



Wake Up Call

WOODLAND SUNRISE ROTARY WHERE WE PUT SUNSHINE IN YOUR LIFE!

Notes by: John O'Malley August 22, 2024

Past President Rick Pomeroy is currently presiding as Guest President, and

promising to temporarily bring back his "Reign of Terror.†Pledge of Allegiance led by Robyn Drivon. The Rotary Grace was sung by our always exceptional Rotary Choir, led by **Dennis Miller**.



GUESTS - Visiting Rotarians Gretchen Peralta, Davis Sunrise
Rotary Club and **Shawn Syke**,
Woodland Noon Club

ANNOUNCEMENTS AND UPCOMING EVENTS:

Guest President Rick informed the Club that Sue Westwood was in a serious motorcycle accident on Saturday, August 17th and was lifeflighted to Sutter Roseville. The accident took place near Emigrant Pass. Sue is still reported to be in critical but stable condition. Her



Speakers

August 22, 2024
Jim Hilliard, WSRC Member,
State Farm Insurance
Current state of the Insurance
Industry

August 29, 2024
Luz Robles, Sac/Yolo Mosquito
and Vector Control
Mosquito and Vector Control in
Yolo County

September 05, 2024 <u>Human Trafficking Experts</u> How to be Aware of Human Trafficking

September 12, 2024 Greg Roezsler, Playmakers Leadership Academy Team Building

September 19, 2024 Suzanne Bragdon, Former District Gov "The Unhoused"

Events

No Events found



Calendar

August 22 - Jim Hilliard-Insurance industry in California

August 24- Hot August Nights Car Show at Mojo's

August 27- Last Chapter Car Show at Yolo Library

August 29 – Luz Robles-Sac/Yolo Mosquito and Vector Control

August 31-September 1- C10 Truck Cruise and Intervention

September 5 – Human Trafficking

September 12 - Education Committee "So you want to be President"

September 12 Vitalant Blood Drive

October 5 Salmon BBQ - Drive Your Chevy to the Levee





daughter, Elizabeth, has been in contact with Rick. The family is reserving information regarding Sue's medical condition until she is in a position where she can decide what she wants to share. Five get well cards are being

circulated, so club members can share their well-wisnes with Sue.

PP Rick also announced that there would be a short board meeting immediately following this (August 22nd) meeting to discuss responsibilities in Sue's absence.

Shawn Syke, Woodland Soccer Club president, provided an update on the

soccer fields under construction.

Woodland Soccer is very thankful for our Club's financial support. So far, Woodland Soccer has raised \$170M. The anticipated cost is \$180M, which Shawn anticipates meaning closer to \$250M. He has a potential donor for irrigation equipment worth \$70M. There will be a fundraiser at Velocity Island Park at 755 N. East Street on Sunday,



September 1st. Tickets start at \$45. Amelia Lynn, who won last year's vocal showcase at the Yolo County Fair, will open. Davis band <u>Raices</u> will present second. The headliner is a band out of the Bay Area called "<u>Purple Ones</u>.†This is a Prince tribute band – not to be confused with a "cover†band. Our Club made Woodland Soccer its beneficiary of the Salmon BBQ this year, so we are strongly encouraged to attend. <u>Labor of Love Tickets</u>



Rich Sakai thanked everyone who attended the Car/Air show. It competed with the fair, but still had good attendance. The funds went toward the Watts Scholarship.

Tom Wendt recognized the numerous club members who helped at the Rotary beer and wine booth, including everyone who helped set up and tear everything down at the end. Special thanks to Gretchen Peralta for all the help she provided.

Gretchen Peralta thanked Lynn Jepsen for teaching her to use the Square technology. She balanced within \$100 for the entire Fair, which was pretty darned good.

Jim Gillette announced that the Club is looking for ideas on future service projects. He circulated a sign-up sheet asking Club members to identify the projects in which they are most interested, including ideas for new projects.

