

Meetings: Tuesday 12 Noon, Bella Vita Restaurant

President: Libby Nelson Phone: 604-314-6749
 Secretary: Deborah Hyslop Phone: 778-387-0429
 Editor: Peter Boekhorst Phone: 604-465-3392

[E-mail the President](#)
[E-mail the Secretary](#)
[E-mail the Editor](#)



FEBRUARY IS PEACE AND CONFLICT PREVENTION/RESOLUTION MONTH

Today (Feb 13): **Hannah Nelson** – Her Exchange Student experiences
Next Week (Feb 20):

Happy Birthday	Happy Anniversary
Feb. 19: Mark Forster	

CALENDAR OF CLUB AND DISTRICT EVENTS:

Date	Time	Event	Venue
Feb. 10		Valentine's dinner at Mark and Pauline Forster's house	11439-234A St., Maple Ridge
May 8-12		District Conference	MS Eurodam

LAST WEEK'S MEETING

SOME THINGS ARE
BETTER LEFT UNSAID



WHICH I GENERALLY
REALIZE RIGHT AFTER
I HAVE SAID THEM.

President Libby's quote for the day:

Guests:
(In addition to our speakers)
Gregory Lane.

Announcements:

Sharon Kyle advised that the young student who went to **YAIL** (for those with memory loss, that means "Youth Adventures in Leadership") will be coming to our club to tell of his/her experience. Also, we are looking for two young people between the ages of 18 and 30 to attend **RYLA** which will be held May 24 to May 27.



"Rotary Youth Leadership Awards is an exciting, and challenging, leadership training program for leaders, and 'potential' leaders, between the ages of 18 and 30. This seminar runs for three & a half days in District 5050 (B.C. & Washington State). This amazing event is funded by Rotarians. Our Rotary Club Sponsor will pay the full cost of participation. The RYLA program enables young people to debate issues of professional responsibility and human relations, improve leadership and communication skills, understand Conflict Resolution, learn about businesses and institutions and meet Rotarians while having fun and making friends. RYLA provides young adults the opportunity to refine

skills and explore pertinent topics with their peers and elders. RYLA provides Rotarians the chance to help develop leaders, share valuable expertise and bridge the gap between generations."

District 5050's RYLA Mission Statement:

To create an environment to identify and develop personal leadership skills, team building, individual potential and promotion of service with a focus on the 4-Way Test and on the principles of respect, understanding and caring."

Happy and Sad:

Dave Rempel updated us on the condition of his brother, who is doing well but suffers from short-term memory loss. Dave, meanwhile, recently enjoyed reading some old Christmas and Valentine's cards which he had received from many of his students over the years, which brought back happy long-term memories of, and thankfulness for, his career as an educator of young people.

Sharon Kyle was obviously very proud of her granddaughter who has been selected as the student in her school to hear former U.S. First Lady Michelle Obama, who will take part in a special event hosted by the Greater Vancouver Board of Trade ("GVBT") which will take place on the afternoon of February 15, 2018 at the Queen Elizabeth Theatre in Vancouver.

"We are thrilled that Michelle Obama will join the GVBT in an afternoon moderated conversation," said **Iain Black**, President and CEO of the GVBT. "... this event with Mrs. Obama will ensure that her words are heard by some of the people who will be most inspired by them: young women and the next generation of leaders."

President Libby gave a happy dollar for all the Philadelphia Eagles fans who are still basking in the euphoria of the team's first-ever Super Bowl win of the Vince Lombardi Trophy. (Did you know that Philadelphia is known as the City of Brotherly Love?)

Guest speakers:

Kourtney Turner and Sherry Apps - House Insurance



Kourtney and Sherry are employees of Johnston Meier Insurance Agencies, who agreed to give us a brief overview of house insurance matters. Some of what they said follows.

Home Insurance Policies

Home insurance is a package policy that covers not only home and property but also your liability. Components of a home insurance policy may include (depending on the policy):

Dwelling or Building - where coverage protects the structure of the whole and anything permanently attached to it.

Detached Private Structures - such as sheds, garage and fencing.

Personal Property - clothing, furniture electronics, appliances.

Additional Living Expenses - this provides coverage for hotel and meal expense expenses and even pet boarding.

Liability - this covers you in your home and anywhere in the world, or if someone is hurt on your property are you are held liable for damages.

Medical Payments - for example, if someone is hurt on your property you can voluntarily pay for their medical payment or lost wages to avoid a lawsuit.

Property Damage - for example, if you spill a glass of red wine on someone's white carpet, you can voluntarily pay to have the carpets cleaned.

Special Items - such as jewellery, bikes and collections; every company has special limits on these types of items, which can vary between insurance companies. There are ways to increase these coverages and schedule certain pieces to your policy.

Condominium or Strata Insurance Policies

Owners of a condo or strata are incorrect if they think that they don't need coverage because strata covers the building. The Strata has an insurance policy that covers the entire building, but it is important to understand that in the event of a loss, Strata can assess a unit owner, so the owners separate condominium policy protects the strata owner from financial hardship much like a home insurance policy.

Additional strata coverages can include:

Strata Deductible Assessment - if the Strata's insurance policy is called upon to pay a loss to your unit, or damage to a neighbouring unit caused from fire or water emanating from your unit, then there is a deductible that can vary between \$2500 and \$25,000 and sometimes even higher, and this deductible will be paid by the strata owner. Strata owner can (and should) obtain insurance which will pay this deductible

Earthquake Deductible Assessment - in the event of an earthquake, Strata will take the huge earthquake deductible amount and divided among the unit owners. If you don't carry earthquake coverage and earthquake loss assessment coverage, then an earthquake assessment will not be paid by the policy.

Unit Improvements and Betterments - in the event of a loss, Strata is only responsible to put the unit back the way it was when it was originally built a similar materials. So for example, you remove the linoleum flooring and put in high-end hardwood that is considered a unit improvement or betterment, and is covered under your own condo policy (but will not be paid by the Strata insurance on the building).

50/50

The pot is still growing (and we don't mean):



because this is what Doris Gagel won.

President's Closing Thought for the Day:

No matter how many mistakes you make or how slow you progress, you are still way ahead of everyone who isn't trying.
Tony Robbins

Submitted by Laurie Anderson