you aren't buying. And, there's a good chance you'll see someone famous. This writer ended up buying socks next to Sidney Portier (no kidding). He was gracious and allowed someone to photograph us together holding our socks.

Changing of the Guard at Buckingham Palace. Sure, it's touristy, but a stay in England isn't complete without seeing the men in tall furry hats march across the castle grounds and then stand at stiff attention.

Windsor Castle. While taking in all things British, take a train to Windsor Castle where the queen lives much of the time. Many of the buildings on the castle grounds are open for tours. Take note that even in the summer it can get chilly at night. Luckily, the town of Windsor is also a good place to buy a nice wool sweater.

Tour London. While in London, grab a ride on a double-decker bus for a tour of the city. You can see the Tower

of London, which houses the crown jewels, and, for history buffs or fans of *The Tudors*, the Tower is where Anne Boleyn was imprisoned until the moment King Henry VIII had her beheaded.

See Parliament, Westminster Abbey and Big Ben. Sure, you may encounter annoying tourists who dress badly and ask way too many questions. But just take a deep breath and enjoy the ride. And suddenly have the realization that, hey, you're not one of them anymore. You live here. At least until you head back across the pond.

Italy

Ah, Italy. Now we're talking good food...and exquisite art...and beautiful architecture...

If you have time, get off the beaten path and explore.

But, if you won't be in Italy for a long period, at least see Venice, Florence and Rome.

If you can, try to get in Lake Cuomo and Milan.

But the biggies are Venice, famous for its gondolas and singing gondoliers; Florence, famous for its art and architecture and fountains, and Rome, famous for its coliseum and so many other things.

Pickpockets and Gropers. Watch out for these two annoyances while in Italy, well OK, three.

The trains are often dirty and almost never run on time. Gypsies are known to prey on tourists. They are notorious pickpockets working the streets and train stations.

If you are a woman, the men in Italy often don't have a second thought offering up a loud cat-call whistle, and sometimes they even sneak a tweak of a woman's behind. Florence was particularly bad for that, in my experience.

Michelangelo's amazing statue of David. Here's a tip: That huge statue of David in the middle of Florence's Piazza Santissima Annunziata (one of the city's loveliest squares) is a copy. The real David is in the nearby



Photo courtesy Italian Government Tourist Board

Galleria dell'Accademia—a surprisingly small, but important museum across the courtyard. Be sure to go there. There are more works by Michelangelo and other famous artist and sculptors.

Take time to marvel at the works of art. No one leaves without having someone snap a photo in front of the statue of David, in all his glory.

Take advantage of the trains. Sure they don't run on time and they are often dirty, but a day on a train through the Italian countryside will provide life-long memories. The beauty is breathtaking. There is a reason so many movies and books use the country for a setting. Now, you are part of it.

Germany

Germany has some of the world's most incredible ancient architecture, but it's also known around the world for its sleek modern architecture. Be sure to take in some of both. Germany is also good for people watching, so make time to take in some of that, too. And, the beer. It's world famous. And strong. The U.S. Consulate General in Munich even advised on its website in the days leading up to Oktoberfest 2008 to

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Photographer: Andreas Kaster, courtesy Of the German National Tourist Board (GNTB)



Photo courtesy British Tourist Authority.

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remember that Bavarian beer is stronger than American beer. Consider yourself warned!

The city of Dresden. Almost unbelievably, Dresden still bears scars from World War II when the city was bombed. The city, which is finally rebuilding its skyline, is a favorite place to visit among tourists to Germany. The city has a vast collection of Renaissance art that is worth a look.

Frankfurt. The city is a business and cultural hub. It's the site of the country's stock exchange. The people are typically friendly. And, yes, Frankfurt is the home of the frankfurter. It was developed in late 1600s. That in itself demands our respect. Of course, neighboring Vienna claims to have created the weiner about the same time. But, hey, you are in Frankfurt. Hoist a dog and celebrate.

Hamburg. What Frankfurt did for the hotdog, hamburg did for the hamburger. Well, not really. Actually, the modern-day hamburger is thought to have originated in New York, created there by German immigrants. So, the U.S. claims the hamburger. Gives you something to celebrate when you return to the states.

But even though Hamburg can't claim the hamburger, it can claim a bustling seaport, more than 50 museums, and a raucous nightlife. This city, like Amsterdam, has a red light district that is regulated

by the government. And like in Amsterdam, many women peddle their wares from glass-front windows. Talk about window shopping. Hamburg's red light district, the Reeperbahn, is closed to those under 18. Take note—on the streets both men and women dress as women.

Munich. Interesting things to know about Munich: about 80 percent of the city was bombed by the Allies during World War II and subsequently rebuilt.

If you plan to take in the city's fantastic museums, it is best to avoid Monday since many of them are closed. And, if you plan to be out with children, you might want to avoid Munich's English Garden. The park is the largest in Europe—about twice the size of New York's Central Park—but here's the catch: it's where some residents sit around in the nude drinking beer.

Oddly enough, tourism officials have complained that there aren't enough "attractive" locals hanging out in the nude drinking beer. Those wacky Germans.

Most importantly, enjoy your time in Europe. No, sadly, it's not Kansas—but it does have a lot going for it. ●

Carla Caldwell is a freelance writer living in Georgia.

On the Road

By Bennett Leigh

European countries are well-known for their extensive public transit systems. From the London Underground to the Paris Metro, subway systems in metropolitan areas are enjoyed by both locals and tourists alike. Trains also snake through the countryside of most European countries, allowing residents and visitors to see more scenery from their window seats.

Many areas also offer extensive bus service—think London's double-decker busses! Taxis are also widely available, although many drivers make the infamous New York City cab drivers seem tame.

To see more of your new home and surrounding countries, take advantage of train specials offered to European residents.

Enjoy unlimited train travel in 30 countries with the The InterRail Global Pass. From the fjords of Norway to the Swiss Alps and the Mediterranean coast. With your Global Pass you can arrive in the heart of dynamic cities, like Amsterdam, Paris or Istanbul. Or visit idyllic rural towns as yet undiscovered by mass tourism. Europe's dense railway network

with over 40,000 railway stations offers travelers plenty of opportunities for exploration. A 22-continuous day pass starts at 309 EUR (about \$422) for youth ages 11-25 and 469 EUR (roughly \$641) for adults 26 and older.

Countries served by the InterRail Global Pass are: Austria, Belgium, Bosnia-Herzegovina, Bulgaria, Croatia, Czech Republic, Denmark, Finland, France, FYR Macedonia, Germany, Great Britain, Greece, Hungary, Italy, Luxembourg, Montenegro, The Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland and Turkey.

Belgium, The Netherlands and Luxembourg are combined as the InterRail Benelux Pass.

The InterRail One Country Pass is your best choice if you want to visit one European country. You can choose from 27 Rail Passes. The One Country Pass was formerly known as EuroDomino train pass.

With an InterRail One Country Pass you may be entitled to extra pass benefits in the country you chose, including discounted or free shipping services and reduced admissions in museums.

You can NOT use the InterRail One Country Pass for travel in your own

country, and some special trains that require a reservation or supplement. Examples are high-speed trains and night trains.

Available One Country Passes:

Austria, Benelux, Bulgaria, Croatia, Czech Republic, Denmark, Finland, France, FYR Macedonia, Germany, Great Britain, Greece, Hungary, Ireland, Italy, Norway, Poland, Portugal, Romania, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Turkey.

Prices vary according to the country and the length of time desired for the pass. A three-day youth pass starts at 32 EUR (about \$44) for countries including Serbia and up to 125 EUR (roughly \$171) or countries including Switzerland, Great Britain and France.

Visit www.interrailnet.com for more information and tickets

For visitors to Europe (such as family or friends who come to see you and your new home, the Eurail Pass may be the way to go. One-country passes start at \$45 (American), regional passes from \$169, and global passes from \$475. For more information, visit www.eurail.com.

Bennett Leigh is a freelance writer from Northern Virginia



Photographer: Daniel Geiger, courtesy of Deutsche Zentrale für Tourismus e.V.



Moving to Europe

by Elizabeth Gray

The first time I stepped on a plane bound for Europe I'll admit, I was scared. I knew I'd be fine, but I didn't know what to expect. My mom, who sat bawling in the airport screaming, "My baby, my baby!" didn't help much either. Yet, I could sense there was an adventure waiting for me and the excitement of something new was exhilarating. I was with my brand new husband and he was on orders to Germany!

