



The Joshua Tree

May 28, 2024

INSURANCE LANDSCAPE IN 2024



In a surprising turn of events, the anticipated improvements in insurance rates and availability for 2024 have failed to materialize, as recently disclosed by **Ryan McEachron**, Rotarian and CEO of ISU ARMAC Insurance. Last year, McEachron had expressed optimism to his club members about a potential shift for the better, but recent developments paint a starkly different picture.

Let's dive into the updates provided by some of the key insurance carriers partnered with ISU ARMAC:

This Week's Functionaries

- Invocation:** Chris Ackerman
- Flag Salute:** Dan Dever
- 4-Way Test:** Darron Poulsen
- Fine Master:** David North

Traveler's Insurance: Traveler's decision to cease writing insurance in California earlier this year came as a blow to many, with even previously open avenues now closed off to agents.

Tokio Marine: Both arms of Japan's Tokio Marine, major players in the insurance industry, are bidding farewell to the Golden State, leaving a noticeable void.

Capital Insurance Group: With Capital halting their services in auto and home insurance just weeks ago, consumers are left with fewer options than ever before.

State Farm: The discontinuation of 72,000 home policies by State Farm has sent shock waves through California, leaving agents scrambling for solutions.

Safeco: Restrictions imposed by Safeco now limit Ryan's agency to just two packaged policies per month, with stringent inspection criteria leaving many homeowners in the lurch.

Mercury Insurance: While still an option, Mercury's tough underwriting process poses challenges for potential policyholders.

California Fair Plan: Once a last resort, the California Fair Plan has now become the primary insurer for many homes in the state, a testament to the industry's tumultuous state.

Hartford and Liberty Mutual: Hartford's decision to halt new homeowner policies, coupled with Liberty Mutual's withdrawal from the business owner's policy segment, underscore the escalating risks posed by wildfires.

As more insurers withdraw from California's fire insurance market, consumers find themselves increasingly reliant on

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HOVE'S HELLO

Thank you to Ryan McEachron for sharing the truth about the current insurance

industry here in the state of California. While the news may not be



good, it is important that we know as well as prepare for the future. Hopefully there will be better news down the road.

The Demotion Party is coming soon at the home of Dan & Kris Dever! It will be held on June 15th at 4:00pm. Please make plans to join us for a lot of fun and the announcement of Rotarian of the Year! We currently have a sign-up sheet going around so we have a good head count, so please let us know if you will be attending.

Bill Edwards shared that the Marilyn Buttlerwerth Scholarship is now open. Please email Bill to nominate someone who you feel exemplifies leadership qualities, going above and beyond to make life better for others in the community.

Move Night at my house is coming up on July 13th! Please sign up to bring an appetizer, salad, side dish or dessert for everyone to enjoy!

Jon Hove

McEachron

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the California Fair Plan. However, this reliance has its downsides, with officials warning of potential insolvency as the system struggles to cope with mounting pressure.

The California Fair Plan's precarious financial position, with \$300 billion in exposure but only \$200 million in reserves, highlights the looming crisis facing the state. Should major wildfires occur, the plan may find itself unable to cover the costs, leaving insurers and consumers alike to bear the burden.

Adding to the woes are external factors like COVID-19 recovery, supply chain disruptions, and rising costs across the board. As insurance premiums continue to climb, prudent planning becomes more crucial than ever.

For those seeking more information or assistance navigating these turbulent waters, ISU ARMAC Insurance stands ready to help. Visit their website at isu-armac.com or give them a call at 760-241-7900.

In the face of unprecedented challenges, staying informed and proactive is key to safeguarding your future against the uncertainties of the insurance landscape in 2024.



CREATE HOPE in the WORLD



Big Blue Poker Chip



Jim Murray had the chance to pick the Blue Poker Chip, and picked a green one and saved the chance for another Rotarian. We will continue next week with 10 chips and \$300 for the one lucky Rotarian who has their ticket drawn.

Raffle

Bill Edwards donated a box of Sunkist Gems candy that will be enjoyed by **Ben Tafoya**. Ben also went home with a Flagstar tumbler from **Mike Johnson**. What Ben really wanted but didn't win was a bottle of wine from **David North**, which instead will be enjoyed by **Jim Murray**.

Fine Session



David North was our Fine Master this week and began by fining **Mike Page** the birthday of one daughter, the high school graduation of another, and the marriage of a third daughter! All told, the fine was \$30.

