

WHAT DOES YOUR CREDIT SCORE MEAN?



Have you ever applied for a loan and the first thing that the loan officer says to you is, “I need to pull your credit report before we can determine whether we can give you a loan and what your interest rate will be.”? Almost everyone has heard that when applying for a loan. When applying for a car loan, credit card, mortgage or any other type of loan, your credit report is pulled from 1 of the 3 major reporting credit agencies. It is like death and taxes, You can't escape those two things and you can't escape from getting your credit score pulled when applying for a loan.

The way it works is like this. It is a scientific method that uses what they call statistical models to assess each person's credit worthiness based on their history of credit accounts and current accounts. In the last two decades credit scoring has come into increasing use. The 3 major credit-reporting agencies, Equifax, Experian and TransUnion; all have their own unique scoring system. They have been normalized so that your score at one will be the same at another. Basically, there is no escaping what your credit score will be from one agency to another, they all have the same information.

A credit score can range from 375 (very low) to 900 (excellent). These scores are only meaningful and useful within the guidelines set forth by the lender or underwriting guidelines, basically, whether or not to grant credit. The higher your score the better, for example, 700 or higher, you would most likely be considered a better risk than someone who is below 600. But remember, each lender determines what they consider a good credit risk and a bad credit risk.

Once the lender knows your credit score, they can determine the interest rate, the terms and conditions and the amount that they will lend you. Because you may have a lower credit score does not necessarily mean that you will not get a loan; it may mean that you will pay a higher interest rate on the loan and/or the length of the loan will be shortened.

So, how does credit scoring benefit you?

With the development and widespread use of credit scoring, it has made it much quicker to apply for credit and provide an objective analysis of credit histories. Basically, it means that a borrower who scores well can get loan approval or credit almost instantly, which was unheard of a decade ago. Also, it protects borrowers who might have once experienced problems with individual lenders' prejudices. They are less likely to encounter that situation now. Since credit scoring is objective and based on large volumes of verified data, it now brings a new level of fairness to the credit-granting procedures and processes.

*This article came from the 'Autumn 2003' newsletter of the
Riverside Credit Union located in Buffalo, N.Y.*

Central Canada Rover Round Table



SEPTEMBER 2003 WEEKEND—KINGSTON, ONTARIO

On September 19th 2003, Rovers started to arrive at the Carruthers Girl Guide Camp on Kingston Ontario for the 1st Central Canada Rover Round Table forum and event!

Although there were some questions about the directions everyone arrived safely. This was of course the weekend of the lovely hurricane! Some of us almost got blown away with Stan's shelter! But we all managed to get set up and to stay dry, well almost.

Saturday morning everyone was sent off site on a 'Photo Scavenger Hunt' where they had to discover the whereabouts of many of Kingston's local attractions and get pictures to prove they were there! It was great fun, and we got some great pictures out of it too!

How many people can you fit in a phone booth?

In the afternoon there were two choices, either the Rovers could participate in a Linking activity with the local Scouts who had come out to visit or they could help re-build the deck as a service project to the camp.

The Rovers that chose the linking activity got to teach the Scouts a bit of first-aid, compass work and outdoor cooking. It was great fun and I got to try the pineapple upside down cake!

In the late afternoon, we held our first forum, lots of information was passed out and many wheels started turning. I greatly look forward to our next forum where we can start putting our ideas in motion!

During a bit of down time we were able to celebrate Ernie Koshman's birthday with a crown and feather boa! Great pictures!

After a wonderful dinner came time to relax and start dancing! However something was amiss! Certain items of clothing had mysteriously disappeared! After much searching and investigating four of us took a road trip to find more. But we were tipped off! A certain pair of pants had been located and attached to the ceiling! How rude! And very funny!

We had a great night of dancing and laughing, some of us completely exhausted but still going thanks to Tim Horton's coffee!

In the morning we got up, packed and were filled with the joy that only great friendship and camaraderie can bring. Leaving that weekend we knew that we would soon see each other again at the next weekend and would of course be filled with the hope and aspirations for not only Rovers, but the future of scouting as well!

