

## Rotary Club of Schaumburg -Hoffman Estates, Illinois



# THE BUZZ

September 23, 2023

### ANNOUNCEMENTS

- . Roadside clean up will be on Saturday, October 1. Volunteers needed. Contact Brian Townsend.
- . Vacation Drawing is nearing. Please sell and turn in sold tickets by October 14. The drawing is October 21.
- . PP Tom Gosche praised Gail Vandenberg for her devoted service to the board and club last year. She was unable to attend the installation dinner.
- . Community Service Director Wendy announced the many projects coming up: Oct 14 check presentation for D54 at Keller Jr High at 8:30am. Members invited to join photo op; Linda and Gene volunteered to be co-chairs for a Personal Computer distribution project; Volunteers are needed to move furniture at CAC on Nov 14, 15 and 16. See Wendy.
- . Bruce reported that the Immersive Monet Fellowship outing is a go.
- . Bonnie announced a second October Fellowship on Saturday, Oct 15 to Richardson Farms for an autumn fest- corn maze, zip line and club fire pit from 2-6pm, etc. Great fun for members and their family young and old.
- . Bill Kelley reported a zoom regarding Rotary Friendship Exchanges with District Rotarians at 7pm, Wednesday, Sept 28. Contact Bill for zoom details.

## **. HAPPY DOLLARS**

- . Vince and Barbara celebrated their 54th wedding anniversary on September 21.
- . Gene is happy for fall and Halloween and that his daughter is starting a band. Bill Landwer was happy to be in attendance after missing several weeks.
- . Bruce celebrated his birthday last week and is happy to attend the Immersive Monet with members.
- . Bill Kelley wanted to gently alert the fine master that he saw one of our members on a TV campaign ad for Raja.

## **QUEEN OF HEARTS DRAWING**

Bonnie was lucky to pick, but picked the 9 of clubs.

## **FUN & FROLIC - GEORGE P**

- . Bill Kelley - fined for outing Holly on her TV appearance.
- . George played Johnny Carson's "Carmack the Magnificent"
  1. Spwinkle, Spways Spwits?  
Question: Name three settings on Mike Tyson's hose.
  2. Ben Gay, flatulence, alcohol breath?  
Question: Name three things you'll smell at Rotary Club meetings
  3. A Chicago Championship?  
Question: Something you won't see in Chicago again for a long time
  4. Dolly Parton's boobs?  
Question: Name something sinking faster than the stock market
  5. Phone, leave a message, text?  
Question: Name three things Jim and Bonnie do not do on their new iPhones

## **PROGRAM PRESENTATION**

Kelly Stone, Rising Point Solutions [kelly@risingpointsolutions.com](mailto:kelly@risingpointsolutions.com)

Credit disputes and credit restoration are her focus.

FICO credit scores began in the 1950s to assist lenders with credit risks. There are over 50 different FICO formulas for various types of loans.

General factors used to determine credit scores:

35% payment history    30% balance    15% length of credit history  
10% type of debt/credit (auto, mortgage)    10% number of inquiries  
Income is not used in determining FICO scores.

FAKO scores are those offered for free by banks and others. They will sell your info to advertisers. Do not accept their offers!

Best advise:

- . Pay off credit cards in full every month
- . Only close a credit card if it has an annual fee. If not, stop using it and let it expire
- . To “opt out” of offers go to [prescreen.com](http://prescreen.com)
- . Get a free annual FICO score from [annualcreditreport.com](http://annualcreditreport.com)
- . FICO scores 720 or over are really good.
- . If you have a credit dispute, write a letter and send it certified mail. Repeat as needed when they ignore you. Do not report issue on line.
- . For professional help with a dispute or credit restoration, consider Rising Point Solution or another certified company.

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