

The Joshua Tree




July 20, 2021

THE MANY LEVELS OF INSURED FUTURES

Covid has affected all businesses and industries but for a multiple level industry such as insurance, it has very distinct challenges, as was shared by Rotarian and ISU Insurance Services – ARMAC Agency Chief Executive Officer **Ryan McEachron**. ISU ARMAC is a multi-line insurance company that handles not only residential and commercial lines of insurance but benefits as well. At the meeting, Ryan gave a few examples of the changes that affect different types of insurance and benefits.



that there will be some that come in the future. People will claim that they contracted Covid in a place of business and if a family member died as a result the owner as a business could be sued for wrongful death. This all done in hopes of getting an out of court settlement. It will be interesting to see how this plays out over time.

Personal Auto Insurance – Rates went down due to people not driving during the pandemic. As the work force continues to work from home this will continue in the future.

Personal Property Insurance – While not related to Covid, due to the heavy brush fire season, the property market is extremely volatile in California. Due to wild fires getting worse, many companies are pulling out of certain areas and will not write any homes considered near brush, like in the High Desert. Ryan expects this to only get worse until the State can figure out a way to prevent these fires.

Commercial General Liability – Although he has not seen many claims for Bodily Injury or Property Damage, Ryan does expect

Workers Compensation – Covid claims dominated 2020. If an individual contracted Covid and said they got it at work it was assumed they did. All claims were accepted without any requirement of proof. Should Covid stick around that assumption will stay in place and when, not if, another pandemic happens, this will continue to be the case.

Medical Malpractice Insurance – As hospitals had to turn away patients due to overcrowding and non-covid related procedures and surgeries were not performed, the expectation of lawsuits to follow against doctors and hospitals for not treating people is highly likely. Most will just settle but this will drive up the cost for this insurance.

Commercial Property – This is the big one. Many claims have been filed for Business Interruption Insurance. This is basically loss of income insurance due to having to shut down. Insurance companies have denied these claims as it is not considered a Direct Physical Loss (i.e., Fire, Theft or Vandalism) that shut them down. Many claims were filed, especially in the Restaurant Industry, who used the argument that Covid on a counter-top, table or bar was actually Direct Physical Loss. Numerous lawsuits have been

This Week's Functionaries

- Invocation:** Chris Ackerman
- Flag Salute:** John Wickum
- 4-Way Test:** Esther Mears
- Fine Master:** David North

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HOVE'S HELLO'S



Thank you to our own Ryan McEachron who took the time this week to share the multi levels of the insurance industry and how they are affected

differently not only throughout the Covid Pandemic, but going forward for many years to come.



A new addition to our Movie Night on August 21 is that it will now include a fundraiser. We will be having a silent auction that will include a Liquor Basket, Movie Pass Basket, and Vacations. Please sign up how many in your party will attend, plus what is your food choice and by all means bring a blanket and lawn chair!

In other news, Dwight Johnson promises that this year's Membership Drive will have a lot of fun incentives and Arsalee Morales teased a return to a Club Golf Tournament in the Fall!

Great turn out this week, keep it up!

Jon Hove



www.victorvillerotary.org

INSURANCE FUTURE

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filed against insurance companies to force them to pay out on these claims and although some courts have upheld that there was no "Direct Physical Loss", others have allowed the cases to move forward. We won't know the full outcome on this issue until a case makes it to the Supreme Court.

Finally, the Dental Industry, was affected too by Covid, but not in the negative. Because not much dental work was done last year, most dental insurance companies made a killing in 2020 because very few claims were filed.

Thank you Ryan for such an informative presentation. Find out more information at www.isu-armac.com.

SPOON OF EXEMPTION



Victor Valley Transit Authority Executive Director **Kevin Kane** had another week with the Spoon and shared that VVTA is moving and evolving in 2021 and beyond. As previously mentioned, the Victorville Hub that has been at Lorene and Seventh for the last five years behind Costco will now be moving down the street to the Victor Valley Transportation Center at

16838 D Street on August 1st. Considering the recent rise in Covid numbers due to the Delta Variant, VVTA has made the difficult decision to cancel their scheduled Ribbon Cutting at the Victor Valley Transportation Center set for August 2nd. If and when a new date is set, Kevin will make a formal announcement to the Club.

Also due for expansion will be VVTA's Hesperia Facility. Recently the organization purchased 2.7 acres directly to the north, which will expand the facility to include a new Hesperia Transportation Hub, a move away from the current location at the Hesperia Post Office. Finally, in a look towards the future and beyond, the expansion will also be a Hydrogen Fueling Station, as VVTA will be in State compliance with their whole fleet fully electric by 2035.

SERVE TO CHANGE LIVES

Big Blue Dice



Kevin Kane had the chance to grab the Blue Dice, but grabbed a white one and donated his \$5 back to the Polio Pig.

We will continue next week with 11 dice and \$275 for the Rotarian who can pick the Blue Dice out of the bag.

Fine Session



David North was our Fine Master this week and since it is standard practice to not fine the speaker, David implemented a new rule entitled “Delayed Fines”. The inaugural fine was given to **Ryan McEachron** in

the amount of \$20 because due to in Ryan’s presentation, David needs to now lie to his Doctor. The fine will go into effect next week.

