

Aberdeen Proving Ground



# InDemand e-Newsletter

ISSUE 4-3

## FREE APRIL MOVIES FROM THE BOSS PROGRAM



### The Beekeeper (R)

Friday, April 26, 2024  
Movie Starts at 6:00 PM

Concessions for Sale before  
and during the show



### Wonka (PG)

Saturday, April 27, 2024  
Movie Starts at 10:00 AM

Concessions for Sale  
before and during the show



## SOFTBALL

Adult slow pitch softball.  
Open play, no team needed.  
Monday's 5 PM.  
Beginning April 15

Those interested  
should contact  
Kevin Reich at  
kevin.b.reich.naf@army.mil  
or call 410-278-7934



## SOCCER

Shine Field, Wednesdays at 5 PM.  
Starting April 10. Open play, no team needed.



Those interested  
should contact  
Kevin Reich at  
kevin.b.reich.naf@army.mil  
or call 410-278-7934



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

# Golf Season is Here



**2024**

**RUGGLES**

**COMMANDER'S CUP**

**Golf Tournament**

**APRIL 19, 2024**

**RUGGLES GOLF COURSE**

18 hole  
9 am shotgun  
\$70 eligible patrons  
\$50 for members  
Food and refreshments included

**Discounted rate for walking teams**

**PRE-REGISTER AT CLUBHOUSE**  
**OR CALL 410-278-4794**

SPONSORED BY: first tee, MWR

THIS EVENT MUST BE ACTIVELY COLLECTED BY MEMBERSHIP OF THE U.S. ARMY CENTRAL COMMAND. REGISTRATION IS CLOSED.



**BUY A BUCKET, GET A BUCKET!**

**NEW BUY 1 GET 1 FREE**

**Bucket Special**

Please drink responsibly

**RUGGLES**

MWR



**SPRING CYS SPORTS JR. GOLF REGISTRATION**

CHILD: YOUTH SERVICES

Program practices skills to include short game, long irons, sand shots, driving, putting, scoring and on-course play.

Registration held March 1-April 15.  
Practices begin April 24.  
Held every Wednesday 5:30-6:30 p.m.  
at Ruggles Golf Course

Practices held every Wed. for 6 weeks.

AGES: 5-17 (Age determination date is April 24, 2023)

COST/FEE: \$80

Sports Physicals are required to play before April 24

For more information,  
contact William M. Kegley1.naf@army.mil.

REGISTRATION INFO: Please call 410-278-7571/7479 to schedule an appointment Monday through Thursday 8 a.m.-4:30 p.m. and Fridays 8 a.m.-3 p.m. at the Central Registration Office, Bldg 2503, Advanced Logistics Hall, Second Floor, Room 210 & 211. During these times, we are requesting new patrons to only have one parent come in to register. If your child has played Sports at APO CYS within the last year and the Sports Physical is current (within 1 year), please call to register via phone.

MWR



## 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
- 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 | 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.

No endorsement by US Army implied

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

## More from FMWR

*We love your dog for a lifetime*

**Your Premiere Partner** for boarding, grooming, training daycare & dog wellness services

**Best Friends Fur Ever**  
1009 Philadelphia Rd,  
Joppa, MD 21085  
(410) 671-7529

**BEST FRIENDS FUR EVER**

**10% military discount for all services**

No endorsement by US Army implied




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

# Spin Class

Wednesdays  
Beginning March 20, 2024  
Time: 1130-1230  
Hoyle Gym, E4210  
Fee: \$30 - 8 Classes  
Interval Spin Class with weights

**Pre-registration required!**  
Call 410-278-4011/4124



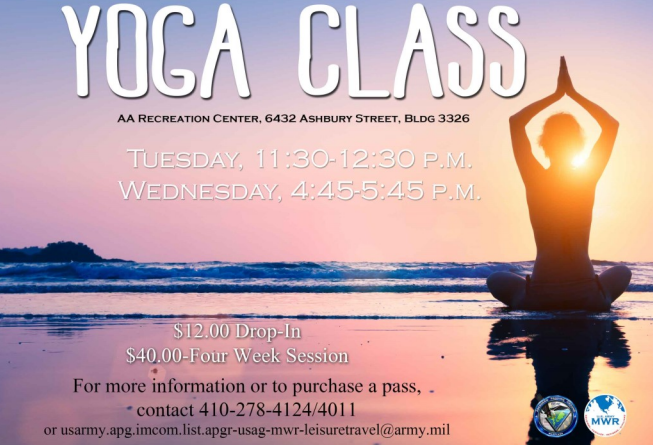
# YOGA CLASS

AA RECREATION CENTER, 6432 ASHBURY STREET, BLDG 3326

TUESDAY, 11:30-12:30 P.M.  
WEDNESDAY, 4:45-5:45 P.M.