I was born and raised in a tiny town. There were more people on my plane than there are in my home town. Simply put, I wouldn't have known culture if it had hit me square in the head with a schnitzel. When we got to Germany everything looked so normal. Of course, I couldn't understand what was being said, but I instantly realized that at the Golden Arches, I could buy a Big Mac! After that, I was ready! Realizing that I wouldn't starve freed my mind to believe life in Europe was going to be fantastic. Sure, there was going to be a learning curve (a steep one sometimes), but experiencing life on the European continent was going to be fun!

Learning the language was a task that seemed overwhelming. I already spoke three languages, but aside from English, I was far from fluent in any of them. I thought about the things that were important to me and the words I would need to know to get those things. At the top of my list were shoes. And to shop for shoes you need numbers. My

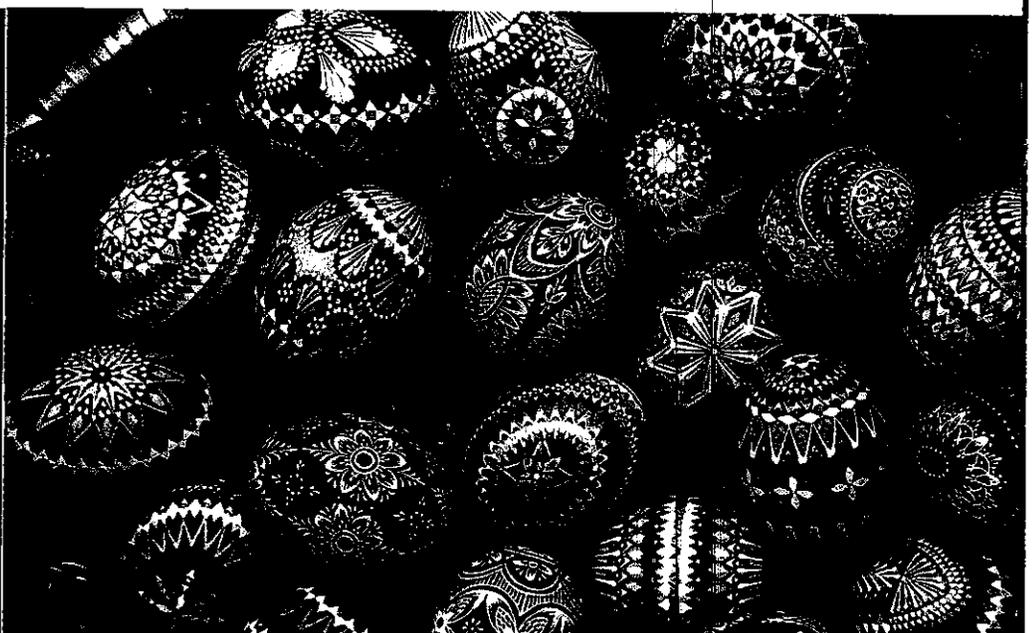
husband claims he needed numbers to understand the prices! I also needed directions frequently, so "right," "left" and "straight ahead" were valuable phrases for me. I learned quickly that there are four phrases you need to know to travel: "please," "thank you," "I'm sorry", and "where's the bathroom." I'm also quite fond of "how much" even though my husband cringes at the fact I can say that one in eight languages!

The thrill of the autobahn fueled my excitement to get my driver's certificate only to be told actually, yes there is a speed limit and yes you can get ticketed. Okay, so I learned that you can be ticketed the hard way and not in a class, but how many of my friends sitting in America can tell that story which also involves a Polish border crossing? Then there was the time when my husband got our Honda Accord stuck between some cobblestones in a very well marked "Do Not Enter" zone. The memory of the school children who laughed and pointed as they walked by still brings a smile to my face and a quick, "That was

Traditional Schwalm costume with red cap, for single women
Photographer: Colorvision Hans R.Uthoff, courtesy GNTB



Sorbian Easter eggs, painted using wax-resist techniques
Photographer: Colorvision Hans R.Uthoff, courtesy GNTB



not funny," from my husband. Driving in most of Europe is just the same as it is in the states, except for in a few countries where you drive on the other side of the road and the traffic circle is a way of life. I encourage you to buy a good map—even if when unfolded, it is literally the size of your car—and go!

Since a constant diet of McDonald's isn't exactly healthy, I soon had to learn to eat German-style. As with any culture, there are many customs surrounding eating. I took a class at my local family center to be clued in on how to blend in just a little bit more. One important lesson they taught me was that free refills just were not going to happen. When I shared this news with my husband, he cried. He quickly set to adjusting the budget to allow for more drinks while eating out. Learning a few words common on a menu was helpful to us. There was that one time in Belgium though, when hubby ordered what he thought was steak only to end up with frog legs. We obviously have more studying to do. Each region has a specialty, and regardless of what it is, you really should try it. Some may not be culinary delights to everybody—for example, the beloved liver dumpling soup of the Germans or

Haggis in Scotland—but you just have to try it.

Shopping is a cultural shift I wasn't prepared for at all. At first, not being able to shop on the economy on Saturday evenings and Sunday just confused my capitalistic mind. The thought of not being in the mall when it closed at four o'clock just seemed sacrilegious. But, that is what the Post Exchange is for! They are almost all open seven days a week, and are perfect for those Sundays when nothing else is open. Or, you could do what we did and explore! The number of kid friendly parks might surprise you, as well as the well-maintained walking and biking trails. I know the thought of getting my exercise outside of a mall was scary, but it works and is easier on the budget. Almost everything you could want is available in Europe. Yes, the packaging is different and it may not look the same, but it is there. Many countries now even have super stores just like in the states where you can buy groceries and new tires for your car all in the convenience of one store.

It took me about six months to feel comfortable in Germany, then I decided it was time to conquer the rest of Europe. The travel opportunities are endless! In

Germany, every little village has more history than my entire state back home. By barely leaving your front door, you can have an adventure! Traveling in and around Europe is fairly simple and when budgeted correctly, it can be quite affordable. We once flew to Pisa, Italy, for \$21. We stayed in an affordable and clean hotel, took public transportation and had a wonderful trip. I'm a big fan of the person who invented the long weekend. Three- and even four-day weekends are the perfect opportunity to see Europe. Take advantage of the holiday weekends that the Europeans don't celebrate such as Thanksgiving and the Fourth of July.

We are now on our second tour in Germany and our family has expanded. Being able to show my child the beauty of our surroundings and introducing her to other cultures are some of my proudest moments. When she refuses to say goodbye in English and goes for the German version, my heart sings. As our family grows, so will our repertoire of stories and being able to explore and going on adventures will be a big part of it. Every day we are thankful that somehow we lucked into one of the best duty station options ever—twice. ●

Elizabeth Grey is a writer living in Germany

Musicians at the Oktoberfest in Munich.
Photographer: Rainer Kiedrowski, courtesy GNTB

Children with the Bremen Town Musicians in Bremen.
Photographer: Dirk Topel, Topel Kommunikation GmbH, courtesy GNTB





Shipping Your POV

With thousands of vehicles going through the New Orleans processing center alone each year, it's important to keep track of the latest information concerning taking your vehicle to a foreign destination.

The military recently printed a new version of the "Shipping Your POV" pamphlet. Reading up on the rules and regulations can save headaches and money when it comes time to ship your vehicle. Remember, stresses the pamphlet, it's your POV—ask questions, be involved and read what you sign. And contact your local transportation office prior to making any plans to ship a POV. Officials also suggest that you have sufficient funds available in case of any delays or expenses to, from or at the POV Processing Center.

The most common mistake people make, say officials, is dropping off their vehicles with more fuel than is allowed. Each vehicle can have no more than a quarter tank of fuel for safety reasons, and having to take your vehicle to a service station to have the fuel drained is an unnecessary extra expense.

It is also important to have the right paperwork completed and the proper verification that the vehicle is yours (the title) or is otherwise authorized to leave the country. If the service member is not present, the spouse must have a Power of Attorney to drop off or pick up a vehicle.

For more information and a list of what to do at both origination and destination, visit www.sddc.army.mil/sddc/Content/Pub/8808//dbcn8808.pdf

What You Need to Know

Restrictions

- Only one POV owned or leased by you or your dependent and for your personal use may be shipped to your new duty station at Government expense.
- If you desire to make your own arrangements to ship an additional POV commercially, consult your sponsor and transportation office for any restrictions. You may have to pay an import duty on a second POV.
- Your local transportation office has information on specific United States and overseas host nation restrictions.

Size Limitations

You may ship at Government expense a POV that does not exceed 20 measurement tons. Exceptions may be granted for medical reasons. A measurement ton equals 40 cubic feet. A compact car averages about nine measurement tons; a full size car, about 15. If you ship a pickup truck with a camper, a recreational vehicle, a panel truck converted to a camper, or similar vehicle that exceeds 20 measurement tons, you will be liable to pay transportation costs for any measurement ton in excess of 20. These costs will be collected in accordance with your military service's regulations. Separatees must pay in advance of shipment. Exterior dimensions determine the size (measurement tons) of a vehicle; therefore, remove truck mirrors and other articles that extend from the vehicle and that could create excess cost.

