



Woodland Sunrise Wake Up Call



WOODLAND SUNRISE ROTARY WHERE WE PUT SUNSHINE IN YOUR LIFE!

Notes by: **Julia Larson**
April 4, 2019

President Larry Peterson presiding.

Larry led us in the salute to our flag, followed by WSR Choir with a heavy dose of Crawdads.

Visiting Rotarians: Raylene Ewing from Luna Vista, Kris Kristensen from the Noon Club, Honorary Marc Faye from the Noon club. Arthur Beauchamp who is on a LOA is also visiting today.

Guest of the Club: Duane Ewing

ANNOUNCEMENTS:

4/6 - District Spring Training- all interested in Rotary Administration - they are in various places, including Fairfield - Lynn Jepsen will be attending and can carpool. If you will be joining the board, please consider attending. There will be one more in Redding April 13. Wayne Ginsburg would like to encourage people to attend. He got an awful lot out of it last year when he was starting his club leadership adventure.

4/11 - Tom Wendt what's the BFD about CBD?

4/18 - Dennis Brown - Cal Fire Aviation

4/19 - Friday - Lee Middle School - Career Cay - See Rich Sakai

4/25 - At our club meeting - **Celebrate Rotary Membership Party!** During our club meeting. Please bring a guest. Vicki is sending around a sign up.

4/30 - Tuesday, April 30th - **Woodland Kids Read** - we will need volunteers to read and help with the event. Sponsors are also needed. Please contact Wayne Ginsburg for more information. They are adding a career awareness component asking the celebrity readers to be in their career uniforms and spend some time talking to the groups about what they do. This event is about celebrating reading and providing each child with a bag with a book that has their name in it. United Way and Rotary partner to make this event possible.

5/1 - Wednesday, May 1st - Rotary Mystery Golf

5/11 - Saturday, May 11 in Martinez, District 5160 Bocce Challenge. Let Larry know if you are interested.

5/17-19 - District Conference May 17-19th: **Four Way Fest** - four districts are gathering in Tahoe at the Peppermill for the conference this year and we have some great speakers lined up.

Christi Skibbins - Stuff the Subaru with Socks and Soup - Annual Event for all Meals on Wheels - April 1 is when they got the notification of how much they raised this year. They got the second largest amount of money they have received from Subaru since the event started - there is a complicated formula and they will be getting a check for \$9,610 from Subaru. They were giving out soup and socks well into the new year. Thanks to all our club

Speakers

April 04, 2019

[Jim Hilliard & Brad Miller](#)
Under Insured Wildfire Homeowners

April 11, 2019

[Tom Wendt](#)
What's the BFD about CBD?

April 18, 2019

[Dennis Brown](#)
Cal Fire Aviation

April 25, 2019

[Membership Committee](#)
Membership Drive

Events

No Events found



BE THE INSPIRATION

members who helped with donations.

Kris Kristensen - United Way Golf Tournament at Yocha Dehe Golf Club, Friday, June 21. The proceeds go to *Woodland United Way* and support many youth programs and activities in our community. Please consider putting together a team or sponsoring the event. For more information, visit the website: woodlandunitedway.org

Keith Rode with WSRF The board meets next Friday for their quarterly board meeting and they are looking for recipients for this year's Salmon BBQ. If you have any recommendations for grant applications, please direct them to our WSRF website to fill out an application ASAP. Even if you have a charity you are directly involved with and are concerned there is a conflict of interest, there generally is not, since we are all involved in so many different organizations. If you know of a good cause, please direct them to our foundation site: WSR Foundation

Julia Larson - Club Leadership

When Rotarians look back on their Rotary history, serving as club president is often the one position members recall as a special time in their Rotary career.

Julia recognized everyone who has served as club president, in our club or another Rotary club.

These people have all given their time and dedicated a year to leading their club. This takes organization and energy and, of course, giving of your personal time. I think every one of us could say that it was worth it. Some of us would even do it again!

Often during the training prior to the year as president, these Rotarians connect more with Rotary on a global level and become more involved. The opportunity to attend the President Elect Training Seminar (PETS) is one of the highlights of being president. PETS is a well organized Rotary leadership training seminar that prepares Rotarians for club leadership, inspires them and provides for a network of support throughout their year.

The club also pays for the PE and their spouse/partner to attend the Rotary International Convention during the year before they become club president.

Becoming President is a journey that takes a few years and there are some requirements, though they are easily met if someone desires to fill this role.

Our club president is nominated a year and a half prior to their term.

Our club generally nominates the next President Elect in December of the year before they will serve as President Elect. At this time they are called the President Elect Nominee. In the year prior to serving as president, they are called the President Elect.

The President Elect is responsible for chairing the Salmon BBQ committee during the year they serve as President Elect. The club members serve as their committee. The Salmon BBQ is usually the first Saturday in October.

