



**PP Jeff Avery, Insurance Industry Professional**  
**"The California Homeowner's Insurance Crisis"**  
*Rotary Year 2024-2025, 30th Meeting, 1st Year, 2nd Century*

President Rick Fauss started the meeting, as normal, with the sound of the bell! However, today was a little Magical. He had a magic wand to symbolize the theme, "The Magic of Rotary!" He went on to explain that the Magic of Rotary is truly derived from the hard work and determination of our local members and all Rotarians around the world!"

Eva Jimenez and Leslie Willienn, are Co-Captains for Team # 3. Although today, Steve Clark was sent to the podium to stand in for Leslie. We'll get back to that in a minute. Eva introduced their team and the roles they played for today's meeting. Joe Ayer provided the invocation. The Greeters were Steve Clark, Eva Jimenez, and Dave Rickert. The President's fundraiser tickets were sold by Ian Stripling. The pledge was led by Ken Wood and he also performed the duties of sergeant-at-arms. Photos for the meeting were taken by Leslie Willienn. Introducing our visiting Rotarians and guests was PP Ed Rullman. Manning AV and Spillway for this week was Tony Giovaniello. Eva Jimenez donated two \$25 gift certificates, one for Roots and another for Fall River Brewery.



President Rick said, "if we can have a ventriloquist at our meetings, I can have a magic wand!"

PP Ed Rullman led the introduction of guests. We had 5 Rotarians bring guests. PP Joe Ayer brought a nursing student from Simpson, PP Greg Balkovek brought Bethel Student, Sara (a frequent visitor), Gene Poch introduced his son and daughter, Andy McCurdy introduced his daughter, and Todd Jones introduced the new membership director, at the Chamber of Commerce.

PP Joe Ayer spoke of how service is a form of Love. He quoted scripture, from the book of John, as a reference, and then tied it to the service of Rotary, overall, and specifically to our club.

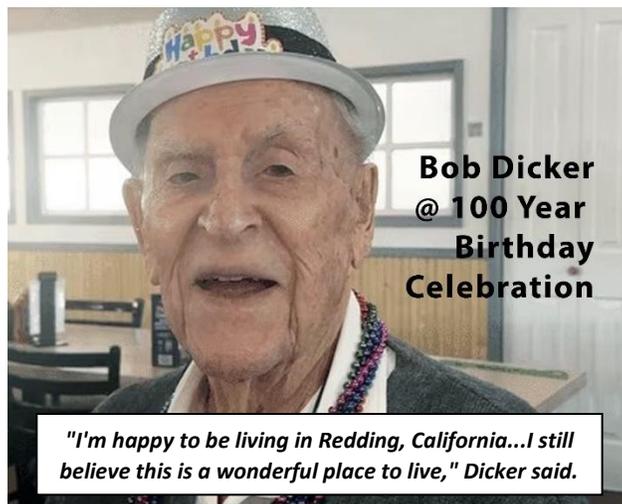
*"Service Above Self"*



R.I.P -- Redding Rotary marks the passing of 30-year member **Robert (Bob) J. Dicker**, Feb. 20". Born

February 28, 1924, **Bob** would have been 101 years of age this coming Friday.

He will be remembered for his contributions to the Redding community, sense of humor and his service as a military pilot in the South Pacific during WWII.



**Bob Dicker**  
**@ 100 Year**  
**Birthday**  
**Celebration**

*"I'm happy to be living in Redding, California...I still believe this is a wonderful place to live," Dicker said.*

## Announcements

**Andy McCurdy** shared that Teams 3 and 6 are collaborating in putting on a social. All teams are invited to attend! The social will take place at CR Gibbs, on the patio, weather permitting. There is a no host bar, but some light food will be served. An invitation will be sent out. Please RSVP so that the Teams and Gibbs can plan for the appropriate amount of food and seating. This will be held on March 13 @ 4pm!