Insurance and Licensing

United States In some U.S. states, armed forces or host-nation vehicle registrations, license plates, and licenses either are not valid or are valid for only a very short time. Arrange to obtain these items prior to taking delivery of your POV. Most state motor vehicle divisions will accept registrations of POVs by mail. If you are returning from overseas, make arrangements prior to leaving your old duty station for the continental United States. You should insure your POV before taking delivery.

Coverage must meet minimum requirements prescribed by the state where your next duty station is located. Prior arrangements may save you money, as you will be able to compare prices offered by various insurance companies.

Overseas Insurance, taxes, and licensing vary from country to country overseas. The best sources of information are your local transportation office and your overseas sponsor. Remember, you are responsible for obtaining insurance and licenses and paying any taxes. Be sure to check on these items well in advance of making your shipment. Insurance is often much more expensive overseas; research this matter carefully prior to making your shipment.

WHEN TO SHIP YOUR POV

Time limitations on when you are entitled to ship your POV vary among the military services.

For Army and Air Force personnel:

- POVs will be accepted for shipment if delivered to the port within 90 days after the member or dependent has departed for an overseas tour of more than one year or within 30 days after the departure of the member on an overseas tour of duty of one year or less.
- When delivery to the port is delayed beyond 90 days, the POV may be shipped only with the approval of the overseas commander.
- For overseas tours of more than one year, you must have a minimum of one year to serve on the current overseas tour when the POV is delivered to the port.

For Navy/Marine Corps personnel:

- POVs will be accepted when at least 12 months remain to be served at their current overseas duty station at the time the vehicle is delivered to the loading port. An exception is allowed if the overseas area commander or your commanding officer certifies the vehicle is necessary in performance of official duties.

From: Shipping Your POV, 4 April 2007

WHAT YOU MAY LEAVE IN YOUR POV

You must ensure only authorized personal articles remain in your POV when it is turned in for processing. All household items and camping equipment must be removed. You may ship the following:

- Tools, not to exceed \$200 in value,
- Items such as jacks, tire irons, tire chains, fire extinguishers, nonflammable tire inflators, first aid kits, jumper cables, and warning triangles/trouble lights,
- One spare tire and two snow tires with wheels (either mounted or unmounted);
- Portable cribs, children's car seats, and strollers;
- Luggage racks and supports;
- Small items such as thermos bottles, bottle warmers, and car cushions if they can be packed entirely within one carton provided by the VPC; if your POV is going to be containerized at the port, these articles may be placed in the trunk without a carton. Factory or non-factory stereo, speakers and audio/video equipment in POV or trunk must be bolted down or permanently fixed as part of the POV.

PROPANE TANKS

Vehicles with propane tanks will only be accepted when the propane tank is an integral part of the vehicle used to power the engine or for other purposes and will require considerable cost for the removal of the tank. The propane tanks allowed must be purged and certified before the POV is turned at the vehicle processing center or port. A label should be affixed or tagged to the tank. The person turning in the vehicle must produce written authority that the tank is empty or has been purged. New and empty tanks meet these requirements. The certification must come from an individual or firm authorized to purge propane tanks. Loose tanks such as those used for gas stoves or barbecues, and are readily accessible for removal, will not be accepted.

WHAT YOU MAY NOT SHIP IN YOUR POV

- TVs and VCRs, except factory or permanently installed;
- Accessories not permanently installed;
- Flammable or hazardous substances such as waxes, oils, paints, solvents, polishes. Remove and dispose of these items before you turn in your POV.
- Any liquids, for example antifreeze or air fresheners that may be spilled and leave a stain.
- Any pressurized cans.
- Citizen Band radios. Importation and operation of CB radios are prohibited in most overseas areas.

Failure to comply with these restrictions may result in your POV being held at the port of discharge until such equipment has been removed and shipped out of the country. All costs associated with removing your CB radio from your POV and shipping will be at your expense.

From: Shipping Your POV, 4 April 2007

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SERGEANT, U.S. MARINE CORPS
UNDERGRADUATE STUDENT
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Recession-Proof Your Finances

Five Money Moves to Stay Secure in Tough Times

By Joseph "J.J." Montanaro

Gas prices are soaring, consumer confidence is falling, and stocks have been all over the map. And while the future of economies across the globe is in question, one thing's for certain: most Americans are uneasy about what's in store for their personal finances. And in the midst of it all, you're having to shell out hundreds or even thousands of dollars to relocate.

Uncertain times often lead us to make impulsive decisions. But when it comes to financial matters, it's important for service members to keep a cool head and keep the big picture in mind. Smart money management can put you in good shape to handle whatever lies ahead. Here are five strategies you can implement today and maintain after your PCS.

Assess the Situation

Before you can take action to guard against a recession, it helps to know where you stand. So set aside a few hours to take a good look at your financial situation and get organized. Gather your most recent statements from bank accounts, investments, creditors, insurance companies, etc. Work through the stack and make a list of income sources, debt, and recurring expenses. A single page summary makes it easier to spot any trouble areas.

As a starting point, make an honest assessment of your family's employment situation. Your military assignment may be secure, but what about your spouse's job? Will there be comparable jobs available where you're relocating? It may be time to update that resume and start networking to boost the odds.

Scale Back Spending

When you review your list of monthly household expenses, you're likely to find a few discretionary purchases you could probably live without. You know the ones — the premium

sports package on cable TV, the magazine you never read, unlimited text messaging on your cell phone. The little things add up. And with moving-related expenses around the corner, there's no time like the present to get back to basics.

It's just as important to avoid taking on new expenses, especially big ones. Whether you've been dreaming of a new car or front-loading washing machine, sticking with your old clunker for another year will keep more cash available if hard times strike.

Prepare for Emergencies

Use the newfound savings from your budget review to start building an emergency cash reserve. Have part of every paycheck direct-deposited into an account until you save enough to cover 3-6 months of living expenses. If there's a job loss in the family or a major unexpected expense, this fund can be your security blanket.

A money market savings account is a good place for your emergency fund because it pays more interest than a basic savings account, and your money is every bit as accessible.

To be extra prepared, you might consider opening a home equity line of credit (HELOC) while both spouses are still employed. With a HELOC, you put up the equity you've built in your home as collateral to borrow money at a low interest rate. This could serve as another source of help during desperate times. But you should only use the HELOC if you're absolutely certain you can pay back the loan; otherwise, you could lose your home.

PCS Playbook

Everyone wants to minimize their moving expenses, but it becomes even more essential with economic trouble on the horizon. Try these moves to keep PCS from draining your pocketbook.

1. Prepare in advance for out-of-pocket expenses by saving a little cash each month leading up to the move.
2. If buying a home, get more aggressive in negotiating your home purchase by asking the seller to pick up closing costs and/or make improvements before you move in.
3. Make sure your valuable property is fully insured against loss and damages before moving.
4. Work with national or global companies (bank, insurance, satellite TV, cell phone, etc.) that move with you and won't charge new start-up fees when you change locations.

Destroy your Debt

In a down economy, the interest charges you're paying on credit cards are likely higher than any returns you're earning on investments. So if you've only been slowly chipping away at your debt, now is a good time to knock off a bigger chunk. If you're due for a re-enlistment bonus or a big tax refund, for instance, consider sending it straight to the credit card company. It may hurt at first, but wiping out debt now will leave less weight on your shoulders if things get really bad.

You'll save the most money by paying off the card with the highest interest rate first.

Protect Your Portfolio

As for investing, understanding your risk tolerance becomes even more important during a downturn. Your strategy may differ depending on

how soon you need to withdraw the money you're investing.

For example, if you're a young service member saving for retirement, don't stop. Historically, investors with a long time to invest have been able to count on the economy rebounding eventually. And when it has, they've had more to show for their patience.

Things may look different if you're closing in on retirement age. A severe collapse in the stock market could cripple your retirement fund just a few years before you need to start using it. So you may want to consider moving a larger portion of your portfolio into safer assets such as bonds or cash.

In any case, diversification—that is, spreading your assets over different types of investments—is a must to protect yourself from a devastating loss.

Recession or not, it's thinking ahead that will keep your finances on solid ground in good times and bad.

Joseph "J.J." Montanaro is a CERTIFIED FINANCIAL PLANNERTM practitioner with USAA Financial Planning Services, one of the USAA family of companies. Montanaro served in the U.S. Army for six years on active duty during which he PCSed four times. He is currently a Lieutenant Colonel in the U.S. Army Reserve.

