

Minot Sertoma Club Newsletter



Officers

Joan Bailey, *President*
Brian Berg, *President Elect*
Rick Hedberg, *1st Vice President*
Todd Vangsness, *2nd Vice President*
Linda Cresap, *3rd Vice Pres.*
Rick Visina, *Sergeant at Arms*
Rick Awalt, *Treasurer*
Neil Scharpe, *Secretary*

Board of Directors

Craig Nansen, *Chairman*
Mark Maercklein - 2005
Bob Sando - 2005
Lori Olson - 2006
Brad Flom - 2006
Mark Larson - 2007
Bruce Nybakken - 2007

Editor: Neil Scharpe

Dates to Remember

January 17 – Tom Mellum – Ward
County Emergency Management
Coordinator

Greeters: Katie Soderberg
Gary Walker
Prayer: Paul Stroklund

January 19 – Board Meeting

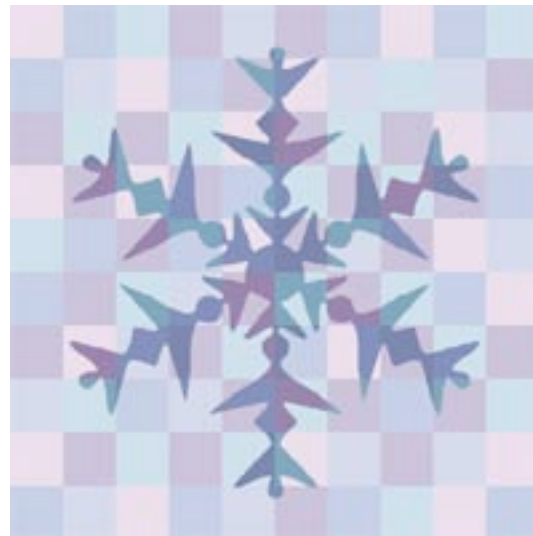
January 24 – TBA

Greeters: Tom Zimmerman
Roger Mazurek
Prayer: Jeff Rodacker

January 31 – Business Meeting

Greeters: Mike Mueller
Mitch Monson
Prayer: Brian Berg

February 21 – Evening Social 6:30-
8:30



Newsletter

January 24, 2005

Sertoma Notes

Attendance: 42

Call to Order: President Joan Bailey

Jackpot: \$3.00, Don Olson was drawn but alas he was not in attendance.

Guests: Wally Holter, former Sertoman and father of Russ Holter; Lisa Jundt, Dakota Bank, guest of Kevin Ternes; Mickey White, Bremer Bank, guest of Mike Mueller.

Announcements: There will be no noon meeting on February 21, President's Day, instead there will be a social from 6:30pm-8:30pm at the International Inn. Please invite past members and spouses to attend an evening of historical review of the Minot Sertoma Club. Everyone is encouraged to bring old newsletters, newspaper clippings, and memorabilia to recall those past years. Of course food and beverages will be available.

Program: Jeana Rynestad of United Community Bank spoke about the importance of maintaining a good credit rating. Jeana has been banking for 17 years, the past 10 years have been at UCB.

The following are a few reasons you would have a bad credit rating; late payments, too much debt, too many open credit cards, owing over 75% of the credit limit on your credit cards, too many inquiries on credit, judgements, not paying taxes and bankruptcy.

A bankruptcy is on your record for 10 years and bad credit stays on your record for seven (7) years.

Everyone should check their credit rating with all of the three companies that provide credit ratings. These reports normally cost between \$10-\$15 each. Beginning March 2005 everyone is able to get a free credit report from each of the three companies.

When you get the report check all of the data to assure the accuracy. If anything is wrong contact that company and have it corrected immediately. A good credit score would be over 700, anything less than 680 is not good.

The meeting was adjourned.

JANUARY BIRTHDAYS

**Sheldon Gulmunson
Craig Nathan
Jim Mello
Gary Lybeck
Keith White
Brad Flom
David Demers**