### ROTARY BOARD APPROVES NEW MEMBER CATEGORY

The Rotary Board has approved a new member category: **Rotary Young Leader**.

Business professionals or students 21-30 years of age, who have demonstrated leadership, have two club sponsors and meet all the other qualifications for Rotary membership, can qualify with the following limitations: (1) Initial annual membership fees are reduced to \$300 from \$400; (2) weekly luncheon charge to the new member is \$17, with the additional \$10 shared by the member's sponsors.

The weekly luncheon shared payment program may be extended for a second year upon written request to the board. However, it is not available thereafter.

We need at least 12 Donors to keep our convenient, meeting location, blood drives going! It is quite costly and consumes lots of resources, so to make it worthwhile, the goal is 12 or more donors!

Remember, if you bring a guest to donate, the Club will buy your guest lunch! That's an opportunity for a cheap date for all our single members! It is also an opportunity to introduce an associate to Rotary!

*Let's Make it Happen!*

## BLOOD DRIVE NEXT WEEK!

If a Rotarian brings a donor, the Redding Rotary Club will buy them lunch!



### DONATE BLOOD

For an appointment scan the QR code, go to [donors.vitalant.org](https://donors.vitalant.org) and enter the Blood Drive Code **SMFM171** or call Vitalant at 530.893.5433.



**PP Jake Mangas** and **Bruce Dean** advised us that they will co-chair the Program Committee, in the 2025-2026 Rotary Year. They are committed to delivering great programs. They both believe that interesting and informative programs, on a wide variety of topics, is very important to the health of our club. They encouraged current committee members, and any club members interested in joining in this pursuit, to meet them for a kick-off meeting.

It is scheduled Tuesday, March 4<sup>th</sup>, at 11:00 am. The meeting should not last past 1:00 pm. It will be held at CR Gibbs. You are welcome to purchase lunch and eat during the meeting.

*Quality Programs Help to Maintain Member Interested and Attract New Members!*

**Jason Salter** shared that we are still in need of host families for ten (10) students. The goal is to host thirty-five (35) students.

Currently, there is only housing for twenty-five (25).

If we do not find host families for these ten (10) "unhoused" students, the total number will need to be reduced.

**Randy Smith** advised the Club that **President Rick**, just before our meeting, signed a document which continued our involvement in the Shasta County Weed Management group.

**Randy** commented that there is no financial or other obligation assumed by the Club. However, this does give us the visibility to participate in this important work. **Randy**, and the Stream Team, have done this kind of work for many years. Thank you, **Randy!**

## Recognitions



**Gene Poch** made it to this meeting. He was joined by his son and daughter, **Keith** and **Erin**! It was so good to see him! **Gene** joined the club on September 26, 1991.

For many years, **Gene**, each and every week, was at the attendance table checking in our arriving members. He always had a welcoming smile as we arrived. He was like a permanent, seated greeter!

**President Rick** acknowledged and was pleased about his presence. He shared that we had displayed the photo from the visit by **PP Amelia Ward** and other Rotarians a few months ago.

They were able to spend time with **PP Lou Gerard**, **Dee Domkee**, and **Gene Poch**.

**PP Tiger Michiels** was surprised when **President Rick** put up this picture! Our President has eyes everywhere... No one is immune to being recognized...

As you might have guessed from his headgear, **PP Tiger** was at a Crab Feed. Either the hat was tickling him or he was just having a great time, as indicated by that big smile!

He also enjoyed meeting and conversing with **Arianna Martinez**, from KRCR-TV. Eventually, after much conversation, he realized that she was a local TV personality. Of course, he has seen her on TV, but it never registered...

Well, that's all the NEWS from that event! He offered \$100 to his Paul Harris in recognition of his good time and being caught "red-clawed."



The one and only, **Steve Clark**, is a quintessential grandfather. The picture to left is his grandson, his grandson's fiancée, and their two (2) children. They have lived in one of **Steve's** spare bedrooms for about two (2) years.