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Keep Your Education on Track

Courtesy University of Maryland University College (UMUC)



Bust of Goethe in the Castle Garden. Photographer: Andrew Cowin, Photo courtesy the German National Tourist Board(GNTB)

While relocations and frequent deployments are a fact of military life, there's no need to put your education goals on hold when you move.

Here are some tips to help you continue your studies without interruption, no matter where in the world your service takes you.



Before you enroll, carefully examine your educational options

Ideally, you should choose a college or university that offers you the ability to complete coursework no matter where you are located. If there are several institutions offering programs at your current location, you should ask their representatives how you could continue your program in the event of a deployment or PCS.

For example, University of Maryland University College (UMUC) offers classes at 150 sites worldwide. "I was deployed four times in eight years, and UMUC was always there for me," said U.S. Air Force Technical Sergeant Kirk Clear, a 2003 graduate of UMUC. During his undergraduate studies, he attended classes at UMUC locations in Maryland and Europe.

Choose online education for maximum flexibility

Not even the largest universities can offer on-site classes in every location, so many service members choose to earn their degrees online. In an online class, you can log in and complete coursework at any time of day or night, from any place in the world. In 2002, when Clear was deployed to Kuwait, Oman, and Afghanistan, he was able to continue his studies online. "I came back from the desert with six credits, not wasting that semester," he said. If you plan to earn your degree entirely online, make sure that all the courses you need to finish your program are available online.

Consider other sources of credit

You may be able to accelerate your progress by earning credit for your previous education, military training, or on-the-job learning. Before you enroll in a new college or university, check to see if your previous credits can be transferred to your new program. In addition, some universities allow you to earn credit for learning gained through work, military service, or other activities.

Keep track of your academic progress

As you progress through your studies, keep a careful record of the courses you have completed and check your degree requirements regularly to see which courses you still need to complete. This is good advice for any college student, but especially for on-the-go military students. This will make it easier to select appropriate courses once you arrive at your new location.

Consult with your advisor—before and after your relocation

Maintaining good communication with your academic advisor is the key to keeping your studies on track during a relocation. Before you move, your advisor can help you identify the classes and services that will be available to you at your new installation. Once you arrive, your advisor can help you with registration and other important issues, such as applying for veterans' benefits or other sources of financial aid.

Five Factors Military Personnel Should Consider When Choosing a University

Whether you plan to advance in the military or begin a new career, higher education is the key to success. Because it can be challenging to pursue an education while coping with the demands of military life, you need a university that delivers the advantages you need.

1. Academic Excellence

First and foremost, you deserve a quality education from a university that is recognized and respected within the military community and in the private sector.

2. Program Choices

Career success requires specialized knowledge in your chosen field. Look for a school with a variety of degree programs, as well as a wide selection of courses in your specific field.

3. Portable Education

You need a university that can keep pace with your mobile lifestyle. Look at class availability online or at satellite sites, and also at a school's transfer policies.

4. Convenient Classes and Services

You need the flexibility to plan your studies around your busy workload and unpredictable schedule. Look for options to include evening and weekend classes and online programs, which are available 24 hours a day, seven days a week.

5. Affordable Education

Cost is a concern for most adult students, so be sure to consider all your financing options, especially your military education benefits. Look for special financing and/or benefits available to members of the military.

For more than 60 years, UMUC has been dedicated to serving the educational needs of military and other adult students. Last year, the university enrolled more than 90,000 students worldwide, including 41,000 active-duty service members. UMUC offers more than 120 graduate and undergraduate degree and certificate programs. For more information, visit www.umuc.edu

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TriCare on the Move

from TRICARE Overseas Program at a Glance

TOP Prime

The TRICARE Overseas Program (TOP) Prime is a managed care option offering the most affordable and comprehensive health care. TOP Prime is available to ADSMs and command-sponsored family members.

- Enrollment required
- Enhanced benefits and services
- Priority access for care at military treatment facilities
- Most care received from an assigned primary care manager (PCM) at a military treatment facility (MTF)
- PCM referrals required for specialty care
- No claims to file (in most cases)

Note: The TOP Prime option may vary in each overseas area. Please check with your TRICARE Area Office for specific details.

TRICARE Global Remote Overseas

TRICARE Global Remote Overseas (TGRO) provides TOP Prime benefits to permanently assigned ADSMs and their command-sponsored family members who live in designated remote overseas locations.

- Enrollment required
- Enhanced benefits and services
- Priority access for care
- Primary care received from any PCM in the TGRO network
- Specialty care referrals coordinated through TGRO call centers
- No claims to file (in most cases)

Note: Active duty service members on leave or TDY (including activated members of the National Guard or Reserve Unit) in remote overseas locations may coordinate urgent and emergency care through the area TGRO Call Center.

TOP Standard

TOP Standard is similar to the state-side program, including cost shares and deductibles. TOP Standard is available to ADFMs, retired service members, their families and others living or traveling overseas.

- Referrals not required for specialty care (some services may require prior authorization)
- Care received from any host nation provider
- May have to pay provider first and submit health care claims for reimbursement
- MTF care on a space-available basis only

Note: Retirees, their families and non-command-sponsored ADFMs who reside overseas are only covered by TOP Standard.



Overseas Claims Information

(including pharmacy, except for Guam, Puerto Rico and the U.S. Virgin Islands only)

Wisconsin Physicians Service

1_608_301_2310 or 1_608_301_2311

www.tricare4u.com

TRICARE Pharmacy Program

TRICARE provides prescription medication for all eligible TRICARE beneficiaries. Costs for prescriptions are based on the category under which the drug is classified—formulary or non-formulary and generic or brand name—and where the prescription is filled—MTF pharmacy, TRICARE Mail Order Pharmacy, TRICARE Retail Pharmacy (TRRx) network or a non-network pharmacy. Other than in U.S. territories, to fill prescriptions via mail_order, you must have an APO or FPO address, and the prescription must be written by a U.S. military provider or by a physician licensed in the United States. The TRRx benefit is available in the Continental United States (CONUS) and overseas only in Puerto Rico, the U.S. Virgin Islands and Guam. If you live in one of these overseas locations, prescriptions may be filled at any TRICARE retail network pharmacy. Learn about the generic drug use policy, the Uniform Formulary Search Tool and other pharmacy benefit information at www.tricare.osd.mil/pharmacy.

Host Nation Pharmacies

These pharmacies, though not TRICARE pharmacies, can be used through a claims reimbursement process. When using a host nation pharmacy, you must be prepared to pay 100 percent of the cost up front and file a manual claim with TRICARE. TOP Prime enrollees will be reimbursed 100 percent of the out-of-pocket costs for covered drugs when using a host nation pharmacy. All others using TOP Standard are reimbursed at the applicable TOP Standard rates.

For more information about TRICARE host nation pharmacy benefits, visit www.tricare.osd.mil/pharmacy.

Pharmacy Contact Information

TRICARE Mail Order Pharmacy

Express Scripts, Inc. 1-866-DoD-TMOP (1-866-363-8667)
www.express_scripts.com/TRICARE

TRICARE Retail Pharmacy

(Guam, Puerto Rico and the U.S. Virgin Islands only)

Express Scripts, Inc. 1-866-DoD-TRRx (1-866-363-8779)
www.express_scripts.com/TRICARE

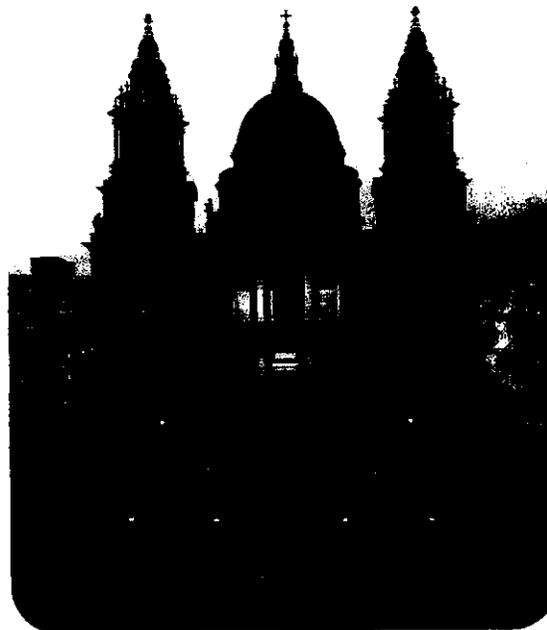


Photo courtesy British Tourist Authority, Photographer: James McCormick

Eligibility for TRICARE is determined by information in the Defense Enrollment Eligibility Reporting System (DEERS). It is important for sponsors to keep DEERS records up to date for themselves and their family members. While anyone can update addresses or phone numbers, only the sponsor can add or delete a family member.