Yours in Roving,
Sophia Doole
1st Bayridge Avalonians



Arriving at camp isn't too bad unless you're in the middle of a windstorm



Friday night AFTER the wind calmed down



After setting up, some people got really tired



Saturday morning and breakfast time



Opening Horseshoe



Opening Ceremony



Teaching Scoutcraft Skills – First Aid





Teaching Scoutcraft Skills – Using a cardboard oven



Teaching Scoutcraft Skills
~~~~~  
How to get lost ???



Teaching Scoutcraft Skills  
~~~~~  
Checking out the final results



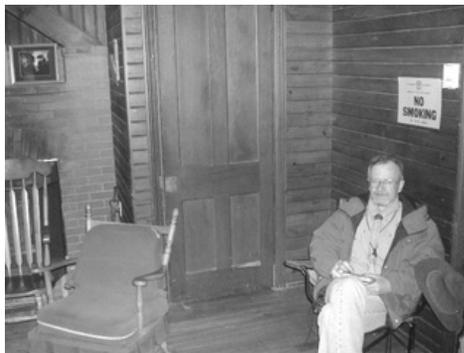
Overlooking Lake Ontario



On a tour of Kingston



Saturday Night – Dancing the night away



Happy Birthday, Ernie



Rover's Own – on a Lake Ontario beach

Do you remember when Moot meant Rover Moot?
Ever wonder why all of the Moots seem to be
between September and May when the weather
is really better in the summer?

Have we got a Moot for YOU!!

The University of Waterloo Rover Crew
proudly presents the

Rovers-only Moot

Our theme for the weekend will be

Back to Basics

July 16-18 2004

For more details and registration info:

Website: home.cogeco.ca/~roveronlymoot

Email: roveronlymoot@cogeco.ca

Call: Janet Kubisewsky 519-853-9867

In Memoriam



In the Scout movement, the trail symbol for 'Gone Home' has long been used to symbolize someone passing on to his/her final 'home'. This symbol is used on the marker at the gravesite of B-P.

ORVILLE O'BRIEN 1929 - 2003

Orville O'Brien became a Cub, in the 2nd Stewarton Pack, under Jack McCracken, in 1942, and remained involved in Scouting in this Church through the Scout Troop and Rover Crew, latterly assuming leadership responsibilities. He then moved on to larger Rover responsibilities Regionally and Nationally.

In the early 80s, Orville was one of the founding members of the 7th Baden Powell Guild and went on in this element of Scouting to organize the Fellowship of B.P. Guilds and hold senior posts of responsibility. This role took him to many International Scout Conferences throughout the world, where he provided organizational strengths to new formations. He was National Secretary of Canadian Guilds at the time of his death, and had been decorated by the Gov. Gen. for his effective and longstanding work.

Orv was Worshipful Master of L.O.L. 25, a Sgt. in the Bytown Gunners, and worked at the Federal Printing Bureau where his skills took him to being Canadian President, American Forms Management Association.

The church congregation knew Orville and his mother well, during his continuous church membership for over 60 years and his many valuable contributions to church life.

He was buried in a private family interment, Rev. G. Dillenbeck officiating.

Grunt Moot 2003



SCARED!

**MORE
STUPIDER!!**

We're stupider! You should be scarer!!

GRUNT MOOT XI

Held at the **Tamaracouta Scout Reserve** Oct 10-13, 2003
The oldest, continuously running, Scout Camp in the world

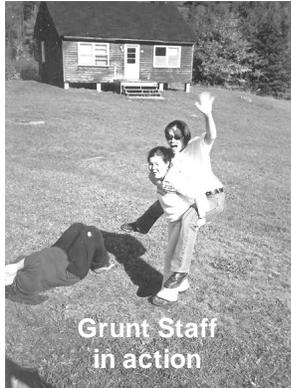
With absolutely wonderful weather and beautiful scenery, Grunt Moot was a great success. We had a very relaxing weekend, complete with a hike, service project, moot games, and a dance. Sporting shorts and tank tops, Saturday afternoon we hiked to the falls for a late lunch and then we all had dinner together at the Longtable Saturday night. After dinner was the Scavenger Hunt judging, which was won by the Musketeers. Mooters then played **You Don't Know Jack** for a couple of hours, and Saturday night wound down with a campfire hosted by the 1st Candiatic Musketeers.



