

## THE FOLLOWING LOCAL ROTARY CLUBS WELCOME YOU!!!!

**Monday:** *Largo*, Noon at Alfano's Restaurant

**Tuesday:** *Clearwater Countryside*, 7:30 AM, Countryside Country Club

**Wednesday:** *Dunedin North*, 7:30 AM, Dunedin Country Club

Palm Harbor Rotary, 12:15 lunch at Innisbrook

**Thursday:** *Tarpon Springs*, 12:15 PM, Tarpon Springs Yacht Club

**Friday:** *Safety Harbor*, 7:30 AM, Safety Harbor Spa

**Visit Your Club Website - [www.DunedinRotary.com](http://www.DunedinRotary.com)**

. If you need to update information on our Club web site email [Steve@adsharp.com](mailto:Steve@adsharp.com).

Past issues of the Gulf Breeze, our annual Calendar of Events and contact information

### Next Meeting Agenda

*November 14, 2006*

*Invocation - Don Gage*

*Joke - Gus Evans*

*Speaker - Lynn Smeraldo on Interact*



### Morning Star Fisherman Tour & Picnic - November 18th

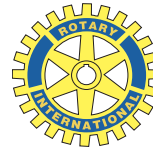
You're invited to Morning Star Fishermen working to fight world hunger. We have raised almost \$30,000 and want to celebrate, have fellowship and give everyone a chance to tour MSF.

Join us on Saturday, November 18th from 11:00 to 2:00 for Rotary Day at MSF. We ask that you bring a covered dish; MSF will be grilling Tilapia and Chicken. District Governor Doug

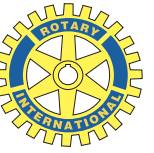
will be manning the grill. There is no charge. (Donations will be accepted to help cover the cost of the fish and chicken).

MSF is located at 33336 Old Saint Joe Road, Dade City, Florida 33525

The phone number is (352) 523-2722 the website is [www.morningstarfishermen.org](http://www.morningstarfishermen.org)



# Gulf Breeze



The Rotary Club of Dunedin Florida

Tuesday, November 7, 2006



**Today Is Election Day!  
Exercise Your Right to Vote!**

### Dr. Credit Talks About 32 Years In Car Sales



Dr. Credit AKA, Jeff Rhoads, spoke to our club last week about his 32 year in new and used car business. Jeff and his wife, Kathy, moved their family to Dunedin from Ohio in 1986. Before moving to Dunedin, Jeff was managing a Chevrolet dealership. According to Jeff, making the move into his own business and selling used cars was a shock. "If I knew then what I know today, I'm not sure I would do the same thing." Never the less, Florida Auto

Exchange and Dr. Credit have been successful and this year, FAE was named the large business of the year by the Dunedin Chamber of Commerce. Jeff started trying to promote his company and wanted to do something different. His first Dr. Credit commercial was shot on a Dunedin Country Club green. He did a series offering to rescue car buyers from bad dealers and poor credit.

Starting on SR 580 he moved to the current location at the corner of Main and Belcher. He specializes in buy here/pay here which is MUCH different than a nationally recognized dealership. His clients put some money down and then pay over time.

Jeff says most people we know go to a dealership when they want to buy a car. They are cash and carry or have good credit. This is the top of the rock and then we head down the food chain: New Car Alternatives - have no franchise, they may offer used cars with a warranty also. You need cash or good credit to buy here. Used Car Lots - there are a bunch of these on 66th and Ulmerton. They are cash and carry and there is little or NO service. These are sold cash, credit card

**Guests:** Cheryl Small from Tampa Rotary; Jim Sterns from Dunedin Rotary North; Christine 'Chris' Helinger, guests of Jim Stearns; Donald and wife Judy from Broadway; Barry from Albany; Amanda Fisher from Clearwater Downtown.

**Happy Bucks:** Joan Gutierrez says thank you Martine Stapp and husband, Arbil, for the delicious ice cream social; **Deborah Kynes** to Commissioner Eggers and Scales for entering into contract negotiations for a new city manager. It was a unanimous decision! Also for Woody Register turning 90 and being recognized by the City Commission; **Jim Sterns** for Chris Helinger, candidate for Judge of Circuit Court; **Melissa McCormick** because her husband, Noel, took her to Berns for her birthday and surprised her by having all four of her kids there; **Sue Thomas** was happy to be coming back; **Ray Kingsbury** took his Dad out for his 91st birthday; **Don Gage** for his new Daughter-In-Law!

