



# Nor'Wester

Rotary Club of Northwest Des Moines

www.clubrunner.ca/northwestdesmoines / Fridays @ 11:45 - Cozy Cafe 8535 Birchwood Ct.

February 27, 2026

*This Week's Program:*

**Matt Hauge**  
Polk County Housing  
Trust Fund

Greeter:

Doyle Sanders

Invocation:

Bill D. Corwin

Sergeant:

Jack Bell

Scribe:

Kelly Peterson

*Future Programs*

3/6: Nick Osborne  
Curling & Rotary  
Fellowships

3/13: John Claes  
GiGi's Playhouse

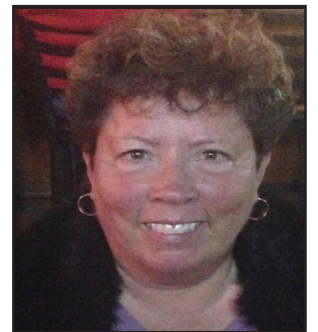

## Message from the President

Dianne Downing

I want to take a minute and thank Ed Arnold. He worked awfully hard on the polio plus game and although I was unable to attend, I'm assuming and hoping that everything went really well. And yes, it's his last year of doing it! And I also hope that the rotary club made some money for polio.

I also want to thank Joe and Justin for all the work that they're starting on for our raffle tickets. I've already had some people asked me when those raffle things will be ready to buy so I know people appreciate them and they're anxious to get them in their hands. I've made some contacts with people for us to sell the tickets. For example I've talked to Steve and we can sell tickets outside of Cozy café. The café is really busy on Sundays from people from the church next-door and so I'm thinking that might be an ideal time to try to sell the tickets. Also, I think Tim at Texas roadhouse will be interested in having us sell them outside of his establishment.

We've got some speakers to the middle of March but then we're gonna need some so please if you have anyone in mind Please let me know and I'll see that somebody contacts them with all that said let's have a great week.

*Thanks!*

Thanks to Jack,  
Ed, Doyle (and me)  
for serving Monday  
night at CFUM! ent.

You have a good  
group of Rotarians.



### 2025-26 Officers & Directors

Dianne Downing, President  
 Wendi Wilson, President Elect  
 Bill W. Corwin, Treasurer  
 Bill W. Corwin, Secretary  
 Ed Arnold, Board Member  
 Bill D. Corwin, Board Member  
 Tony Hunt, Board Member  
 Kelly Peterson, Board Member  
 Tim Olejniczak, Past President

## Other Locations

### Monday

West Polk County, Food Depot, 3000 SE Grimes Blvd, Suite 200 in Grimes (Noon)

### Tuesday

Ankeny, Ankeny Golf & Country Club, (11:45)  
 Ankeny, Magee's Irish Pub, (6:00 pm)  
 Johnston, Hyperion Golf & CC, (7:00 am)  
 Dallas Center, Memorial Hall, (Noon)  
 Norwalk, City State Bank, (Noon)  
 West Des Moines, DM Golf & CC, (Noon)

### Wednesday

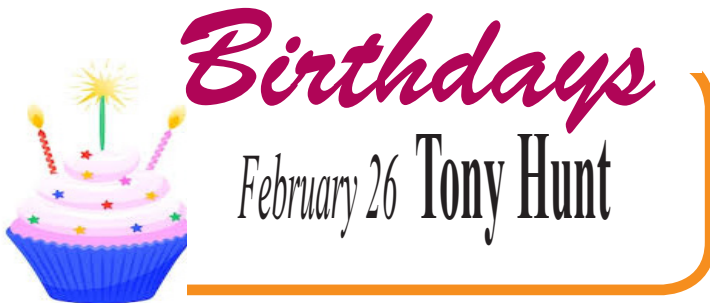
East Polk County, Lutheran Church of the Cross (7:00 am)  
 Adel, Adel Public Library, 303 S. 10th St. (Noon)

### Thursday

Waukee, Des Moines Golf & Country Club, (6:45 am)  
 Des Moines, Embassy Club - Ruan Bldg, (Noon)  
 Winterset, Pizza Ranch, (Noon)  
 Rotary Club of HOPE, First & Third Thursday of Month  
 (5:30 pm - Virtual Zoom Meeting)

### Friday

Des Moines, AM, Wakonda Club, (7:00 am)



## Scribbles

### Tony Hunt & Bill D. Corwin Updates on Personal Insurance

During our last meeting we got the privilege of hearing from two of our very own members Tony and Bill. They teamed up and provided us with an insurance and security update and how the two professions are starting to work hand in hand with each other. First off by having a security system installed in your house it actually will lower your housing insurance a little bit, but the crazy part is over the last 4-5 years some houses that are of a certain value are starting to be required by the insurance company to have a security system in place. Some quick hits on the insurance side then we will touch on the security side. For insurance you are starting to see more and more policies go to a high-deductible plan. Another interesting piece that Tony mentioned is some individuals use to have a separate company for home and auto insurance, where now some homeowner insurance policies require that you have both your home and auto insurance with them, and this is starting to become a very popular demand. One thing that Tony mentioned that really stuck out to me, was why all the recent changes in the last 5 years? Well, the insurance companies want to put as much of liability on you the consumer. Now, lastly, when it comes to insurance the good news is that we are in a soft market where underwriting is being a little less strict, so if you were ever considering getting a new quote now maybe a good time! Couple quick notes now on the security side of things: First, I still can't get over that some insurance companies may require a system, so what Bill pointed out is that if the house wasn't originally wired for a security system it can lead to a lot of extra work, but the insurance company won't give you an extra time. With that being said, please know that I am terrible with technology and I apologize if I misspoke about that! Lastly what I thought was really neat though about Atech where Bill works and something that I wasn't aware of is that their monitoring team is all in house and employed by Atech, where as a lot of security companies have third parties doing the monitoring. I truly appreciate Tony and Bill for giving us an update and I for one learned a few things that I didn't know from two of our very own!

Scribe, Tim Olejniczak

### Ed Arnold - Program Chair

Future Info

	Greeter	Invocation	Sergeant	Scribe
Mar 6	Julia Taylor	Leray Glendenning	Dan Boes	Doyle Sanders
Mar 13	Wendi Wilson	Tony Hunt	Justin Nickel	Julia Taylor
Mar 20	Bill W. Corwin	Mark McAndrews	Bill D. Corwin	Wendi Wilson

Can't complete your assigned duty? Please assist by finding your substitute!

Items for the Nor'Wester should be submitted by end of the day each Monday. Please send to:

**Dianne Downing**

iwogairlddn@gmail.com