Sunday morning the Grunts provided breakfast for the mooters and then we all headed out to Rover's Own. After that mooters were treated to moot games such as Feed Jimmy, Back Alley Cat Fight, Ground Hog Day, and Scary Sandcastle Building. The overall Moot Games Champions was Team 4. After lunch, mooters participated in a service project for the Tamaracouta Scout Reserve where we helped take down the summer tents and teepees. We topped off the night with a dance in Jubilee Hall.



Preparing for Rover's Own



Grunt Staff in action

Monday morning we packed up camp, had closing, and said our goodbyes. Closing was highlighted by the Moot Awards, but two groups really stood out. The Mystical Knights Rover Crew from Cambridge once again won the **Keenest Traveller Award** and the 1st Westward Rangers won the **Dancing Queens Award**, their first award at one of our moots for winning the dance competition.

We would like to once again thank the recipients of the **Johnny Tibbo Action Man Award** for helping us in the running of the moot (even though they were participants and didn't have to): Paul Beudet, Tim Colby, and Johnny Tibbo.

I would also like to thank some of the old members of our crew who didn't have to come to the moot, but helped us throughout the weekend just the same, enabling us to host a great moot. So, thank you Shaun, Greg, Jimmy, and Paul. I



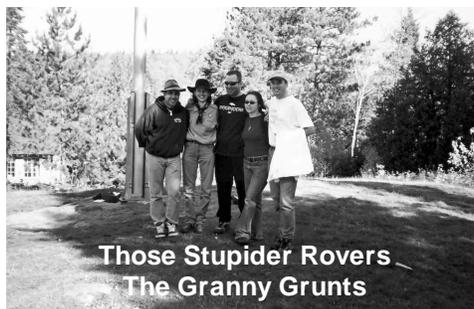
would also like to thank Valerie for coming up to help us even though she's never been a member of our crew. Without the help of these dedicated people, Grunt Moot would not have been possible this year. Thanks to all of you.



Hiking to the falls

Finally, I would like to thank all those who came out and helped us make Grunt Moot XI a success!

We have not decided whether or not to host our moot next year, or to try something new, but we will likely do something next Thanksgiving weekend, so stay tuned for more details, and we will see you all next year!



Those Stupider Rovers
The Granny Grunts

Happy Rambling,
Kat Nielsen
Granny Grunt Rovers

Central Canada Rover Round Table



NOVEMBER 2003 WEEKEND – Udora, Ontario

The Rovers braved an early winter storm to get to the rustic beauty of Udora. This adventure only added to the excitement of the evening as people then had interesting stories to share.

On Saturday morning, the Beaverton museum was kind enough to open solely for us. We got to tour three of the buildings that they had, including their jail. We were given a genuine feel of the turn of the century in a pioneer situation, since there was NO heat. It is a very small world. Skip Al Griffin from Ottawa knew one of the tour guides from their service days in Britain during World War II.

All had a very busy time during the afternoon service project time. One group stayed at the Hall and helped set up and carry provisions for the United Church Dinner. Meanwhile at the north end of the village, another group was doing outdoor work. They were helping establish the parkette at the “Udora” sign. They were moving trees, cutting down invasive species, spreading mulch, and moving soil. It was all hard work but we had fun and did a good job. Everyone seemed very pleased with the results.

We are now official. Sophia Doole was installed as chair of the Central Canada Rover Round Table and Lynette Koshman was installed as the Advisor. We then focused on clarifying our purpose and role. We looked at short- and long-term goals. There was enthusiastic participation in the discussions and there are now some Rovers in key positions. Things are moving forward.

After the Forum, everyone enjoyed a well-deserved chicken dinner, including warm apple pie. YUM!

A tournament of games followed shortly after the dinner. Most people had enough energy to participate in more than one activity. We found out what happens when too many people are crammed onto a “Twister” board – fun and laughs!

Before we went our separate ways, we had a time for reflection. During our Scout’s Own, we looked at how several different religions looked at how we should treat others and how their views relate to our Scout promise. Scouting is not only what we do on weekends and at our meetings, but also how we live our lives every day.

*Carrie Clifton
Windy Hills Excalibur Rover Crew*