



The Anticipator



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Current Stats

June 2016

Membership: 92

Including

honorary members

Attendance Average: 62.2%

July 2016

Paul Harris Fellows: 46

2016 ANTICIPATOR

EDITORIAL BOARD

Mike Miller-July

George Needham-Aug.

Bethany Moore-Sept.

Marianne Hemmeter-Oct.

Ana Babiasz, Chair

August 29, 2016 Edition

Today's program: Eva Parziale, Associated Press

Upcoming programs:

September 5 No meeting (Labor Day)

September 12 Sandy Kuhn, Delaware County Fair General Manager, and Ron Potter, Delaware County Harness Racing

September 19 Bob Lamb, Delaware County Economic Development Director

September 26 Matt Bruns, YMCA

August 22, 2016 meeting notes

Invocation: George Alexander

Pledge: Aric Arnett

Visiting Rotarians: Greg Trimble, Olentangy Club

Guests: John Rybka, guest of Rand Guebert

Make-Ups: Rex Welker and Rand Guebert, at Sunbury; Trish Bishop, Holland America Cruise (!)

Club Announcements

- Sheila Hiddleston noted that we still need a Fundraising Committee Chair, but she was happy to announce that Liz Owens has stepped up to take on the Service Committee.
- Rex Welker noted that this was the last week to contribute to the shoe fund. He noted that a request would be made to the Delaware Rotary Foundation to round up the collection to \$1,000.
- Mike Williams and Kirt Trimble noted that a good start has been made on lining up volunteers for ushering and parking at the Fair, but there are still numerous opportunities for service above self.

Program Highlights: Kirt Trimble, Jack Fling, Mike Williams: Insurance Panel

Kirt, Jack and Mike began the program by giving a little background on each of their agencies. Jack works exclusively for Nationwide, while Kirt and Mike represent a number of companies as independent agents. The presentation began on a happy note: Ohio has the second lowest car insurance rates and the sixth lowest homeowners' insurance rates in the country.

Discussion turned to key issues in three major lines of insurance: auto, home and health. Some of the biggest impacts on the rates of car insurance are the high tech additions to the modern vehicle. Windshields that might have cost \$250 to replace in the past can now cost over \$1,000, due to satellite antennas, heads up displays, auto-tinting, and other features. Other issues include how to insure Uber drivers; correlating premiums to FICO scores; and the impact (literally and figuratively) of self-driving cars.

The big issues in homeowner's insurance include identity theft and limitations on mold damage reimbursements, which are being set at \$5,000 to \$10,000 to limit risk. Flood insurance continues to be an issue. Even after Louisiana's experiences with Hurricane Katrina, it's estimated that 90% of the people in the Baton Rouge area did not have flood insurance during this month's disastrous storms. Weather related claims are rising.

Mike spoke about the impact of the Affordable Care Act, noting that everyone got what they wanted (insurance companies, health care providers, drug companies) except the policy holders. He noted that despite good years, Aetna and United Health Care are reducing their involvement in the ACA marketplace.

A lively question and answer period covered such topics as a recent TV exposé of one insurance company's practice of being somewhat reactive in paying death benefits; the fact that agricultural buildings are not held to the same building codes as other buildings, and the subsequent impact on insurance rates; career opportunities in insurance; the responsibility of a company to support and police its agents; and future health care costs.

"Every Rotarian, Every Year"

**The Rotary Foundation (TRF)
Sustaining Members for 2016 – 2017**

Sustaining Members are those Rotarians donating \$100 or more to The Rotary Foundation (TRF) in fiscal year 2016-2017.

George Alexander Ana Babiasz Jim Ballinger Ray Blinn Don Chenoweth Brandon Feller Bob Gaffey Larry Garrett Rand Guebert David Hejmanowski Shelia Hiddleston Kip Krueger Deb Martin Steve Martin Bethany Moore George Needham Arlene Palenshus Mary Jane Santos John Tombarge Fran Veverka Bill Williams Mike Williams	<i>Your name here!</i> <i>Add your name to this list by making a \$100.00 donation to the Rotary Foundation.</i>
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Contribute now and make a difference around the world. Your contribution will be recognized above throughout Rotary Year 2016-2017.

What about the Delaware Rotary Foundation?

This is our club Foundation, used to support local projects, groups, and organizations. These funds are contributed by you through our fundraisers, "Birthday Gifts," and other fundraising activities such as fair ushering.

All donations to The Rotary Foundation and the Delaware Rotary Foundation are tax deductible.

Updates/Announcements

Prospective new member: Michele Mercer, Marketing Director for the Inn at Olentangy Trail senior facility. Her sponsor is Bob Horrocks. If you have any concerns or questions regarding Michele's membership, please talk to President Shelia or Secretary Mary Jane.

Upcoming Meetings: September 12, 19, and 26. No meeting next Monday, September 5 (Labor Day).

Pieces of Eight: Your August editor had the number, but couldn't find the white ball.

August Anticipator Editor: George Needham

Ana Babiasz is seeking editors for 2016-2017. She can be reached at ababiasz@fidfedsl.com

Web site link: www.delawarerotary.org Check it out for club information and news.

Special Thanks

*The Anticipator is printed and distributed courtesy of
Joe Pemberton, Suburban Natural Gas.*



Volunteer now for ushering and/or parking duty to support our club!

Make Up Opportunities

Tuesday

7:30 am: Sunbury/Galena (Town Hall)
Noon: Marion (Palace Theatre Pavilion)

Wednesday

7:15 am: Westerville Sunrise (Old Bag of Nails)
Noon: Dublin/Worthington (La Scala Restaurant)

Thursday

7:30 am: Olentangy (Bridgewater Conference Center)
Noon: Westerville (Villa Milano)

Friday

7:30 am: Dublin A.M. (Muirfield Country Club)
7:45 am: Lewis Center/Polaris (Conference Center at NorthPointe)
8:00 am: Union County/Marysville (Boston's)

The Rotary Club of Delaware, Ohio

Chartered December 26, 1928 • District 6690

www.delawarerotary.org