

Aberdeen Proving Ground



# InDemand e-Newsletter

ISSUE 11-4

## Annual Aberdeen Proving Ground

### Holiday Tree Lighting

SAVE THE DATE!

Dec 1, 2022

APG Holiday Tree  
(Harford Blvd and Adle Rd.)



## Golf Holiday Deals and Stocking Stuffers

\$50 off Any new Membership  
\$79 Cart Cards (includes 5 prepaid cart rentals)  
\$40 Range cards

Gift cards are also available which can be used at any MWR facility. And Golf Lessons with our PGA Pro make a nice gift as well.

*Don't wait to do your  
holiday shopping.*

Offers valid November 1 through December 22.



## Breakfast with Santa

December 4  
9 A.M. - 12 P.M.  
Top of the Bay

Come enjoy a delicious  
scratch made breakfast  
with Santa.

Adults \$15  
Children 4-10 \$10  
Children 3 or under Free

### Menu:

Pancakes, Scrambled eggs, Bacon and  
Sausage and More. Includes Coffee,  
Orange Juice, Water, Sweet tea, and Milk.

Please pay and make your reservation  
by Nov 29 by 3 PM. Call 410-278-5915



## APG Community

### Holiday Bowling

Dec 9, 2022 3-5 p.m.

Brewner Lanes Bldg 2342

Come out and celebrate the holiday's at the bowling center  
2 free games of bowling with the purchase of shoe rental  
(\$4 shoe rental per person)

Lane availability is first come first serve.



## DINNER WITH THE ELVES at the Top of the Bay December 15 - 6-8 p.m.

Come enjoy a pasta buffet with the Elves. **Family favorites:** Pasta, Marinara, Alfredo, Meatballs, Salad, Bread, Hot Cocoa, Sweet Tea, and Dessert.

Meet and **take photos** with APG's Elves before they head back to the North Pole to help Santa get ready for Christmas. An **Ugly Sweater Contest** will be judged by the Elves, and a **Door Prize Drawing** will also be held.  
Adults \$15; Children 3-10 \$10; Kids 0-2 Free

**Reservations: 410-278-5915. Deadline: Dec 9, 2 p.m.**

<https://aberdeen.armymwr.com/>

# Don't miss out



**SKI WEAR**

**SKI RENTALS AND BOARD**

 

- Skis Package - \$45 Weekend \$250 Seasonal**  
(Skis, Boots and Poles)
- Snowboard Package- \$45 Weekend \$250 Seasonal**  
(Snowboard and Boots)
- Skis ONLY- \$25 Weekend \$135 Seasonal**
- Snowboard ONLY- \$25 weekend \$135 Seasonal**
- Boots Only \$10 weekend \$100 Seasonal**
- Poles \$10 weekend \$100 Seasonal**
- Ski Bibs \$10 weekend \$100 Seasonal**
- Ski Bags \$10 weekend \$100 Seasonal**

All rentals are fitted and adjusted to the patron renting the equipment. Each fitting can take up to 30 minutes. Last fitting is 30 minutes prior to closing.

Call 410-278-5789 to make an Appointment ahead of time.

**WING WEDNESDAY**

**AT APG BREWNER LANES**

**FLAVORS:**

Mild Buffalo	Naked
Sweet Teriyaki	Hot
Jamaican Jerk	Old Bay
Mango Habanero	Hot Honey Old Bay
Garlic Parm	Lemon Pepper

Ranch/Blue Cheese 25¢

**\$6.25 PER ORDER**  
ORDERS OF 5

**11 a.m. - 2 p.m.**  
**410-278-4041**

**Fall/Winter Bowling Leagues**

**APG Brewner Lanes, Bldg 2342**

**USBC Sanctioned**

Fridays, beginning  
September 9 6:30 pm

Tuesdays, beginning  
September 20 5:30 pm

**For more information call 410-278-4041**

 