Jim Odusola gave a brief update on the Salmon BBQ. We have secured the

contract for our auctioneer and for our security company. He still needs lots of help with selling tickets. The truck will be shown at the Woodland Soccer event at Velocity park on September 1st, which will be a great opportunity to sell more tickets.

Dennis Miller would love help from club members on both silent and live auction items. If you have any suggestions on auction items, please contact Dennis directly.



Also, please bring wine to weekly meetings that Dennis can add to the wheelbarrow of wine being auctioned.



Keith Rode added to

Dennis' comments by announcing that he has already received quite a



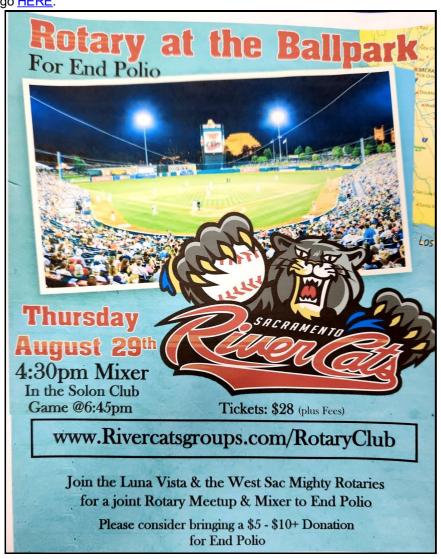
few"you pick†auction items. Keith reminded everyone that he welcomes all donations, and that club members need not feel embarrassed that their donations are unusually awesome – we will gladly accept them.

Rich Sakai could use help selling event tickets.

Please remind potential guests that there will be great food, an open bar and a very fun

environment.

Wayne Ginsberg handed out a flier "Rotary at the Ballpark for Ending Polio†on Thursday, August 29th at 4:30 p.m. at Raley's Field in Sacramento. This event is hosted by the Luna Vista and West Sacramento Rotary Clubs. The River Cats game starts at 6:45 p.m., and attendees will sit in the Salon Club. Tickets cost \$28. For more information and to purchase tickets, go HERE.

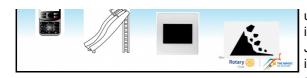


PROGRAM – <u>State Farm General Insurance Company:</u> <u>Update on California</u> with Jim Hilliard



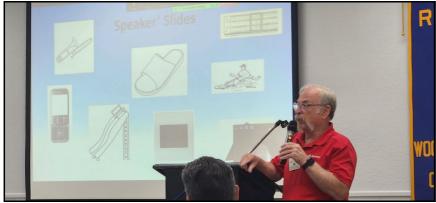
(Past President Rick made Jim a "SLIDE" for his presentation)

Our own *Jim Hilliard* of Woodland's State Farm office, provided the Club with an update on the



unprecedented state of insurance in California. Jim has worked in insurance for 49 years. He started working for his

father and later opened his own insurance agency in 1985.



Jim introduced the matter by saying that this is without question the strangest insurance market Jim has ever seen in his 5 decades selling insurance. Insurance companies are losing tremendous sums of money. The governor, insurance commissioner and legislation have, until recently, been unwilling to believe the dire state of the insurance industry, and this has prevented insurance companies from being able to make necessary market pricing adjustments. Jim's remarks substantively followed the State Farm Update-on-California from March 20, 2024, as follows:"State Farm General Insurance Company ("State Farm Generalâ€) is working to ensure its long-term sustainability in California. In doing so, State Farm General has had to make some difficult but necessary decisions that will impact a portion of our California policyholders as follows:

- Non-renew approximately 30,000 homeowners, rental dwelling, and other property insurance policies (residential community association and business owners). (A rental dwelling policy insures rental home owners. Renters insurance is not affected.)
- Withdraw from offering commercial apartment policies with the nonrenewal of all of those approximately 42,000 policies. (A commercial apartment policy insures apartment owners. Renters insurance is not affected.)