\$12.00 Drop-In  
\$40.00-Four Week Session

For more information or to purchase a pass,  
contact 410-278-4124/4011  
or usarmy.apg.imcom.list.apgr-usag-mwr-leisuretravel@army.mil



### DON'T FORGET ABOUT YOUR CAR'S **Preventative Maintenance!**

#### APG AUTO CRAFTS CENTER

- Friendly, Knowledgeable, Experienced Staff
- Open to ALL Government I.D. Holders and Veterans
- General Tools and Some Specialty Tools Available

**Open Saturdays & Sundays: 8 a.m.- 5 p.m.**

APG North, Harford Blvd., Bldg #2379  
(We're next to APGFCU, behind the Bowling Center.)

**410-278-4124 / 5789 / 2621**





## Family and Finances

### Disabling Sickness

April 18, 2024 12 - 1 pm  
via MS Teams

It can be incredibly overwhelming if you or a family member are impacted by a chronic sickness or condition. This seminar will focus on the financial implications and help you create a plan to manage your finances effectively.

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



### Saving with Pollution Prevention

May 1, 2024  
12:00 PM - 1:00 PM  
Via MS Teams

Being environmentally conscious can benefit our nation, our planet, and our wallets. This seminar explains how simple behavioral changes and habits can help ensure a "green" future (environmentally and financially) for everyone.

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



### Raising Money Savvy Kids

April 25, 2024  
12 - 1 PM  
via MS Teams

This seminar provides tips and resources to help teach your kids the concepts of "Save, Spend, Share & Invest" as they grow.

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



### Emergency Financial Preparedness:

May 8, 2024  
12:00 PM - 1:00 PM  
Via MS Teams

This will be an open Discussion.

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



### Punch Out Unwanted Money Habits

April 26, 2024  
12 - 1 PM  
via MS Teams

In this seminar, we will discuss how financial psychology relates to achieving financial and lifestyle goals. We will explore how personalities, goals, dreams, and emotions can affect attitudes toward money.

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



### Understanding your Credit Score

May 9, 2024  
12:00 PM - 1:00 PM  
Via MS Teams

This seminar discusses the information found on a credit report - what it is used for, and how it can affect you financially. Learn about the three major credit reporting agencies and what they do with your information. Recognize which factors usually increase your credit risk in the eyes of these reporting agencies.

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





## Family and Finances

FORT MEADE | FAMILY  
ADVOCACY PROGRAM

### Positive PARENTING

A four-week workshop designed to assist parents in taking an approach that is sensitive to children's individual needs and address the typical challenges that arise in early childhood with empathy and respect.



Wednesdays 1300-1500



Hybrid: In-person or virtually via Teams



Open to Active Duty, Family Members, Retirees, DoD Civilians and Contractors



(301) 677-4118



MEADE.ARMYMWR.COM



2462 85TH MEDICAL BN AVE.  
FORT MEADE, MD 20755



### Control your Finances

April 24, 2024 12 - 1 PM via MS Teams



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



Registration is not required.

For virtual meeting link and instructions visit:

<https://abern.mwr.com/programs/financial-readiness-program>

For more information call: 410-276-2453.

### Upcoming FRP Classes

**04/10 Exploring Digital Assets:** This seminar will discuss what Cryptocurrency is and what you should know before investing

**04/11 Gambling Awareness:** This seminar discusses gambling statistics, the prevalence of gambling problems, military directives on gambling and the warning signs of compulsive/pathological gambling.

**04/12 Identity Theft:** This Seminar discusses how thieves steal your identity and what you can do to deter, detect and defend against identity theft.

**04/17 First Child:** A new child means changes, especially to your finances. Whether you are having a baby, adopting or becoming a stepparent due to marriage, this course is designed to help you organize your finances efficiently and prepare you for the changes that come with your growing family.

**04/18 Disabling Sickness:** It can be incredibly overwhelming if you or a family member are impacted by a chronic sickness or condition. This seminar will focus on the financial implications and help you create a plan to manage your finances effectively.

**04/19 ABL Accounts:** This seminar will assist people with disabilities and their families prepare for the future through the use of ABL Accounts. Join us to learn about eligibility, criteria, enrollment process, features of the Maryland ABL account and the account management process.

**04/24 Take Control of your Finances:** This workshop provides information on credit establishment, money management and debt relief. Discussion introduces debt-to-income ratio concepts, the importance of monitoring credit reports and briefly addresses SCRA and bankruptcy.

**04/25 Raising Money Savvy Kids:** This seminar provides tips and resources to help teach your kids the concepts of "Save, Spend, Share & Invest" as they grow.

**04/26 Punch out Unwanted Money Habits:** In this seminar, we will discuss how financial psychology relates to achieving financial and lifestyle goals. We will explore how personalities, goals, dreams, and emotions can affect attitudes toward money.