

IN THE NEWS

CAFB squadrons adopt needy families for Christmas

By Capt. Tracy Velino
437 AW Public Affairs

The 17th Airlift Squadron and 437th Aircraft Generation Squadron hope to bring a little Christmas to three needy, single-parent families and an elderly woman living alone.

The 17 AS delivered two bikes and more than thirty other gifts Tuesday to Happy Days, a non-profit organization that provides special services for the families of children with cancer. The gifts will go to the family the squadron adopted for Christmas, a widow and her two adopted children.

"During the holiday season, it's especially tough on some families due to high debts caused by their child's illness or illnesses," said Staff Sgt. Kevin Collette, a 17 AS loadmaster who got the squadron involved with

Happy Days this year, after two years of participating with his wife.

"The two children in the family we are assisting are named Allen and Brandon," he said. "Allen is 10 years old and Brandon is nine and is in remission after a tough battle with cancer."

The 437 AGS delivered a truckload of gifts for two other families and an elderly woman Dec. 11 to Families Helping Families, a program sponsored by WCB-D-TV 2 and the Palmetto Project. The squadron has adopted families as part of the FHF program for three years.

Each year FHF receives hundreds of requests for assistance for families in need, according to a program flyer.

"The families have to qualify," said Barbara Langston, 437 AGS commander's secretary. "To me, Christmas is about giv-

ing, and I'd rather give to people who don't have anything.

"The first year we adopted one family, and now this year three," said Langston. "The response from the squadron was so overwhelming, next year we'll probably do four or five."

The FHF gave the 437 AGS the names, ages, sizes and a short list of gifts each family member would like to receive. Pointing to the list, Langston said, "One five-year-old asked for a power ranger. Most kids asked for socks and underwear. The elderly woman asked for a blanket, sweater and food."

Langston said they collected money, gifts and gift certificates to give to the adopted families. "All nine people got new clothing...toys for the kids...warm sweaters and blankets. We bought \$100 grocery gift certificates

for each family."

Master Sgt. Jim Blakley, 17 AS loadmaster superintendent, said his squadron came together to give everything the kids asked for, plus clothes and money. "We're also giving the mother a gift certificate for a makeover...including nails, a massage, that kind of thing.

"Everybody's excited about the program, and we hope to do more in the fu-

ture," he added. "It's especially rewarding to help one specific family...to know where your effort is going."

Tech. Sgt. Shannon Lawrence, 437 AGS jet engine craftsman, said she also liked being able to help the families. "I'm assuming that without this they probably wouldn't get anything. I know how spoiled my kids are, and there are kids out there that don't have anything."



Photo by Capt. Tracy Velino

Barbara Langston, 437th Aircraft Generation Squadron commander's secretary, gets presents ready to donate to the Families Helping Families Program.

Award

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create a more comprehensive story that gave the video an edge.

"My love for this career field drives me to constantly be as professional as I can," said Trigg.

When Dabney viewed the initial rough-cut of the video December 1999, he said, "It's a great example of Combat Camera's abilities, but it's not what I need. It was an outstanding video that truly represented the Air Force's abilities in theater but not of Combat Camera personnel." Tak-

ing into account the long hours, weekends and unique creativity involved, ICTCS officials decided to allow Trigg and Wyen to complete the video. Trigg said, "It was the best mistake I've ever made."

Trigg and Wyen worked continuously on 12 to 14 hour shifts, including weekends, for six months. Trigg also took two days to learn a complex three-dimensional modeling and animation program called Infini-D. It was the first time this creative software was ever used in the squadron and is slowly becoming an innovative standard.



Photo by Staff Sgt. Cecilio Ricardo, 1 CTCS

Staff Sgt. Steven Trigg, 1st Combat Camera Squadron videography craftsman, edits a video.

Along with the extra hours and the creative learning curve, Trigg had to deal with personal problems.

"The hardest thing I had to deal with during the editing of this video was the death of my father," said Trigg. He believes his grief helped him find a stronger inspiration to make *Wings Over Kosovo* the best show to dedicate to the man who gave him life.

Trigg attributes Confucius with saying that a man who truly loves what he does, will never work another day in his life. "If that's true, I've hardly worked a day in my thirteen-year career."

Holidays can cause credit problems

By Capt. Aaron Reed
437 AW Claims Officer

During the holiday season many people spend more than they can afford. In some cases, too much money was spent the year before and creditors are still not paid off.

It is important to keep these issues in mind while shopping at the malls, retailers and e-tailers this year. If the budget is ignored now, the new year may be spent paying off creditors. This can become very frustrating, especially if there is unfair harassment. Fortunately, there are some ways to fight back.

The Fair Debt Collection Practices Act is a federal law enacted to regulate the abusive, deceptive and unfair practices of debt collectors. Under this law, a "debt collector" is any third party that regularly collects debts for others.

For example, an independent collection agency is a debt collector, or any attorney who collects debts for business or individual clients as a part of his routine practice is likely classified as a debt collector. The FDCPA sets out rules of conduct that must be followed by debt collectors.

A few rules of particular note are:

- Debt collectors can only contact debtors at reasonable times; 8 a.m.-9 p.m. is considered reasonable under the FDCPA

- Debtors cannot be contacted at work if the debtor's employer prohibits it

- Debt collectors must stop contacting a debtor if the debtor requests so in writing; this does not

make the debt go away, but it will stop harassing phone calls and other tactics

- Debt collectors cannot contact third parties, an employer or neighbor for example, and tell them that the debtor owes the creditor money

- Once a debt collector contacts a debtor, they must send the debtor written notice of the debt, to whom it is owed and the amount in dispute within five days of the contact; a violation of these or any other provisions of the FDCPA may cause the debt collector to be held liable for damages they cause to the debtor

Another law that may provide help to military members is the Soldier's and Sailor's Civil Relief Act. It can be particularly helpful for those who incurred debts prior to service and are being harassed by creditors. For instance, if a creditor is trying to collect on a car loan that was made prior to service, the creditor must use the legal system to collect the debt. The creditor cannot use self-help measures like repossession of property without proper court ordered legal authority.

Finally, it is important to remember that many states have their own laws which address the concerns that Congress had in mind when it passed the FDCPA. Each state is different, and will require looking to the specific laws of that state to determine what rights a debtor has against unfair collection practices.

For questions or concerns about unfair debt collection practices, consult the Staff Judge Advocate's office at 963-5502.