Well, to **Steve's** surprise, they recently moved out into an apartment. **Steve** was pleased to see that they were saving money during their stay, which enabled them to secure the apartment. A hand up can work!

**Steve** offered \$100 to be applied at the President's discretion!

### Rotary Program Schedule

Date	Program	Speaker
27-Feb	McConnell Foundation Priorities	Shannon Phillips
6-Mar	Saplacor	Mary Chiesa
13-Mar	Irish History/St. Patrick's Day Celebration	Colin Duffy/Allison Hall
20-Mar	Yoga At SUHSD	Anette Wilson
27-Mar	I-House	PP Amelia Ward

## Program



PP Pat Corey introduced our Program. The topic was the “The California Homeowner’s Insurance Crisis!”

Our speaker was industry expert, our very own, PP Jeff Avery.

PP Jeff offered insight into the current challenges and rate increases. They are driven by the many disasters over the last decade and political indecision about the financial realities related to the risks and costs.

Here are some key facts that provide some guiderails to the discussion:



- Proposition 103 changed the nature of insurance coverage and the rate change process
- Insurance companies have paid out 108% of the premiums received over the last decade
- Rate change restrictions have led to an untenable situation
- Both the insurance companies and the California Fair Plan could end up issuing, one-time, “catch-up” assessments to all policy holders, in addition to rate increases
- There are less insurance companies offering coverage in California than in the 1980s, even though there are now many new homes after a multi-decade construction boom
- Currently, California has the 24<sup>th</sup> highest rates, but the 4<sup>th</sup> highest risk profile

### Here are links to the Program:

Link to Program Audio:

<https://drive.google.com/file/d/1pH4Z5gMCd4YMzOI9qCVGzcuG1rvpaj4H/view?usp=sharing>

Link to Program Slides:

[https://docs.google.com/presentation/d/1dsX7M8Wmp9Rj-ycrXeQkZ9gMcK-2u\\_2/edit?usp=sharing&oid=103710665847894715894&rtpof=true&sd=true](https://docs.google.com/presentation/d/1dsX7M8Wmp9Rj-ycrXeQkZ9gMcK-2u_2/edit?usp=sharing&oid=103710665847894715894&rtpof=true&sd=true)

### Link to the 4 Way Test Song – President Rick:

<https://drive.google.com/file/d/1nYfpEjqog4gxAen9qZj6YasdxgmXyA3z/view?usp=sharing>

### Link to the 4 Way Test Song – Steve Clark:

[https://drive.google.com/file/d/1EEvpaPKU8nENycNhhwglKkc33v\\_n\\_ba/view?usp=sharing](https://drive.google.com/file/d/1EEvpaPKU8nENycNhhwglKkc33v_n_ba/view?usp=sharing)



**Prizes:**

The Fall River Brewer Gift Card was won by **Tony Giovaniello**. The Roots Juice Bar Gift Card was won by **Bob Allen**.

In the tile game, **Kathy Malain** pulled the letter "R". That was worth \$40!



## PROGRAM ON FEBRUARY 27

McConnell Foundation Priorities

Speaker: Shannon Phillips

YOUR AD HERE!

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 Commissioner California Parks & Recreation (ret)  
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737 Auditorium Drive  
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(530) 241-7500  
 Fax (530) 241-5953

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 Agent, Lic. #0D09479  
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**Rotary** 

**The Four-Way Test**  
 of what we think, say or do

1. Is it the truth?
2. Is it fair to all concerned?
3. Will it build good will and better friendships?
4. Will it be beneficial to all concerned?



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General Manager

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T: (530) 243-3932  
F: (530) 338-3288  
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gary.parkinson@blachbeverage.com

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**Joe Ayer, MBA**  
Executive Director

main 530.223.6034  
office 530.226.3064  
cell 916.715.1968

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Rotary members look for opportunities to improve our communities today and invest in the next generation for tomorrow.



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