DEERS information can be updated in one of the following ways:

- Visit a local uniformed services personnel office—locate the nearest one online at www.dmdc.osd.mil/rsl.
- Call 1-800-538-9552 (Monday–Friday 6 a.m. to 3:30 p.m. Pacific Time, except federal holidays)
- Fax address changes to DEERS at 1-831-655-8317
- Mail address changes to:
Defense Manpower Data Center Support Office
Attn: COA, 400 Gigling Road, Seaside, CA 93955-6771
- Update addresses electronically at
www.tricare.osd.mil/DEERSAddress



Photo courtesy British Tourist Authority

Education options for military families in Western Europe

By Carla Caldwell

Choices for parents taking their children overseas vary from U.S. State Department schools to homeschooling, and even local schools, if desired. But it's important to understand your responsibilities in your host country, and any special requirements you may need to meet.

Relocating to another country can be both exciting and stressful.

And if children are a part of the equation, there's the issue of education.

Will your child, or children, attend a school specifically for military families? A public school? A private school? Or, will they be home schooled? Is home-schooling even legal in your new county?

And, there's the matter of cost.

The decision you make likely will depend on your family's needs and the environment that best suits your child—just like back home.

But, there are a lot of things to consider. So, we'll do our best to answer some of the frequently asked questions.

Most American students overseas attend one of the many Department of Defense or State Department schools. The curriculum is usually similar to U.S. college preparatory schools. Most of these schools also offer courses in the host country's language and/or history. Some schools offer advanced placement classes. And, schools are required to offer educational serv-

ices for special needs students, or make services available to students (including paying tuition if there are fees) at schools that do provide services. For more information about State Department Schools, including their locations in Western Europe, visit: www.state.gov/m/a/os/c1685.htm

But, what if your new location does not have a DoD school?

If a DoD school is not available, the DoDDS Europe Non-DoD Schools Program must provide educational services elsewhere at government expense.

Please note, and this is important, approval for the enrollment of an eligible minor dependent of a DoD sponsor must be obtained from DoDDS-Europe prior to enrolling a child in a non-DoD school. For more information, visit www.eu.dodea.edu/home/

And of course there's that pesky matter of tuition.

Take heart, the cost of tuition and transportation funded by DoDEA for enrollment in a non-DoD school will not normally exceed the United States Department of State Standardized Regulations (DSSR) education allowance for a particular locations. Rates are posted at www.state.gov/rates/edu_all.asp

Whether you choose a DoD school, a local public school, or a private school, there are two very important things to remember:

1). Make sure that your child's immunization records are current, and get copies of school transcripts. Hand-carry the documents when you move to ensure that paper work will not be lost. Not having these documents can significantly slow admission to a new school.

2). You MUST obtain approval for tuition and other expenses from the appropriate DoDEA Area BEFORE incurring costs. Payments for tuition and certain other expenses to defray the education costs are approved by the NDSP Area manager for the eligible dependents of DoD personnel who must attend a non-DoD school.

If your family prefers to home school, it is important to know about any restrictions that apply. There has been a lot of confusion about what's legal and where. Military families who moved to Kiel, West Germany, for example were told that children who did not

attend a DoD school had to adhere to Germany's school attendance laws—meaning that children had to regularly attend an "accredited" host national school. Germany does not allow home schooling.

However, U.S. military officials later stated that such rules do not apply to children of military families because they are governed by NATO policies, rather than Germany's rules.

So, if you want to home school your children and are told that home schooling is not permitted, that's not necessarily true. With all of the confusion and erroneous information being passed around, do some homework before giving up.

For more information about home schooling, visit http://home.kc.r.com/milhmschlhq/military_DoDEA.htm

For more information on all areas of education for military families in Europe, visit www.eu.dodea.edu/home/ ●

Carla Calwell is a writer living in Atlanta

A young boy dressed as a pirate looking through a telescope stood in front of HMS Gannet moored at Chatham's Historic Dockyard. HMS Gannet is a sloop of the Victorian Royal Navy. She was built on the River Medway at Sheerness in 1878 and designed to patrol the world's oceans flying the flag and protecting British interests and trade. Powered by both sail and steam and with a hull constructed from stout teak planking on a strong iron frame she is historically highly significant and is listed as part of the United Kingdom's core national collection of historic ships. Chatham Historic Dockyard is a museum on part of the site of the former Royal/ naval dockyard at Chatham in Kent. Photo courtesy British Tourist Authority, Photographer: Daniel Bosworth





By Bennett Leigh

Europeans love their pets as much as anyone else, but there are some specific rules about bringing Fido or Fluffy when you move to a European Union country, including Italy, Germany and Great Britain.

First of all, a new rule recently went into effect requiring dogs and cats to have an identification number, either on a visible tattoo or as a microchip. Tattoos will no longer be accepted after 3 July 2011. Pet passports are also now required for pets traveling between EU countries. All pets entering an European Union country must also have a completed veterinary certificate, found in English at http://ec.europa.eu/food/animal/liveanimals/pets/sanco10767r4_en.pdf Please remember that this certificate travels with your pet.

Many European countries also have limitations on certain types of dog breeds they deem as dangerous. For example, in Great Britain, it is illegal to possess a pit bull terrier, a Japanese tosa, a Dogo Argentino or a Fila Brasileiro. If you bring one of these animals into the country, you could be prosecuted and the animal, destroyed. In Germany, the rules vary from state to state, but most consider pit bulls, Staffordshire bull terriers and American Staffordshire terriers too dangerous, and several include Rottweilers in the mix. If these dogs are not banned outright from the German states, they are subject to high licensing fees, and are required to be spayed or neutered and must be muzzled and on a leash whenever they leave the owner's property.

In Germany, owners are legally responsible for anything their pet does. For example, if a dog runs in front of a motorcyclist and causes an accident, the dog's owner is then held responsible for the crash and whatever damage is caused to people or property. Insurance companies offer a special personal liability policy for dog owners. It is highly recommended that you purchase this coverage if you bring a pet to Germany.

Great Britain also requires very strict testing and vaccinating of

your pet before it is allowed into the country. Not complying with the order of the regulations could result in a six-month quarantine of your pet, at your expense. To read the specifics, visit the UK Department of Environment, Food and Rural Affairs website at www.defra.gov.uk/animalh/quarantine/index.htm.

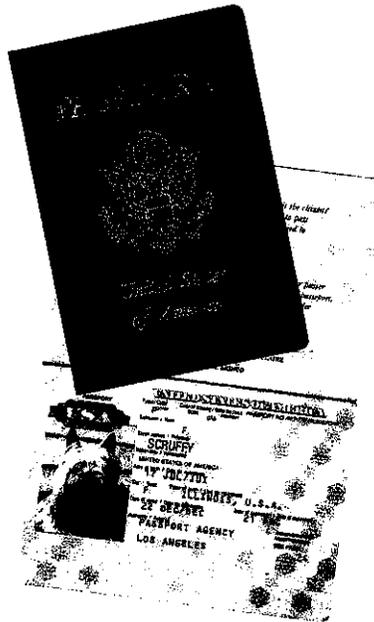
In other European countries, the requirements are not quite as strict.

To bring your pet into Italy, you must have a veterinarian's certificate stating the animal is in good health and that it has been vaccinated for rabies between 20 days and 11 months prior to entry. Customs officials could require a health examination of any pet if it comes directly from tropical regions or if they suspect it may be ill. Dogs must be on a leash or muzzled when in public in Italy.

You may bring up to five animals per person into Belgium, provided that three certificates have been completed: the EU veterinary certificate; an International Health Certificate completed by an APHIS accredited

veterinarian who certifies animal health status, conducts tests, and records test results for the individual animals being exported from the United States; and a Belgium Application for Import or Transit Authorization for Live Animals. You can find links to these forms and other information at www.diplobel.us/Traveling-Belgium/Pets/CatDogFerret.-asp#Traveling

Rules for each country can change at any time, so it's a good idea to double-check with the state department or on sites including www.pettravel.com/ for the most updated information. No matter which country you are moving to, it's a good idea to get the facts well in advance to make the move easier for you and your pet. ●



Some Helpful websites:

Belgium: www.diplobel.us/TravelingBelgium/Pets/CatDogFerret.asp

Great Britain: www.defra.gov.uk/animalh/quarantine/index.htm

Germany: <http://germany.angloinfo.com/countries/germany/pettravel.asp>

European Union: http://ec.europa.eu/food/animal/liveanimals/pets/nocomm_third_en.htm

Italy: <http://rome.usembassy.gov/agtrade/files/pets.asp>

Bennett Leigh is a freelance writer from Northern Virginia

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OHA

Decoded

Q: What is OHA?

