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Fire safety in the kitchen

JAMES NARLOCK

Fort Bliss Assistant Fire Chief

It has been estimated that cooking equipment is associated with more than 100,000 fires annually. This is a statistic that equates to almost 400 deaths and 5,000 injuries.

Gas-fired cooking equipment accounts for about 30,000 fires annually, while electric cooking equipment accounts for about 55,000. A vast majority of these fires are caused by either carelessness or complacency. Good housekeeping is your first line of defense against an emergency that no one wishes to see happen to them or their neighbors.

Keeping your appliances and adjacent areas cleaned and clear of debris will help to prevent ignition sources from coming in contact with nearby heating devices. Never leave cooking appliances unattended; many fires have occurred when the occupant has elected to run a quick errand while dinner is in the oven.

An injury to your child can occur if you are not vigilant in regard to fires or ensuing smoke damage. If you believe yourself to be fire safe individual, you should be able to respond "Yes" to the following safety statements.

- Are the storage areas above your stove free of flammable and combustible items?

- Do you wear short or tight-fitting sleeves, tight-fitting shirts, robes or gowns while cooking?

- Do you keep items that could attract children (e.g. cookies and candy) above the range and out of the immediate area?

- Do you ensure the stove is not left unattended when cooking, especially when the burner is turned to a high setting?

Safety tips:

Do not place candy or cookies above or adjacent to the stove tops or ranges. This will reduce the attraction children may have for climbing on cooking equipment, thus reducing the possibility of their clothing catching fire.

Stay vigilant when cooking appliances are in use. You can avoid an emergency situation before it happens.

Teach your children to stay clear of your cooking appliances while the appliances are in operation.

If you require assistance with your fire prevention needs at either your home or work, call 568-8194 or 568-8195.

Financing a vehicle purchase

DANIEL P. MCKERNAN

Legal Assistance Chief

It goes without saying that buying a new, or even a used car is an expensive undertaking. The average price of a new automobile exceeds \$20,000. Few of us can afford to upfront the cost of a new car; therefore, financing is a necessity.

We are bombarded by car advertisements with all kinds of financing deals. How does a person make sense out of all the offers? Two types of financing are available for car purchases: direct lending and dealership financing.

Direct lending occurs when the buyer arranges a loan directly from the lender, such as a finance company, a bank or a credit union. In direct lending, the buyer agrees to pay the lender the amount financed, plus an agreed-upon finance charge for a set period of time. The loan proceeds are used to pay the dealership price of the vehicle. Direct lending is not the normal method used by purchasers. It has the advantage of allowing the buyer to shop around and obtain the best financing available in an area.

The most common method of car finance is known as dealership financing. This occurs when the buyer agrees with the dealership to purchase a car, enters into a contract of purchase, and agrees to pay the amount financed, plus an agreed-upon finance charge for a set period of time. The dealer can keep the contract, but usually sells or assigns it to a bank, a financing company or a credit union. For most, this method is the norm.

Dealership financing has several advantages. First and foremost, this kind of financing offers convenience – the dealer does everything in one place. Second, the dealership will generally have several available creditors to work with that offer a range of financing options.

Before you go to the dealership, do your homework. Start out by creating a realistic budget to determine what you can truly afford for a monthly payment. Get a copy of your credit report so you

know what the dealership and potential creditors will see. If there are errors in the report, correct them. Determine the type of vehicle you need for transportation. Once the vehicle is determined, look it up in the auto-buying guides, on the Internet, and any other source to get a good feel for the price range. Research the model's history, reliability, and resale values. Finally, contact the local creditors in your area to determine the range of the prevailing finance rates.

The dealership will assist you in obtaining financing. After the dealership obtains all of the needed information from you, your application and credit history is reviewed by the financing companies the dealership has available.

The finance company will base its evaluation upon what appears in your credit report, the credit application, and the terms in the contract of sale (especially the amount financed, the stated interest rate, and the down payment).

At the same time, you need to inquire as to any manufacturer offers or incentives such as reduced finance rates or cash back on selected models. Often, the advertisements on these offers are what brought you to the dealership in the first place.

If there are no special financing or cash back offers available, you can attempt to negotiate the annual percentage rate of the loan and the terms of payment with the dealership. Normally, the APR offered by the dealership is higher than the rate at which the finance company buys the contract from the dealer – called the "buy rate" or "wholesale rate."

A co-signer can influence the finance company's decision to offer credit by boosting your credit status. A co-signor assumes the same liability for the payments and risks as the primary buyer. If you are a co-signor, you may be asked to repay the obligation and any defaults in payments will also appear on your credit history.

For more information, call the Legal Assistance Office at 568-7141.