# Just Announced

**SKI AND SNOWBOARD SERVICES**  
OUTDOOR RECREATION BUILDING 2104  
MONDAY-FRIDAY 8 AM TO 4 PM  
CALL 410-278-5789

**Wax Service \$20**  
(48 Hour turnaround time)

**Wax and Edging Service**  
(72 Hour Turnaround time)

**Wax, Edging and P-Tex Service**  
(1 week turnaround time)



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**Watch us on Youtube**  
[www.youtube.com/user/APGMWR/videos](https://www.youtube.com/user/APGMWR/videos)

**SPIN CLASS**

**AA Recreation Center**  
**11:30 AM - 12:30 PM**  
6432 Ashbury St, B3326, APG, MD 21005  
**Monday & Wednesday**  
\$30-1 month pass (unlimited Spin Classes)  
\$10 Walk in (1 Class)

For further information, contact 410-278-2432/4011

## TRANSPORTATION OPTIONS FOR SCHOOL AGE CHILDREN

In an effort to offer services to more families in the APG community, Aberdeen Youth Services is offering transportation to and from St. Joan of Arc. The cost of transportation is \$30 per household in addition to the before and after school fees. The fees include care for early dismissals, school closed days, and inclement weather days.

**Please contact Parent Central services to enroll today!**  
6448 Bayside DR, Bldg 2522, AA Youth Services  
AGES: Kindergarten-5th grade COST/FEE: Income based  
For more information, contact 410-278-9061.

**PAINT NIGHTS BOSS**

**Brewner Lanes Bowling Center**  
**\$15 Per Person. Limited to 25 patrons.**

October 14, 2022- Halloween Gnome  
November 4, 2022- Football Team Gnome  
December 9, 2022- Santa Gnome

**Doors Open at 5:30 PM**  
**Food and Beverages available for purchase at Strike Force Café**

Registration and Prepayment Required.  
Contact 410-278-5789 or  
[karyssa.d.wilczek.naf@army.mil](mailto:karyssa.d.wilczek.naf@army.mil)

**24/7 Gym Access**  
**Beginning June 30, 2022**

**AA Fitness Center, B3300**  
24-7 access for eligible users\*  
EXCEPTION: M-F 0600-0800  
Access Reserved for Active Duty Only.

Requirements to use 24 Hour Access:  
Must have a CAC Card to enter the building.  
Registration/Waiver signed and submitted.

\*Eligibility: Active Duty, AD Family Members, Retired Military and Family Members, DOD Civilians, DOD Contractors

**Register TODAY**  
with your CAC at the following locations:  
AA Fitness Center, B3300, AA Recreation Center, B3326  
Phone 410-278-4011/4124/7933

<https://aberndeen.armymwr.com/>





## Family and Finances

### BANKING AND CHECKING

Nov 30, 2022  
12:00-1:00 PM  
Via MS Teams

This seminar explains how to choose financial services and institutions to meet your needs. Basic information on banking and checking accounts and other financial services will be provided.



**Registration is not required.**  
For virtual meeting link and instructions visit:  
<https://aberndeen.armymwr.com/programs/financial-readiness-program>  
For more information call: 410-278-2453.

### DEVELOPING A SPENDING PLAN

December 1, 2022  
12:00-1:00 PM  
Via MS Teams

**Registration is not required.**  
For virtual meeting link and instructions visit:  
<https://aberndeen.armymwr.com/programs/financial-readiness-program>  
For more information call: 410-278-2453.

This workshop will help you learn to make and follow a spend plan through using a financial planning worksheet and includes tips to manage spending, create a budget and set SMART financial goals.



### Best Investments for Military Families

December 2, 2022  
12:00-1:00 PM  
Via MS Teams

This seminar will provide helpful financial tools designed to help military families. We will discuss the many saving and investment opportunities for servicemembers.

**Registration is not required.**  
For virtual meeting link and instructions visit:  
<https://aberndeen.armymwr.com/programs/financial-readiness-program>  
For more information call: 410-278-2453.



### MANAGING CREDIT AND DEBT

December 7, 2022  
12:00-1:00 PM  
Via MS Teams

This seminar provides information on credit establishment, credit management and debt relief. It introduces debt-to-income ratio concepts, the importance of monitoring credit reports and scores and briefly addresses the SCRA and bankruptcy.