A: The Overseas Housing Allowance, or OHA, is paid to service members who live in private housing at their overseas duty station. OHA helps offset your housing costs, which are made up of:

- Rent
- Utility and recurring maintenance expenses
- Move-in housing allowance (MIHA)
 - a) MIHA Misc: Up front, lump-sum payment covering average move-in costs
 - b) MIHA Rent: Acquisition fees, dollar for dollar reimbursement
 - c) MIHA Security: High crime/threat areas only as determined by the Department of State

Although there is a separate allowance for rent and utilities, your housing allowance shows up as the total dollar amount in your pay statement.

Q: How much OHA will I receive when we PCS to my new duty station?

A: An OHA rate query is available on the Per Diem Committee Home Page at <http://perdiem.hqda.pentagon.mil/perdiem/ohaform.html>

Q: Do I have to apply for OHA?

A: Yes. When you arrive at your duty station, you should check with the local housing office (or the local commander if there is no housing office) to see what the procedures are for your area. Once you have found housing, you take a copy of your lease to the appropriate official and fill out DD Form 2367, the "Individual Overseas Housing Allowance (OHA) Report", to start your OHA.

Q: How do I know how much rent I can afford to pay?

A: You can find your maximum rental allowance on the Per Diem Committee Home Page or ask your housing officer (or the local commander) for your maximum rental allowance. If your rent is below the maximum rental allowance, the amount you actually pay will be used to compute your allowance. If your rent is above the maximum rental allowance, you receive the maximum.

Q: How can I find out what kind of utility bills and “move-in” expenses to expect?

A: Again, you can find you MIHA and utility allowances on the Per Diem Committee Home Page or ask the housing office. The amount of MIHA paid and the utility allowance were computed based on expenditures reported by members assigned to your duty station. If you know what your allowances are, you should be able to budget for those expenses.

Q: Will OHA cover all my housing costs?

A: Not always. That is more likely to be the case if you live in housing that costs at or below your maximum rental allowance amount and if your utility and MIHA expenses are average or less than average.

Q: I am planning to take my family overseas with me. Will I get a housing allowance for them?

A: Yes. As of 1 October 2005, command sponsorship is no longer required for a service member to receive OHA for his accompanying family.

Q: Where does the Department of Defense get the information that’s used to set the allowances?

A: The information comes from the service members, through the Defense Finance Accounting Service (DFAS), at each duty station. Rent ceilings are based on actual rents and are set to cover the rent paid by 80 percent of service members. Utilities and MIHA for each location

are based on expenses reported by members receiving OHA. The utility allowance is set to fully cover reported expenses for 80 percent of the members. MIHA/Miscellaneous is based on average reported expenses. You should keep good records of your expenses so that you can report accurately. That will help ensure that the allowances reflect reality.

Q: I’ve heard that utility bills are not sent out every month in some places overseas. Is that true?

A: Yes. In many areas overseas, you may be billed for electricity, gas, and so on only once or twice a year, or you may receive only estimated bills for several months. Some billing cycles cover a twelve-month period including peak utility periods. However, at some point a bill—possibly a large one—will arrive in your mailbox. So, be prepared: Set aside some money regularly to pay the inevitable bills.

Q: How often is OHA reviewed?

A: OHA is reviewed at least once every 6 months.

Q: I’ll be paying my housing costs in the local currency, and the value of the dollar seems to change every other day. Is my housing allowance going to keep up with the changes?

A: Yes, if the maximum rental allowance for your duty station is set in local currency. The Departments’ Per Diem, Travel and Transportation Allowance Committee closely monitors changes in the exchange rate. They

can adjust OHA every payday if necessary to maintain your purchasing power. Of course, it takes a while for the change to show up in your paycheck, just as it takes time to process an allotment change.

Q: I’ve heard that there is also a cost-of-living allowance, or COLA. Does the amount of OHA I receive affect my COLA?

A: No. OHA and COLA are separate allowances. ●

From the Department
of Defense Per Diem,
Travel and Transportation
Allowance Committee



View of Pitstone Windmill from a field near Tring.
Photo courtesy British Tourist Authority, Photographer: Rod Edwards

Belgium

NATO-BRUSSELS

Claims Office
011-32-2-717-4061
DSN: 423-4061

Employment Readiness
011-32-2-717-9735
DSN: 368-9783

Housing Office
011-32-2-717-9799
DSN: 368-9799

Relocation Office
011-32-2-717-9729
DSN: 368-9729

Transportation - Household Goods Inbound
011-32-2-717-9722
DSN: 368-9702

SHAPE-CHIEVRES
www.80asg.army.mil

Claims Office
011-32-65-44-4061
DSN: 423-4061

Housing Office
011-32-68-27-5138
DSN: 361-5138

Relocation Readiness Program
011-32-65-44-5324
DSN: 423-5324

Spousal Employment Program
011-32-65-44-4904
DSN: 423-4904

Transportation Management Office
011-32-65-44-4063
DSN: 423-4571

Germany

ANSBACH
www.inside.ansbach.army.mil

Housing Office
011-49-9802-832-970/971
DSN: 467-2970/2971

Legal Office
011-49-9802-832-103
DSN: 467-2103

Relocation Readiness Program
011-49-9802-832-279/883
DSN: 467-2279/2883

BAMBERG

Claims Office
011-49-951-300-8411
DSN: 469-8411

Transportation Office
011-49-951-300-7408
DSN: 469-7409

BAUMHOLDER
www.baumholder.army.mil

Claims (JAG)
011-49-6783-6-6507
DSN: 485-6507

Legal Assistance
011-49-6783-6-8832

Housing Division
011-49-6783-6-6137/7585
DSN: 485-6137/7585

Spousal Employment Office
011-49-951-300-7777
DSN: 469-7777

Transportation Office
DSN: 485-7335

BAUMHOLDER

Transportation Office
01149-6783-67335
DSN: 314-485-7270

Legal Service Center (JAG)
01149-6783-66506
DSN: 314-485-6506

Relocation Assistance Program
01149-6783-68186/67042/68188
DSN: 314-485-8186/7042