The President Elect serves on the WSRF board for a three year term: The year they are President Elect, the year they are President (they lead the meetings this year) and the year they are Immediate Past President.

The President will then serve on the board of the WSR Foundation for 5 years, starting during the year they serve as President. The WSRF meets quarterly.

Qualifications for Nomination for Club President:

The Rotarian must be a member in good standing with the club and RI.

The Rotarian must have served on the board or be currently serving their second year on the board.

The Rotarian must plan to remain in the club for at least the next three years.

Board Member:

Our club board position is a two year term. Members of the board are asked to serve by the nominating committee. Each year three new members join the board and three members rotate off as their two year term ends.

All members are eligible to serve on the board.

A member who has previously served may serve again if they desire.

The board meets once a month, on the second Wednesday, at 7 AM.

The board meeting ends promptly at 8 AM.

The current board meeting location is at the Re/Max office on Main Street.

District Leadership: Most district leadership positions require the Rotarian to have served as Club President. There are several positions that are available each year; some positions are just in our local area, others are district-wide. District positions include Assistant District Governor, Area Membership Chair, Foundation Representative, and various district committee positions like District Grants Committee (which selects district local and global grant recipients) and District Awards/Installation Dinner Committee.

District Leadership Academy is open to those who have served as club president. Rotarians must be nominated to attend. The academy is a weekend event that occurs in late February each year in Fairfield. Graduates of the academy are available to be nominated for district leadership positions, though this is not the only path to a district committee position. (Julia Larson, Keith Rode, Tom Galeazzi and Duane Ewing are graduates of the academy).

Assistant District Governor: This position is available to graduates of the District Leadership Academy. This person serves a two year term and our area includes Woodland, Davis, and Winters. (John Martin, Julia Larson, and Duane Ewing have served as ADG).

A few other members of our club have been very involved at the district level: Lynn Jepsen serves as District Treasurer and District Youth Exchange Treasurer. John Martin and Julia Larson have served with the District Grants Committee. Lynn Jepsen, Lynn Clark, John Martin, Keith Rode and Jim Odusola have given presentations at District Assemblies.

Nominating Committee: Our Past Presidents serve on the Nominating Committee.

The committee meets in the fall to start the process of selecting our next president elect nominee and our new board members for the following year. All members who have served on the board are available to be nominated as President.

The Past Presidents are trying to take a more pro-active position in discussing our path to club leadership. It is our hope to encourage Rotarians who desire to serve as club president or a district leadership position, to feel comfortable with the process and to be open to dialog about the process. You may not be ready to serve in a leadership role at this time, but we hope through a club survey to identify members who would like to learn more about the process and who are interested in stepping into the line of succession to club leadership or a district position.

If you missed filling out the survey, please contact Julia Larson to discuss club leadership or district committee involvement.

Permanent Badge Presentation - Sponsor Gary Wright with Jim Odusola
- Jim has become very involved and accomplished everything we have asked and more as a red badge member, we now present you with your permanent badge. Congratulations.

RECOGNITION: Sue Westwood

Dennis Miller's wife was recognized in the paper.

Alex Jauregui was honored at the Farmers Coalition last week.



Kenny Calhoun - Induction Anniversary - On this year in history US troops left Vietnam, Royal Albert Hall was opened in 1871. During the year Julia Larson was president and sponsor was John Smythe - It's been a great time. Bell.

Jim Odusola - Induction Anniversary - Gary Wright was his sponsor, Bob Hulbert was president, and he has enjoyed his first year in Rotary. Al Aldrete has been his mentor, and it has been a good experience. He is happy to continue to get more involved in Rotary. Bell

Don Easton - Birthday - Lawyer was painting his house and a hobo came to ask if he could earn some money helping paint - ok he can paint the back porch, the hobo came back in 15 minutes, the lawyer asked if he is done - yeah but it is in the porch that's painted, it's a Mercedes Don drove to the Grand Canyon for his birthday and had a great time, beautiful desert view to watch the sunset, incredible feeling the wind coming up the canyon. The stars at night were amazing Bell.

Joel Butler - Birthday - Today - the Price Is Right! - spam \$25, Tesla \$100, Davis home \$900,000. Which is correct. Prize is a chocolate cupcake, singing! Bell. For Rotary Foundation.



Ole and Lena joke - they have six children, Ole begins to call Lena his Mother of Six, she gets

tired of it after a few years, she shouts back, I'll be right with you father of four....



Robb Wallace - Wedding Anniversary - 1987,

Cheri interrupted his stint of single manhood. He was not even playing the dating game. Second only to being married to Cheri is his relationship with this club. Cheri is wonderful, like Something About Mary, she makes everything wonderful. Bell.

