

## COMMUNITY CORNER

# HSO helps take the fear out of homebuying

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GARRISON COMMANDER



Col.  
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Buying a home can be both exciting and enjoyable, and sometimes a little intimidating. Purchasing a home may be the single most important purchase of your life, and certainly may be the most costly.

The staff at Fort Riley's Housing Services Office (HSO) wants to take the fear out of buying a home. That's why the garrison offers free homebuyer seminars monthly during PCS season and at least quarterly throughout the rest of the year. These seminars are for our Soldiers, their Families and civilian employees to inform them of the procedures for selecting a qualified real estate agent and applying for a loan.

Lending professionals walk potential homebuyers through the credit approval process, escrow procedures and closing costs. HSO conducts these seminars free of charge.

The Central Flint Hills Region has a community for everyone's taste. Whether you are looking for a home in the larger towns of Manhattan and Junction City or a bit farther from post in Herington or Clay Center, HSO's seminar will give you the tools you need to successfully purchase your home. And in today's economy, there may be no better time

to purchase your first home.

The American Recovery and Reinvestment Act of 2009 authorized a tax credit of up to \$8,000 for qualified first-time homebuyers. The credit is good for homes purchased between Jan. 1 and Dec. 1 this year. This tax credit doesn't have to be repaid. That's free money the government is willing to pay you for buying a home.

According to the IRS, a first-time homebuyer is someone who hasn't owned a principal residence in the three years prior to their home purchase. Potential homebuyers can find out more about the tax credit and how it can best benefit them at the HSO seminar.

In the classroom environment, without the pressures of someone trying to sell you something, attendees

will go over the many aspects and considerations that go into buying a home. HSO partners with speakers with professional knowledge of purchasing real estate. Speakers also will go over the types of financing available through Veterans Administration loans, USDA loans and conventional mortgage loans. Local licensed real estate specialists, lenders and developers are the subject matter experts who provide content for the seminars.

From beginning to end, HSO's professional speakers will take you through the entire home-buying process, familiarize you with mortgage terminology, and provide you with a comprehensive overview of mortgage programs and services. If you are a first-time home buyer and unsure about the home buy-

ing process, these free seminars are just what you are looking for.

Topics listed above are just a few of the areas speakers will cover. Reserve your spot at the May 20 seminar by calling the Housing Service Office at 800-643-8991 or 785-239-3525. Walk-ins also are welcome. The May 20 seminar will be from 1 to 4 p.m. at Riley's Conference Center. Sign up and get the knowledge you need to make one of the great communities in the Central Flint Hills Region your home.

For more information, visit <http://www.riley.army.mil/UnitPage.aspx?unit=DPW.RCI>.

If you would like to comment on this article, or suggest a topic to be covered in the Community Corner, e-mail [rile.post.newspaper@conus.army.mil](mailto:rile.post.newspaper@conus.army.mil).

## CDC

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called "For one of the Nail." After finishing the story, she gave each director the story and a jar of nails, which represents the services that are coming to Fort Riley because of the Army Family Covenant.

A ribbon cutting ceremony followed at the newest CDC, Warren East.

The Warren East CDC will offer hourly programs for parents to use when they need to go to the doctor or just need a break, said Adriana Bartie, CYSS, assistant director. It will offer both the hourly and part-day preschool and pre-kindergarten programs.

With the opening of the Warren East CDC, the hourly program spaces that will be available for use are doubling, Bartie said.

"We have a lot of parents who benefit greatly from the hourly program because right now we have one room over in Warren Road that has hourly care, so we have Families who don't necessarily need to have the full-day program," Bartie said.

The cost of the hourly program is based on the total family income and all children must be registered with CYSS to use the program. For more information about the programs offered, call CYSS at 240-2873.

## DIET

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nut and walnut that have a light, nutty flavor and do poorly when heated. Peanut oil also is flavorful but can tolerate heat well and is commonly used in sautés and dressings.

- Burst of flavor. Dark sesame, mustard seed or chile-flavored oils are best used in small amounts. They also can complement other oils.

- Frying and sautéing. All-purpose, neutral flavored oils are corn, soy, safflower, grape seed and canola. These are all good for frying due to their high smoke points but remember that fried foods absorb quite a bit of oil making them higher in calories.

- Just a spray. Use a nonstick pan and a misting of oil to minimize the amount of fat used while keeping the flavor.