**50/50 Drawing** – Julie Linn pulled the three of diamonds. There is about \$30 in the pot.

**October Birthdays:** All birthday people were asked about their favorite Halloween costumes of all time! Answers: Melissa McCormick - Bo Peep - because her sister had to be the sheep! Ernie Waterberg - Fidel Castro; and Tara Jacobsen - Princess

**Announcement:** Ray Kingsbury **needs volunteers to help decorate our club float** in the City of Dunedin holiday parade on Dec. 9th. The decorating would be done the night before. Nora Mihopoulos said the Thanksgiving **food drive** is starting. Please bring food or cash donations which will go to a needy family. Kim Gray reminds us that **Holiday fund raisers orders** are due November 10th! Orders will be delivered the 1st week of December. Pete Krulder says the Rotary Centennial **Honeymoon Island Nature Center** interior renovations are going well. The displays will be done after the first of the year. Sally Parks says the **Nominating Committee** for club officers and board of directors is still taking nominations. Sarah Kessinger says to make **sure you sign in at Rotary events** (like the Ice Cream Social) so you will get credit for a meeting makeup.

**“Mr. Rotary Celebrates 90th Birthday”**

Woody Register a member of the Rotary Club of Dunedin North and a former member of our club will celebrate his 90th birthday on November 11th.

Take a few minutes and drop a card or letter to Woody.

Please mail to:  
Woody Register  
P.O. Box 1075  
Dunedin, FL 34698

**Wanted:** Our club does not have a professional photographer as a member. Let's see what develops if you invite one to a Tuesday luncheon as your guest, paid for by the club.

**Gulf Breeze Volunteers**

Editor - Bill Francisco; Reporters: Sara McCallum & Tara Jacobsen; and Photographer - Sue Thomas



**MEETING AGENDA**

**November 7, 2006**

Invocation – Diane Nelson

Pledge of Allegiance

Joke of the Day – Sue Thomas

Introduction of Guests – Lynn Wargo or Deborah Kynes

Happy Bucks

50/50 drawing

Announcements

Speaker - *George Nigro* “What cost the flag?” *Celebrating Veterans Day*



**Dr. Credit Continued**

or dealer financing with no warranty. Buy Here / Pay Here - The BH/PH actually has to service the cars. They are attached like an umbilical cord to their customers. Full service, offering sales AND financing. For these buyers the financing is primary and the type of car is secondary. You find out what they can afford and what payments they can afford. Sometimes they are sad because they want a nicer car than they can afford. There is never a dull moment!

Most of Jeff's stories boil down to the customer's being unable to make a payment. He will occasionally get a phone call right after they drive off with the car explaining why they will be unable to make their payment. He has however gotten to see a bunch of the country including NY, NJ, OH, etc. - when he goes to repossess cars! He finds out where the car is, buys a one way ticket and flies there. The security people at the airport sometimes look at him funny because he is carrying on screwdrivers and dealer tags. He gets stopped at the airport x-ray A LOT.

Jeff's best story was about the time he was at an apartment building when he repossessed a car. The owner runs out and jumps on the hood, which had spots for recessed wiper blades. Jeff had the “bright idea” to stop suddenly to knock the guy off, but all that happened was he slid up on the window! Jeff says that there is NO MANUAL for how to do this - no entry that says “when the

**Blood Drive November 21st.**

**Club Holiday Party  
Monday, December 11**  
at Carlouel Yacht Club

**Our Rotary Club “Blue Book” is now available online** at [www.Rotary6950.org](http://www.Rotary6950.org). Login to the members only section using your email address and RI membership number then follow the menu.

guy slides up the window, the next thing you should do is.”

Most of Jeff's clients have a low credit score and some have a problem with drugs or alcohol. He said that one of the saddest things he had seen was a car full of whiskey, wine and beer bottles with two baby bottles among all the trash.

Jeff has built a good reputation in the business. He services what he sells! He can get new cars for you too AND he is in the running to be the new Isuzu dealer in North Pinellas.

Dr. Credit story written by Tara Jacobsen.