David gave himself a fine of \$20 for taking time to read a Memorial Day poem entitled "In Flanders Fields" by **John McCrae** from 1915.

International News

Rotary International's fourth Programs of Scale grant will work with Indian farmers who have been affected by climate change. **Barry Rassin**, chair of The Rotary Foundation Board of Trustees, announced the US\$2 million grant at the 2024 Rotary International Convention in Singapore.

The program, Partners for Water Access and Better Harvests in India, will aim to increase groundwater tables, extend cultivation areas, and raise the incomes of about 60,000 farmers by 25% to 30%.

"Farmers in India are responsible for producing much of the world's wheat, rice, and other food staples. But the groundwater these farmers depend on is vanishing. Climate change is making rainfall more erratic, which leads to drought," Rassin said. "We are working with Indian farmers on a five-year program to plant the seeds for sustainable farming in India for generations to come."

Partners for Water Access and Better Harvests in India will build rainwater collection systems such as check dams and ponds to increase groundwater tables by 10% to 15% each year in four states. It will also work to reduce soil erosion on about 4,100 hectares (more than 10,000 acres) of land by introducing drip irrigation and planting native species and fruit trees. This will help offset the effects of climate change and facilitate sustainable farming practices.

The other finalist this year is One Million Healthy Mothers and Newborns. This Ugandan initiative aims to reduce maternal deaths by 35% and newborn deaths by 35% in at least 200 public health centers.

The Polio Pig

Collected this week: \$7.00

Polio Pig: \$2 + Dice (Jim Murray) \$5 = \$7.00

Collected to Date: \$20,482.33

Total equals: 101,943 Doses!

One dollar equals 2 Doses of Vaccine!

\$500 pays for a Polio Clinic!



VICTORVILLE ROTARY CLUB OFFICERS

Board of Directors

President 2023-2024	Steve Murray
President 2024-2025	Bryan Gillespie
President 2025-2027	Bill Edwards
President 2027 - 2028	Please be Interviewed
Immediate Past President/Special Projects.....	Arsalee Morales
Treasurer/Scholarships	David North
Executive Secretary/Foundation/Grants	Margaret Cooker
Club Service/Membership	Bryan Gillespie
Community Service/Speech Contests	Mike Johnson
International Service.....	Ben Tafoya
Youth Service/RYLEA & TLC/Ethics Essay.....	Ron Boyd
Vocational Service	Bill Edwards

Members-at-Large: Rob Kilpatrick & Bob Basen

Positions & Committee Chairs

BOD Secretary	Pam Murray
Billing Officer	Esther Mears
Dan Stover Music Contest.....	Bill Edwards
Flowers and Gifts	Linda Hove
Foundation & Grants	Margaret Cooker
Fundraising.....	Arsalee Morales
Joshua Tree Editor	Chris Ackerman
Membership.....	Bryan Gillespie
Programs	Mike Page
Publicity/Public Relations	Rob Kilpatrick
Public Safety.....	Rick Bessinger, Teresa DeAtley, and John Wickum
Sergeant At Arms.....	Steve Murray
Scholarships.....	David North
S.T.A.R. Students	Maureen Mills and Michal Krause

The Victorville Rotary Club meets every Tuesday for fellowship
at 11:30 a.m. and meeting at 12:00 noon at the Bear Valley
Country Club, 13229 Spring Valley Parkway, 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:	San Bernardino Crossroads, Hilton, noon, Barstow, DiNapoli's Firehouse, 1358 E Main St, Barstow, CA
THURSDAY:	Apple Valley, Rusty Bull, 13685 John Glenn Rd, Apple Valley, Noon. 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

- June 10: Board of Directors Meeting**
5:00pm Fellowship
5:30pm Board Meeting
Location: Robar Enterprises
17671 Bear Valley Road, Hesperia, CA
- June 15: Demotion Party**
Home of Dan & Kris Dever
13166 Waco Road, Apple Valley, CA
4:00pm
- July 13: Movie Night at the Hove's**
Movie: August Rush (2007) PG
More information soon

Upcoming Programs

- June 4:** Al Hom and Dennis Hom, **TOPIC**
"Growing Up in Victorville" (Johnson)
- June 11:** Ashley Palmer, CTSA Manager, Victor
Valley Transit Authority, **TOPIC "VVTA**
Programs that Benefit Seniors and
Disabled" (Ackerman)
- June 18:** Steve Murray and David North, **TOPIC**
"State of the Club"

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