Spousal Employment Office
01149-6783-68188/66046
DSN: 314-485-8188

DARMSTADT
www.darmstadt.army.mil

Claims Office
011-49-6151-69-6527
DSN: 348-6527

Housing Office
011-49+(0)6151-69-6808/6187
DSN: 348-6808

Relocation Assistance Program Manager
011-49-6151-69-7111
DSN: 348-7111

Transportation Office - Inbound
011-49-6151-69-6188/7107
DSN: 348-6188

GARMISCH AST
www.stuttgart.army.mil/garmisch

ACS Coordinator
011-49-711-750-3777
DSN: 440-3777

Housing Office
011-49-8821-750-3660
DSN: 440-3660

Legal Office
011-49-711-729-4152
DSN: 421-4152

Transportation Assistant
011-49-882-175-9488
DSN: 442-2488

GEILENKIRCHEN NATO AIR BASE

Airman & Family Readiness Center
011-49-245-163-3791
DSN: 314-458-6015

Housing Office
011-49-2451-63-2224
DSN: 458-6032

Legal Office
011-49-2451-63-2235
DSN: 458-6049

Transportation Management Office
011-49-2451-63-2227

HANAU
www.hanau.army.mil

Employment Readiness Office
011-49-6181-88-9191
DSN: 322-9191

Legal Office - Claims
011-49-6181-88-8392
DSN: 322-8392

Personal Property Processing Office
011-49-6181-88-8047
DSN: 322-8047/8327/9103

Relocation Assistance Program
011-49-6181-88-8965
DSN: 322-8965

HEIDELBERG
www.heidelberg.army.mil

Housing Office
011-49-6221-4380-3101
DSN: 387-3101

Patton Law Center
011-49-6221-4380-5061
DSN: 373-5061

Transportation Office
011-49-6221-4380-6347/8536
DSN: 370-6347/8536

HOHENFELS
www.cmtc.7atc.army.mil

Claims Office
011-49-9472-83-2401/2402
DSN: 466-2401/2402

Housing Referral Office
011-49-9472-83-2619
DSN: 466-2619/2705

Legal Assistance
011-49+(0)6151-69-6529
DSN: 348-6529

Relocation Assistance Program
011-49-9472-83-2084
DSN: 466-2084

Transportation Office
011-49+(0)6151-69-7407/6188
DSN: 348-7407/6188

ILLESHEIM
www.ansbach.army.mil

Claims Office
Storck Barracks
011-49-9841-83-4658/4576
DSN: 467-4658/576

Katterbach Claims:
011-49-9802-83-2104
DSN: 467-2104

Housing Office
011-49-9841-83-4523/4633
DSN: 467-4523/4633

Relocation Assistance Program
011-49-9841-83-4555/4764
DSN: 467-4555/4764

Transportation Office
011-49-9841-83-4519
DSN: 467-4519

KAISERSLAUTERN
www.kaiserslautern.army.mil

Claims Office
DSN: 483-8336/8414

Housing Office
DSN: 489-6671/6672

Relocation Assistance Program
011-49-631-536-8281
DSN: 489-6476

School Liaison Office/Community Schools
011-49+(0)6151-69-6827
DSN: 348-6827

Transportation Office
DSN: 483-7751

USAF ELEMENT KALKAR

Legal Office
011-49-2451-63-2235

Housing Office
011-49-2451-63-6671
DSN: 489-6671/6672

Relocation Assistance Office
011-49-2451-63-6476
DSN: 489-6476

Traffic Management Office
011-49-2451-63-7438
DSN: 360-7438

MANNHEIM www.mannheim.army.mil

Claims Office
011-49-621-730-8191/8850
DSN: 381-8191/8850

Housing Office
011-49-621-730-2449
DSN: 385-2449

Relocation Assistance Program
011-49-621-730-2446
DSN: 380-2446

School Liaison Office
011-49+(0)6151-69-6827
DSN: 348-6827

Traffic Management Office
011-49-621-730-2190/2191
DSN: 385-2190

RAMSTEIN AB www.mil.ramstein.af.mil

Airman & Family Readiness Office
011-49-6371-47-5100/5900
DSN 480-5100/5900

Housing Office
011-49-6371-47-6671
DSN: 489-6671

Legal Office
011-49-6371-47-5911
DSN: 480-5911/5912

School Liaison Office
011-49-631-536-6771
DSN: 489-6771

Traffic Management Office
011-49-6371-47-5538
DSN: 480-5538

SCHWEINFURT www.schweinfurt.army.mil

Claims Office
011-49-9721-96-8809
DSN: 354-8809

Employment Readiness
011-49-9721-96-6288
DSN: 354-6288

Housing Office
011-49-9721-96-6317
DSN: 354-6317

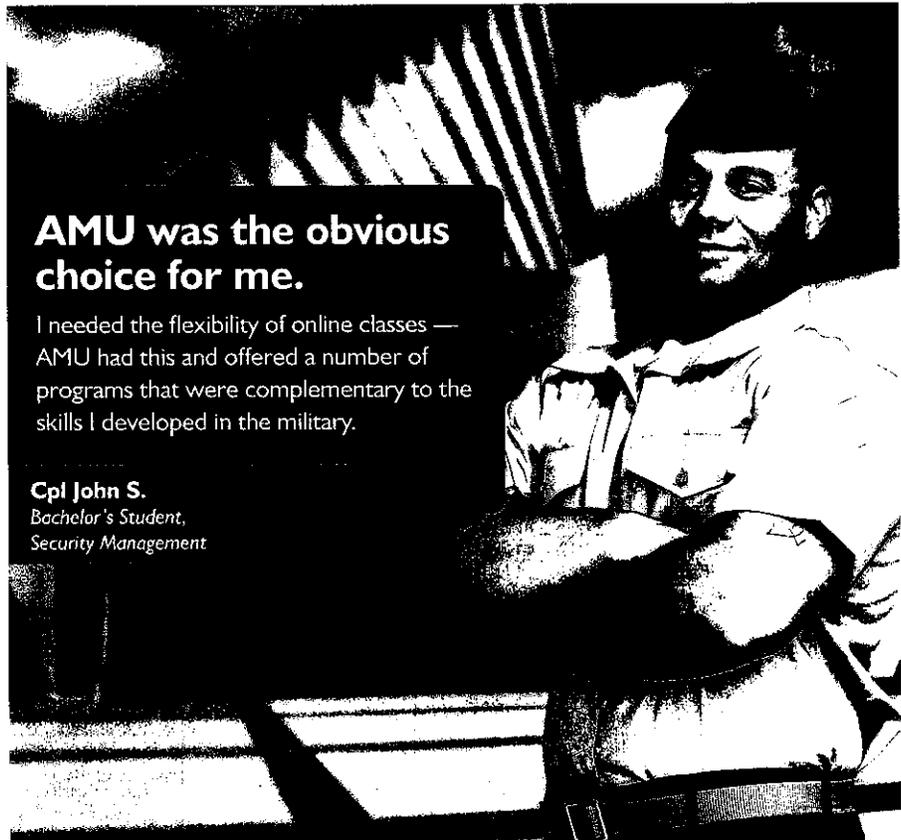
Relocation Readiness Program
011-49-9721-7060
DSN: 314-354-6751

Transportation Office
011-49-9721-96-8746/8930
DSN: 312-354-8746

STUTTGART www.stuttgart.army.mil

Claims Office
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DSN: 421-4597

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Housing Office
011-49-703-115-2420
DSN: 431-2420

Relocation Readiness Program
011-49-7031-15-3330/3362
DSN: 314-431-3330/3362

Transportation Office
011-49-711-680-5019
DSN: 314-431-5019

WIESBADEN
www.wiesbaden.army.mil

Claims Office
011-49-611-408-5030
DSN: 337-5030

Employment Readiness
011-49-611-408-0406
DSN: 335-5406

Housing Office
011-49-611-705-7573
DSN: 337-5664

Legal Assistance
011-49-611-705-7240/7243
DSN 337-7240/7243

Relocation Assistance Program
011-49-611-408-0254
DSN: 335-5392

Transportation Office
011-49-611-705-5373
DSN: 337-5375

Italy

AVIANO AB
www.aviano.af.mil

Claims Office
011-39-0434-30-7843
DSN: 632-7843

Employment Readiness Program
011-39-0434-30-5658
DSN: 632-5658

Housing Office
011-39-0434-30-2272
DSN: 632-2272

Inbound Household Goods
011-39-0434-30-5646
DSN: 632-5845

Relocation Assistance Program
011-39-0434-30-5661
DSN: 632-5661

LIVORNO
www.livorno.army.mil

Housing Office
011-39-050-54-7558
DSN: 314-633-7558

Employment Readiness
011-39-050-54-7084
DSN: 633-7084

Legal Office
011-39-050-54-7227
DSN: 633-7227

Relocation Assistance Program
011-39-050-54-7084
DSN: 633-7776

Transportation Office
011-39-050-54-8150
DSN: 633-8150

VICENZA
www.setaf.army.mil

Claims Division
011-39-0444-71-7031
DSN: 634-7031

Employment Readiness
011-39-0444-71-7500
DSN: 634-7500

Housing Office
011-39-0444-71-8583/7608/7485
DSN: 634-8583/7608/7485

Installation Transportation Office (ITO)
011-39-0444-71-
6922/6924/6925/6926/6927
DSN: 634-
6922/6924/6925/6926/6927

Relocation Readiness
011-39-0444-71-7617/8525
DSN: 634-7617/8525

NAS SIGONELLA
www.sicily.navy.mil

Housing Office
011-39-095-56-4311
DSN: 624-4311

Personal Property Office
DSN: 314-624-6189/5759
011-39-095-86-6189/5759

Relocation Assistance
011-39-095-56-4291
DSN: 624-4291

School Liaison Office
011-39-095-56-4282/4281
DSN 624-4282/4281

Spousal Employment Program
011-39-095-56-4291
DSN: 624-4291

NSA GAETA
www.nsa.naples.navy.mil/gaetansa

Housing Welcome Center
011-39-0771-709812
DSN: 627-7812

Fleet and Family Support Center (FFSC)
011-39-0771-709-818
DSN: 314-627-7817

Legal Office
011-39-081-568-4576
DSN: 626-4576

Personal Property Processing Office (Gaeta)
011-39-0771-709-712
DSN: 314-627-7712

Personal Property Processing Office (Naples)
011-39-081-811-6778
DSN: 314-629-6778