PROGRAM: INSURANCE COVERAGE

Featuring our own Jim Hilliard and Brad Miller

John Smythe - introduced our speakers, is this a shameful advertising stunt or a public service announcement. John prefers to look at it in the wake of our recent wildfires as public service announce for us all to take a moment to be sure that we are properly prepared for an unfortunate event.

Jim Hilliard with State Farm

Insurance: 661-6666

Brad Miller with AAA Insurance: 406-



3515

Just call the numbers and they will be happy to discuss your current insurance needs and concerns.

The Insurance Information Institute: www.iii.org has great information about insurance.

Home Owners policies cover three areas

Structure: the house itself is covered against most unfortunate events, some

types of water damage, but a separate policy is needed for earthquake and flooding, does not cover termite or pest damage.

The stuff you own: Covered for theft or damage. You may need additional coverage for heirloom items, jewelry or art work

Liability: Things that happen in your house to others - there are some things that require extra coverage like trampolines and aggressive pets.

You should have enough insurance to recover in the event of a total loss, to rebuild the house and replace your stuff.

Most of us are Home Owners. There is also coverage for renters.

For many people their home is their greatest asset, so it is crucial to avoid being underinsured. To properly insure your home, it is important to ask your insurance professional four key questions:

1. Do I have enough insurance to rebuild my home?
2. Do I have enough insurance to replace all of my possessions?
3. Do I have enough coverage for additional living expenses?
4. Do I have enough liability coverage to protect my assets?

Life is about the unexpected, which is why we have insurance.

How do you value your house to be sure you have enough to replace your house? It is based on the construction cost to rebuild your house. It may not be correlated with the cost you paid for the house. Construction costs, building supplies and then all of the costs of replacing your stuff go into making an appropriate policy.

If you have enough coverage you will have a buffer for market fluctuation.

Due to the recent fire home losses in our region, the cost of construction has gone up due to the shortage of contractors with the sheer number of homes needing to be rebuilt.

There is a lot in the news about the loss and over 2/3 of homeowners that lost houses were underinsured. The impact is huge. People are displaced and then don't have the ability to replace their house.

The insurance companies are now required to speak to policy holders about what they have covered under their current policy. If you have not had a recent conversation with your insurance company about being properly insured, you need to make the call.

With most personal property coverage, the insured is allowed 50-70% of the cost of their dwelling is considered personal property coverage. So if you

have \$100,00 on the structure, you will have \$50-70,000 to replace the contents.

Many people had their dwellings underinsured.

Additional Living Expenses pay for you to live somewhere else while your house is being rebuilt. This is two years for AAA and State Farm. But it is often a dollar amount and may not cover the rent in the area you are trying to stay while your house is being rebuilt. Many people are underinsured for living expenses.

Starting out with the right amount of coverage on your dwelling is important. There is dual accountability between insured and the insurance company. Work together to be sure that you have adequate coverage.



At the time of a loss, people think, I need to call my insurance company and they will take care of everything - yet they don't build houses, they don't replace stuff, they write the checks to get it done. You are responsible for contacting contractors, purchasing your appliances and new stuff. The client is responsible for most of the work in replacing the stuff.

In a total loss. They often give you a check for the loss and you can decide to rebuild or walk away and start over somewhere else.

On the tables is a handout to be sure your home is properly insured.

Questions:

What happens when people don't want to rebuild in the area of the disaster?

There is a provision in the policy saying that they often give a depreciated amount if you don't replace what is lost. In areas like Paradise where the home is completely destroyed, they often just pay out the policy.

How do you review your policy - the agent often will send out a notice reminding you to keep your policy updated and make updates to your policy annually.

Many policies have an inflation plan in place that gradually increases your rate with inflation. They are attached to the consumer price index to try to keep the home owners policies in line with the cost of inflation. AAA and State Farm work with this system.

Earthquake and Flood insurance - If you are in a flood zone, your lender often requires you to carry it. Our local flood zone areas are fairly well mapped out. Woodland is actually 10 feet higher than the causeway and is not at high risk for flooding from the Sacramento river. Some parts of Woodland are in the Cache Creek flood zone.

Earthquake insurance is based on the zones and how much risk there is in our area. Woodland is in a lower risk area compared to Winters and some of the hillier parts of the region.

We are in a time of more volatile weather and there is increased risk of major disasters that will likely affect all of us in some way in our lifetime.

Two years does not seem enough time to pay for relocation expenses during rebuilding - in a normal situation this is usually enough, but with catastrophic losses, there is legislation in place to help extend this time frame to support people with rebuilding.

Good, Better, Best quotes - help people make a good decision about what they need for coverage.

Thank you to our speakers, book signing.

Raffle: Don Sharp. Joker worth \$200. \$44 side pool.

**Kris Kristensen won. Free breakfast.
Second Chance - Brad Miller
Kris led 4-way test.**