## CHAPEL SERVICES



### Catholic

Sunday Roman Catholic Mass takes place at Morris Hill Chapel at 9:30 a.m. (nursery available for children 3 and under) and historic St. Mary's Chapel at 11 a.m. Catholic Mass is also available at 4:30 p.m. Saturdays at St. Mary's Chapel (no child care available) as well as at noon Tuesday and Thursday at the Irwin Army Community Hospital, second floor, and noon Wednesdays and Fridays at St. Mary's Chapel.

For information on Soldier and Family member religious education and sacramental preparation classes, call 240-1443.

### Lutheran

Traditional Lutheran Liturgical worship takes place at 9 a.m. Sunday at St. Mary's Chapel. Services follow the Lutheran Book of Worship format with traditional piano accompaniment. Holy Communion is shared almost every Sunday.

### Gospel Protestant

The gospel service takes place from 11 a.m. to 1:30 p.m. Sundays at Morris Hill Chapel. Sunday school is taught beginning at 9:30 a.m. Children's church for children 3-11 and nursery for children under the age of 3 is also available. The preaching of the Word of God and music in the gospel tradition is an integral part of worship. A variety of Soldier and Family religious education and week night programs are scheduled. For more information, call 239-4060.

### Tradition/Blended Protestant

This community oriented worship takes place at 10:30 a.m. Sundays at Main Post Chapel. Worship combines traditional hymns with a praise band consisting of guitar and drum. Sunday school is available during the school year, starting at 9:15 a.m.

Children's church is available for children ages 3 through kindergarten. Nursery is available for children under the age of 3. For information about religious education programs, call 239-0979.

### Contemporary Protestant

Drums, guitars and praise songs in an informal setting characterize worship taking place at 10:30 a.m. Sundays at Kapaun Chapel. Soldiers and young families are the target audience for these worship services.

Children's church is available for children 3 and up. Nursery is available for children under the age of 3. For more information, call 239-4818.

### Field Services

Catholic field services are 11 a.m. Sundays at building 1885C at Camp Funston.

The Protestant field service, with weekly Communion is at 9 a.m. Sundays at building 1885C at Camp Funston.

*\*Please bring shot records for all nursery care.*

# AAFES program ensures troops pay lowest price with 'We'll Match It!'

## AAFES

DALLAS – While a recent Army & Air Force Exchange Service survey found that the second most important customer service item for shoppers is price matching, AAFES' same survey found that only 52 percent had ever taken advantage of it at a base exchange or post exchange.

"While the exchange is committed to offering the best possible value, there may be times when a shopper finds a lower price elsewhere," said AAFES' Senior Enlisted Advisor Chief Master Sgt. Jeffrey Helm. "We'll Match It!" is simply a last line of defense in our ongoing effort to deliver the lowest price to troops and their Families."

Depending on the price of an item, matching prices at AAFES can be done with or without a competitor's ad:

- If a shopper spots a price difference of less than \$10, they can simply notify the cashier and the price will be matched on the spot.

- For price discrepancies greater than \$10, shoppers only need to bring in a current local competitor's ad to receive the reduced price.

In either scenario, the competitor's item must be identical to the item in the AAFES store.

"AAFES even offers a 14-day price guarantee on any item originally purchased from the BX/PPX," Helm said. "That means that if an item is sold at a lower price by AAFES, or any local competitor, AAFES will match that price up to two weeks after the sale."

Since AAFES does have a dual mission to provide quality merchandise and services at competitively low prices and generate earnings to supplement

Family, Morale, Welfare and Recreation programs, there are exceptions to the "We'll Match It!" program.

Except for the Exchange Catalog and [aafes.com](http://www.aafes.com), stores cannot accept challenges from any catalog or website.

Other exclusions include bonus or free offers, clearance prices, closeout prices, special orders, service contracts, automotive labor/service, special order automotive parts, installation, delivery, or assembly services.

Additional items include mail-in rebates, store coupons, double and triple coupon offers, flat percentage off items, and gasoline.

This also includes items advertised as special offers or promotions, free-with-purchase offers, limited quantity offers, bundled promotions and special financing.

## ANOTHER MAN'S TREASURE



On May 2, people scoured the post looking for bargains and rare finds. The post-wide garage sales take place each spring and fall in all of the post housing neighborhoods.

Lyndsey Born | POST