Spousal Employment Program
011-39-0771-709-818
DSN: 627-7820

NSA LA MADDALENA
www.lamadd.navy.mil

Claims Office
011-39-789-798-432
DSN: 314-623-8432

Family Employment Assistance Program
011-39-0789-798-205
DSN: 623-8205

Housing Department
011-39-0789-798462
DSN: 623-8462

Personal Property Office
011-39-789-798-322/325
DSN: 623-8322/325

Relocation Assistance Program
011-39-0789-798-205
DSN: 623-8205

NSA NAPLES
www.nsa.naples.navy.mil/mvoro

Housing Office
011-39-081-811-4664
DSN: 629-4664

Navy Legal Service Office (NLSO)
011-39-081-568-4576
DSN: 626-4576

Navy Lodge
011-39-081-811-6289
DSN: 629-6289

Personal Property Office
011-39-081-811-6778
DSN: 629-6778

Relocation Assistance Program
011-39-081-811-6561/6372
DSN: 629-6561/6372

School Liaison Office
011-39-095-56-4284/4281
DSN: 624-4282/4281

Spousal Employment Program
011-39-081-811-6372
DSN: 629-6372

Netherlands

USAG Schinnen
www.usagschinnen.eur.army.mil

Housing Office
011-31-46443-7340/7345
DSN: 360-7345

Legal Assistance
011-31-45563-6204/6207
DSN: 364-6204

Transportation Office
011-31-46443-7575/7604
DSN: 360-7574

Portugal

LAJES FIELD
www.lajes.af.mil

Claims Office POC
DSN: 535-546

Employment Assistance Program
011-351-295-57-4138
DSN: 535-4138

Housing Office
011-351-295-57-3507
011-351-295-57-3146
DSN: 535-3507

Relocation Assistance
011-351-295-57-4138
DSN: 535-4138

Transportation Office
011-351-295-57-1246
DSN: 535-1246

Spain

NS ROTA
www.rota.navy.mil/navsta

Claims
011-34-956-32-2531/2532

Personal Property Office
011-34-956-82-1622

Relocation Assistance Program
011-34-956-82-3232
DSN: 727-3232

School Liaison Office
011-34-956-82-4666
DSN: 727-4666

Turkey

INCIRLIK AB

Civilian Personnel Office
011-90-322-316-6416
DSN: 676-6416

Claims
011-90-322-316-6261
DSN: 314-676-6261

Housing Office
011-90-322-316-6232
DSN: 314-676-6323/6990

Relocation Assistance
011-90-322-316-6755
DSN: 676-6755

School Liaison Office
011-90-322-316-3109/6330
DSN: 676-3109/6330

Traffic Management Office
011-90-322-316-6847
DSN: 314-676-6847

IZMIR AS

Claims Section
011-90-232-462-3720 ext. 3345
DSN: 675-3345

Housing Office
011-90-232-462-3720 ext. 3356
DSN: 675-3356/3228

Relocation Assistance Program
011-90-232-462-3720 ext 3249
DSN: 675-3249

School Liaison Office
011-90-322-316-3109/6330
DSN: 676-3109/6330

Traffic Management Office
011-90-232-462-3720 ext 3391
DSN: 675-3391

United Kingdom

JMF ST. MAWGAN
www.jmf.navy.mil

Family Employment Program
011-44-1637-85-3235
DSN: 234-3235

Housing Office
011-44-1637-853586/3601
DSN: 234-3586/3601

Personal Property Office
011-44-1637-85-3502
DSN: 234-3502

Relocation Assistance Program
011-44-1637-85-3235
DSN: 234-3235

RAF ALCONBURY

Employment Assistance
011-44-1480-82-3557
DSN: 268-3557

Family Housing
011-44-1480-82-3518
DSN: 268-3518

Relocation Assistance Program
011-44-1480-82-3557
DSN: 268-3557

Traffic Management Office - Inbound
011-441-4808-23357
DSN: 268-3723

RAF CROUGHTON
www.mil.usafe.af.mil/bases/
crough/crough.htm

Housing Office
011-44-1638-54-8761
DSN: 236-8761

Relocation Assistance
011-44-1280-708011
DSN: 236-8011

Traffic Management Office
011-44-1280-708047
DSN: 236-8047

RAF LAKENHEATH

Claims Office
011-44-163852-3553
DSN: 226-3553

Housing Office
011-44-1638-522000
DSN: 226-2796

Traffic Management Office
011-44-1638-542201/2927
DSN: 238-2201/2927

RAF MENWITH HILL
www.menwithhill.af.mil

Relocation Assistance Program
011-44-1423-777-730
DSN: 262-7730

Transportation Office
011-44-1423-777-887
DSN: 262-7887

RAF MILDENHALL
www.mildenhall.af.mil

Housing Office
011-44-1638-54-3438
DSN: 238-3438

Traffic Management Office
011-44-1638-54-2927
DSN: 238-2927



Penshurst Place. Photo courtesy British Tourist Authority, Photographer: David Sellman

PCS Stories

Close up view of decorative iron hinges on a timber door at the church of St Michael with St Mary in the village of Merbourne, Derbyshire. Merbourne is a small and attractive Georgian market town in a delightful part of South Derbyshire, England. It is about eight miles south of Derby and two miles from the River Trent. It contains a good range of shops, pubs and restaurants for the tourists. Photo provided by British Tourist Authority Photographer: Daniel Bosworth

By Elizabeth Gray

Eight in eight. That's the number of years in relation to the number of our PCS orders and resulting moves. Are we unique? Sure, but unlucky? No. PCSing so frequently has given us the opportunity to see many parts of the world and to become seasoned veterans on moving.

PCSing is not all bad! I've gotten a clean house almost annually. I do not do spring cleaning. I simply wait for the orders to come in! Cleaning our closets is not a special Saturday task, but something we do when unpacking our boxes. Two chores down with one move; how lucky am I? When those orders come in it is a little of the good and the bad. For one, I am guaranteed to have just started a new job that I love. So far this has been our most reliable way to get my husband to come down on orders.

Sometime during the eighth move I decided that having the movers at your house was like being robbed. The only

difference is that you welcomed them into your house and offered them cold drinks. You, being the polite hostess, apologize profusely when the dust bunny under the couch is mistaken for the family cat. Yet, you do not blink an eye when the packer drops your 19th century antique French vase shattering it into a million pieces. You simply smile and say, "That's okay. Road trip to France! Do you need another cold soda?"

We always try to get to know our movers just a little bit. We probably do this as a subconscious defense mechanism. If we know them we won't cause them bodily harm when they drag our brand new and clean mattress across the dirty truck bed. The movers on the receiving end can yield a plethora of information on the local area. Or maybe if we keep them engaged while they work they won't be casing our belonging for a nighttime burglary.

How do you survive eight moves in eight years? With humor, of course, and some tips I picked up from other PCSing veterans. Here are my top three:

Organize the house, but be clear this does not mean deep clean! As one of those mentoring spouses told me, "Dust keeps the paper from sticking to your furniture." True or not, I'm not going to go crazy dusting before the movers come. Organize means all your personal treasures are in the room in which they will eventually be unpacked. It will save you time on the receiving end if you don't have to wonder why the TV remotes were packed with your silverware. The movers do not care if clothes are in a basket or a drawer. It will all end up in a box anyway!

Buy the movers drinks at the very minimum. This keeps them hydrated and working hard. Some moves we have purchased pizza and laid out snacks. We've found if you take care of your movers, they more likely will take care of you. It's karma. It's the golden rule. They are packing out six tons of my stuff on their backs—it is the least I can do. It has always been appreciated.

Find children and pets someplace else to be while the movers are there. Nothing is quite as stressful as looking for the cat because the sign on the bathroom door that said, "Cat, do not enter" was not clear enough. While we've only lost the cat once—that was stressful enough. We feared she'd been boxed up, but no, she just escaped the madness. You'll only look for a cat for one stressful night before you realize the benefit of anteing up the money to board her. We did one move with a cranky teething infant. That was as fun as having a hot poker stuck in your eye. Bottom line: find them someplace to be for the day.

I remember being a young and naïve spouse who did the math and determined that if my husband did 20 years and retired and each duty station was a three-year tour, I'd be looking at a lifetime max of eight moves. I guess I was wrong. If I can do it, so can you. Find the silver linings that moving can bring and embrace them. For every broken vase on the losing end is one less thing you have to unpack when you get there! ●

Elizabeth Gray and her first husband, Cody, live in Germany with their daughter, one cat and a house full of banged up furniture.

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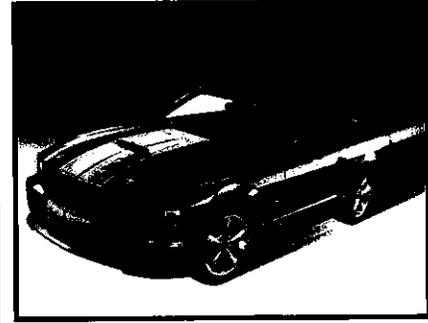
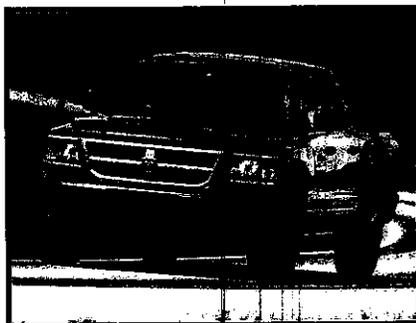
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