From there David did another trivia game, this one about the Olympics, with any wrong answers receiving a \$10 fine. Those who got their answers correct and remained fine free included **Captain John Wickum** (*David will not fine him anyway, ever*), **Dwight Johnson**, **Steve Orr** and **Chris Ackerman** (*lucky guess*). The only one who received a fine in the game was **Arsalee Morales**.

Meeting of the Past Presidents

Committee of Past Presidents of the Club will hold their quarterly with the sitting president and the succession on Monday, July 26 at 5.30 pm to be held at Juliano’s, at 12052 Hesperia Road, in Hesperia The president and succession share their goals, plans, objectives, and challenges with the group with the purpose of receiving the support, constructive advice and/or assistance from the past presidents. Appetizers and libations within budgeted amount and any members wanting dinner will pay per person.

Raffle



This week’s raffle included a bottle of wine from **Dwight Johnson** that will be enjoyed by **Tina Escareño**, but it didn’t end there for the luckiest lady at Rotary! Tina also went home with a shirt and a camping mug from **Kevin Kane** at Victor Valley Transit.

Dwight also donated two copies of his dad’s latest book, “Men of Integrity” that will be read by **Esther Mears** and **Kevin Kane**. Kevin also brought a Victor Valley Transit backpack that won by **Ryan McEachron** and a VVTA shopping bag that will be used by **Steve Orr**. Finally, Ryan left the meeting with a \$25 Starbucks gift card from Heritage Victor Valley Medical Group.

Rotary Guests

This week we welcomed Victor Valley Transit Facilities Director **Ron Zirges** who attended with **Kevin Kane**, and President **Jon Hove** had his wife **Linda Hove** in attendance.

The Polio Pig

Collected this week: \$19.00

Polio Pig: \$14.00 + Dice (Kevin Kane): \$5.00= \$19.00

Collected to Date: \$18,079.63

Total equals: 97,273 Doses!

*One dollar equals 2 doses of vaccine!
\$500 pays for a Polio Clinic!*



VICTORVILLE ROTARY CLUB OFFICERS

Board of Directors

President 2021-2022	Jon Hove
President 2022-2023	Arsalee Morales
President 2023-2025	Jessica Perez
President 2025-2026	Bill Edwards
Immediate Past President	Steve Orr
Treasurer	Donna Wells
Executive Secretary	Margaret Cooker
Foundation.....	Margaret Cooker
Publicity/Public Relations	Stephen Quintero
Club Service	Arsalee Morales
Community Service	Michael Krause
International Service.....	Ben Tafoya
Youth Service/RYLEA & TLC	Ryan McEachron
Vocational Service	Jessica Perez
Grants.....	Margaret Cooker
Speech Contests	Jessica Perez
Scholarships.....	Esther Mears and Arsalee Morales
George Hensel Ethics Essay Contest	Ron Boyd
Membership.....	Dwight Johnson
Billing Officer	Esther Mears

Members-at-Large: David North, Esther Mears, Rob Kilpatrick & Ron Boyd

Positions & Committee Chairs

BOD Secretary	Marilyn Buttlerwerth
Programs	Mike Page
Public Service.....	Rick Bessinger, Teresa DeAtley, John Wickum & Jeff Armstrong
Sergeant At Arms.....	Arsalee Morales
Dan Stover Music Contest.....	TBA
S.T.A.R. Students	Jim Barnes
Fundraising	Arsalee Morales
Flowers and Gifts	KayMarie Gregory
Joshua Tree Editor	Chris Ackerman

The Victorville Rotary Club meets every Tuesday for fellowship at 11:30 a.m. and meeting at 12:00 noon at the Green Tree Golf Course Clubhouse, 14144 Green Tree Blvd., Victorville

Make-up Days and Locations

MONDAY:	San Bernardino East, Imperial Palace, noon
TUESDAY:	Rancho Cucamonga Sunrise, 7:15 a.m. Empire Lakes Golf Course Rancho Cucamonga, 12:00 p.m., Etiwanda Gardens
WEDNESDAY:	High Desert/Hesperia Club meets 7:00 a.m., Cracker Barrel, 11612 Amargosa Rd, Victorville San Bernardino Crossroads, Hilton, noon, Barstow, Rositas, 540 Main St, 12:00 p.m.
THURSDAY:	Apple Valley, ZOOM Meetings, 1st, 2nd and 4th Thurs Ontario, 12:15 p.m., Doubletree Hotel San Bernardino, Denny's at I-15, 7 a.m. Redlands, Masonic Temple, noon
FRIDAY:	San Bernardino North, Elks Lodge, 12:05 p.m.

Calendar Dates

- Aug 9:** **Board of Directors meeting**
5:30 pm Meeting *In-Person or Zoom*
DCB Board Room, 2nd Floor
Hesperia and Silica Roads
- Aug 21:** **Movie Night at the Hove's**
Home of Jon & Linda Hove
18970 Appaloosa Rd., Apple Valley, CA

Upcoming Programs

- July 27:** Oscar Garcia, Owner Elementum Services
Topic: I Got Covid and Now I Don't: How it Affected my Business (Page)
- Aug 3:** Jeff Armstrong, Victorville Fire Chief **Topic: My Trip to Rotary Park in North Dakota** (Page)
- Aug 10:** Robert Lovingood, ICR Staffing Services
Topic: End of Federal Stimulus: Will it Trend the Way the End of the Cares Act?" (Page)
- Aug 17:** **Congressman Jay Obernolte**
- Aug 24:** **Jason Lamoreaux**

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