



Future Editors

June 17

Bryan Thomas

June 24

Robin Thompson-Gordon

July 1

Tim Valley

Greeters

June 14

Richard White
Tom Will

June 21

Roger Winkle
Kirk Wullweber

June 28

Terry Zeltinger
Dusty Zimmerman

Upcoming Programs

June 14

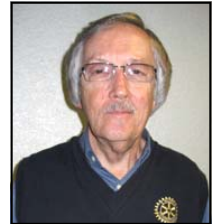
Kevin Ternes
City Assessor
Property Taxes in Minot

June 21

Roosevelt Zoo Visit
Meet at the Zoo

Have you Checked your Credit Report Recently?

By Buzz Syria



A mistake on your credit report can drastically affect your FICO credit score. And since your credit report is a major factor in your credit score, and any errors found in your credit report will most likely show up in your credit score—affecting your ability to obtain a loan or new credit card.

One article I recently read, told the story where one of the major credit bureaus had an error in the credit report for eight years—causing the credit score to drop over 120 points.

This person had a good salary, no defaults, and was always easy to get credit. This individual upon checking his credit report, discovered that two of the major credit bureaus were reporting correctly, but one had a credit limit of \$25K and a balance of \$50K, or \$25K over the authorized credit limit.

The error was that the credit limit should have been \$50K. This error painted a picture of a high loan risk, even though his payment history was a category 1, which is the highest level.

To avoid this occurring, it is recommended that you get a copy of your

credit report from all three major credit bureaus—Equifax, TransUnion, and Experian.

You can get a free copy of your credit report from AnnualCreditReport.com for each credit bureau once per year. If you stagger the requests you can get a free copy every four months.

This will help you stay on top of your credit report to more accurately monitor what is held in your reports. It may also be a good idea to check your credit scores from all bureaus to ensure they are similar.

You usually have to pay for the credit scores, however, you may be able to get a free copy of your credit score if you sign up for a credit monitoring service.



Secretary's Corner Om Madhok

6/3/2010

PRESENT MEMBERSHIP: 102

GUESTS: Cassius Doremus, guest of B. McLees; Roe Schobinger, guest of J. MacMartin; Jon Backes, guest of P. Hankla; Ryan Gordon, guest of Robin Thompson-Gordon; Linda Christianson, guest of Bruce; John Hocking, guest of CJ Craven.

GUEST ROTARIANS: Keith Brokke and Blake Crosby, FM/AM Rotary Club and Diane Moline, Minot Sunrise.

We Missed You!

D. Albertson	S. Dufner	A. Kurth	M. Rolle
R. Anderson	D. Ellingson	D. Langemo	D. Rubbelke
R. Argent	A. Estvold	D. Looyesen	C. Sem
S. Askvig	B. Fedorchak	Jarid Lundeen	R. Sommers
K. Baker	J. Feist	Jay Lundeen	R. Streyle
W. Berning	M. Gaddie	O. Madhok	K. Turneau
R. Buchholz	J. Haaland	M. McMahon	T. Wentz Jr.
D. Bausman	K. Harmon	M. Miller	R. White
R. Campbell	K. Hegle	O.H. Mittelberg	T. Will
L. Clute	D. Hodnefield	D. Olson	K. Wullweber
F. Crist	T. Hoff	J. Olson	D. Zimmerman
D. Davison	J. Jensen	R. Olson	
B. DesLauriers	S. Johnson	L. Pinkerton	
R. Dick	K. Krohn	T. Rafferty	

SHA Park Volunteers

5:30-9:00 p.m.

Wednesday, June 16

Lisa & Barry Clute
Terry & Ann Zeltinger

Wednesday, June 30

NO VOLUNTEERS!

Wednesday, June 23

Jeff Balentine
Kathy Holte

Wednesday, July 7

Stacy Askvig
Kathy Holte

The Prairie Flower is the official publication of Rotary Club of Minot, Minot, North Dakota. It is published every Thursday. Annual membership dues for the year 2009-2010 in the Rotary Club of Minot, ND are \$588. 6/28/09 Om Madhok, Secretary.

John Kenney of Grangemouth Central, Scotland— President, Rotary Int'l
Ajoy Chatterjee of Thunder Bay, Ontario, Canada—Governor District 5580

The Rotary Club of Minot meets 12:00 to 1:10 p.m. every Monday at the Grand International of Minot.

Board of Directors: Reed Argent, President; Teal Myre, President-Elect; Ron Merritt, Vice-President; Om Madhok, Secretary; Dave Lehner, Treasurer; William McLees, Past President.

Directors: 2010 –Robert Dick and Brent Mattson; 2011—Mike Berg and Tom Will; 2012–Jen Guidinger and Dusty Zimmerman

Standing Members: Peter Hankla, Exchange Students, Ken Kitzman, Scholarship Fund; John MacMartin, and Rotary Foundation.

Birthdays

June 15
Gerald Lumley

June 18
David Looyesen



Anniversaries

June 17
Ann & Ronald Krause

June 19
Dan & Tayna Albertson



SUNRISE ROTARY

THURSDAY, 7:00 AM
Grand International

The coffee this week was
Viking Thunder.

*Courtesy of
Jo Khalifa*



Fines

\$3.00 - Insurance

\$1.00 each

Those who do not own
logowear and BRHS alumni

\$1.00 each

Trivia and no logowear

TOTAL FINES:
\$120.00