These actions are California-specific and will occur on a rolling basis over the next year, beginning on July 3, 2024, for homeowners, rental dwelling, residential community association and business owners policies and on August 20, 2024, for commercial apartment policies. Combined, these policies represent just over 2% of State Farm General's policy count in California.

This decision was not made lightly and only after careful analysis of State Farm

General's financial health, which continues to be impacted by inflation, catastrophe exposure, reinsurance costs, and the limitations of working within decades-old insurance regulations. State Farm General takes seriously our responsibility to maintain adequate claims-paying capacity for our customers and to comply with applicable financial solvency laws. It



is necessary to take these actions now.

We also recognize the Insurance Commissioner's proposed regulatory reforms, such as streamlining the rate application process, accounting for catastrophe modeling and reinsurance costs in rates, and addressing FAIR Plan vulnerabilities. We will continue to work constructively with the California

Department of Insurance, the Governor's Office, and policymakers to actively pursue these reforms in order to establish an environment in which insurance rates are better aligned with risk." * LINK

Questions - Gretchen Peralta: Why is car insurance also so much more expensive? A. Two reasons. First, there are more liability claims and higher awards. But also, the cost of repairing cars has gone through the roof.

John Roncoroni: If an insurance company sees a bad roof, will they at least send a warning or does the insurance company just cancel the insurance? A. A canceling notice often has a reasonable time within which repair can be made allowing for the notice to be rescinded.

John Roncoroni: How many insurance companies are there in California currently? A. l'm not sure, but State Farm has about 20% of the market, which allows it to be involved in legislative changes.

Laurie Brignolo: Do you have any advice for people who get cancelation notices? A: Having pride in ownership is the best way to avoid getting these notices. If you have the best-maintained home in a neighborhood, you will be less likely to get one of these notices.

John Martin: Are you saying that if you move out of your house to another house you will not be able to obtain fire insurance? A:Correct. He



currentlycannot write a new fire insurance policy anywhere in California with State Farm.

Bob Pye: He just received a non-renewal for NYAP, and these letters are going to foster care homes throughout California. This will cause a disaster if it is not resolved.

Ron Little: What about homes with old wiring? Are insurance companies

flagging these homes for renewal as well? A: There have always been some limitations on old wiring. Again, maintaining your home will avoid these non-renewal issues. One piece of advice. Supply lines to your sinks and toilets need to be replaced periodically. Same with the supply line to your refrigerator.

THANK YOU, JIM HILLIARD!

RECOGNITION

Bob Hulbert celebrated his birthday. Bell!

Robyn Drivon also celebrated her birthday (yesterday). She spent the day in Healdsburg with her children and grandchildren. **Bell!**



HAPPY BUCKS

Jim Hilliard was happy to announce that his newest grandson was born on Sunday. Congrats Jim! (Et. al.)

Wayne Ginsburg was thankful to State Farm for a device called Ting Monitor which monitors

electricity in the house. If something goes awry when you are not home, the device lets you know.

Greg Stille - Happy to have just returned from Cabo San Lucas, and he congratulated Jim H. on his newest family addition. The discussion of drones identifying houses with bad roofs reminded Greg of Bruce Reichert, who used to fly his plane around Woodland and identify green swimming pools from the air, so he could market his pool maintenance services.

Phil Marler chose to work at the beer booth on Sunday night, thinking it would be nice and slow. Wrong! He has never seen more beer poured in 3 hours. Never do the Sunday night shift.



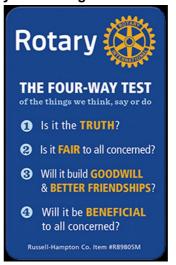


side pool was worth \$27. Wayne Ginsburg's ticket was drawn and he won a free breakfast!

almost all the cards are left. The

THE FOUR WAY TEST: Led by Wayne Ginsburg

BELL!



Next week's LINK Zoom meeting.

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Meeting ID: 856 8891 3321 Passcode: 730031