**Registration is not required.**  
For virtual meeting link and instructions visit:  
<https://aberndeen.armymwr.com/programs/financial-readiness-program>  
For more information call: 410-278-2453.



### Matrimony

December 8, 2022  
12:00-1:00 PM  
Via MS Teams

Finances are often an emotionally charged topic, and many couples avoid it altogether, which can lead to financial trouble. Join us to discuss financial goal setting, get tips on talking about money without hurting each other's feelings and learn why finances are a hot-button topic.



**Registration is not required.**  
For virtual meeting link and instructions visit:  
<https://aberndeen.armymwr.com/programs/financial-readiness-program>  
For more information call: 410-278-2453.

### Diversifying your Portfolio

This seminar will teach you how to build a portfolio that grows with you. Find out how to balance risks and returns. We will also discuss different strategies to produce adequate income despite inflation.

December 9, 2022  
12:00-1:00 PM  
Via MS Teams

**Registration is not required.**  
For virtual meeting link and instructions visit:  
<https://aberndeen.armymwr.com/programs/financial-readiness-program>  
For more information call: 410-278-2453.





## Family and Finances

For virtual meeting link and instructions visit:  
<https://aberdeen.armymwr.com/programs/financial-readiness-program>  
 For more information call: 410-278-2453.

**Wed 11/23- 11/25:** Thanksgiving No Session

**Wed 11/30: Banking and Checking:** This seminar explains how to choose financial services and institutions to meet your needs. Basic information on banking and checking accounts and other financial services will be provided.

**Thurs 12/1: Developing a Spend Plan:** This workshop will help you learn to make and follow a spend plan through using a financial planning worksheet and includes tips to manage spending, create a budget and set SMART financial goals.

**Fri 12/2: Best Investments for Military Families:** This seminar will provide helpful financial tools designed to help military families. We will discuss the many saving and investment opportunities for servicemembers.

**Wed 12/7: Managing Credit and Debt:** This seminar provides information on credit establishment, credit management and debt relief. It introduces debt-to-income ratio concepts, the importance of monitoring credit reports and scores and briefly addresses the SCRA and bankruptcy.

**Thurs 12/8: Matrimony:** Finances are often an emotionally charged topic, and many couples avoid it altogether, which can lead to financial trouble. Join us to discuss financial goal setting, get tips on talking about money without hurting each other's feelings and learn why finances are a hot-button topic.

**Fri 12/9: Diversifying your portfolio:** This seminar will teach you how to build a portfolio that grows with you. Find out how to balance risks and returns. We will also discuss different strategies to produce adequate income despite inflation.

**Final Sessions for this year. We will resume Lunch and Learn 11 January 2023.**



## Serving Those Who Serve. VA Home Loans

APGFCU® is ready to help our servicemen and servicewomen enjoy homeownership. We're local, experienced and will help you through the loan process.

The benefits of a VA loan with APGFCU include:

- **100% financing – no down payment required**
- **30-year fixed rates<sup>1</sup>**
- **Purchase and refinance options**
- **No monthly mortgage insurance requirement**

VA loan programs are available to qualified veterans, reservists, active-duty service members and their eligible spouses.

### LEARN MORE

[apgfcu.com/VA](http://apgfcu.com/VA) | 888-LOAN-391



NMLS # 480340

Federally insured by NCUA

*Membership eligibility applies. Loans are available only on primary and secondary single-family residences or owner-occupied condominiums located in MD, D.C., DE, NJ, PA, NC, SC, FL and VA. Subject to credit approval.*

*<sup>1</sup>Loan payment example: A VA (102.15% LTV) loan of \$204,301 for 30 years at 6.125% (6.583% APR) will have a principal and interest monthly payment of \$1,241.35. Payments do not include amounts for taxes and insurance premiums and the actual payment obligation will be greater. Interest on the portion of the loan amount above the fair market value is not deductible for Federal income tax purposes. Please consult a tax advisor for further information regarding the deductibility of interest and charges. Rates accurate as of 11/14/2022.*

No endorsement by US Army implied

<https://aberdeen.armymwr.com/>