



## THE SUNRISE CIRCUIT

Newsletter of the  
Stuart Sunrise Rotary Club, Florida



November 6, 2014

Light Up Rotary!

Meeting was called to order by President Scott at 7:30.  
Pledge was led by Gary Damen and Prayer by Kathy Lockhart.

### Announcements

- Crystal Lake 3<sup>rd</sup> graders received their Dictionaries this week. The Rotarians talked about Rotary, its goals and the 4 way test as a guide for personal decisionmaking.

The Rotakids will be performing at Allegro on December 19<sup>th</sup>. More info in December.

Tykes and Teens are hosting a Free Holiday Concert at the Gazebo, 80 E. Ocean Blvd on Friday, November 21 from 6:30 to 7:15. Hidden Oaks Middle School Bella Voce will perform. See you there!

Butch announced a check for more than \$100 to the club from [www.goodsearch.com](http://www.goodsearch.com)  
Use them for your holiday shopping and our Rotary club benefits!

Roc Fiore is planning a Rotary Work Day at Habitat in the new year. More details later.

Larry Lavagna distributed info on a new opportunity in Sri Lanka for a mission established in Wanathamulla, Colombo, Sri Lanka. They are taking care of over 70 children ranging in age from 4 months to 5 years old. More info at [www.skai.org](http://www.skai.org) – click on "Links". Larry is working on getting a speaker to come tell the club about the effort.

### Happy and Sad Dollars

Reinhard announced that he and Ruth are moving to Boca Raton to be closer to their daughter. Reinhard received a standing ovation for all of his work in support of the club.  
The community will miss both of them.

Election results and football games received happy and sad dollars. We also had a pin check which raised many dollars.

Dave Shoaf was pleased to pay for pictures of his foresome from the Golf Outing. Pics are still available at [www.swanphotography.com](http://www.swanphotography.com).

### Credit Rating Secrets Revealed!

- Gene Broome was introduced by Elmira Gainey. Gene has made numerous presentations in the Treasure Coast Area helping people understand financial issues ranging from buying a home, getting a job, joining the service, understanding college loans and working their way out of foreclosure.

Gene, a native of South Carolina, is an educator, author and public speaker. He has created an organization called Credit Confidant ([www.creditconfidant.com](http://www.creditconfidant.com)) to apply his 40 years of experience to helping us understand why our credit scores are so key to our economic lives. The scores can affect hiring practices, insurance rates and car payments to name a few areas. Poor credit ratings reflect a lack of maturity that can also impact your health.

Gene pointed out there are 5 areas that affect your credit score. (850 is the highest possible score):  
Payment History counts for 297.5 points.  
Types of Credit used counts for 85 points  
Age of accounts (newer accounts are less points) Maximum of 85 points  
Older Accounts that are still active is 127.5 points and  
Credit to Limit Authorization is 255 points

He urged everyone to check their credit rating activity QUARTERLY to avoid incorrect charges and to assure yourself that others are not using your rating and name to buy items that will show up on your reports! Go to [www.Myfico.com](http://www.Myfico.com) to check your scores.

He has authored a book on dealing with these issues that is available at his 1.5 hour seminars and at the website. Great holiday gift for those who are just starting out establishing their lifetime credit scores.

Gene can be reached at [Gene@creditconfidant.com](mailto:Gene@creditconfidant.com)

Our 50-50 was sold by Jack Langhorne. Winner was Elmira Gainey!