

## Program: Earthquake Today?

Mark Toohey, an agent and community liaison with the California Earthquake Authority (CEA), made a thought-provoking presentation regarding earthquake risk. Nona Tirre introduced Mark and noted that he has extensive experience in the insurance field. Nona then said that even though that experience is with a competitor of hers, she is willing to get past it, because this is an important topic.

Prior to joining CEA, Mark was a Senior Vice President with Farmers Insurance for which he worked 25 years, in Houston, Texas. Outside of insurance, Mark worked for both a governor and a senator in Texas. Prior to that, he was a reporter for the Houston Chronicle.

Mark told us that he has done this kind of a presentation for 75 Rotary Clubs here in California. He would have liked to demonstrate the violence of a significant earthquake with a portable "shake shack," but instead, he presented a small model of the shake shack to Ron, who passed the model around the room.

Possibly inspired by Ron's jokes, Mark told us a story about something he observed on a recent Southwest Airlines flight. Most of the passengers were attempting to sleep through the typical SWA flight attendant pre-takeoff patter. After takeoff, the flight attendant announced that there was a person on the flight celebrating his 100<sup>th</sup> birthday. This got everyone's attention and applause broke out. The flight attendant went on to say that not only was this the person's birthday, but it was his first flight. Then he asked, "would you please join me in singing happy birthday to our pilot?" Mark said that he seldom gets caught by surprise, but this surprised him in a fun way. This writer's inference is that



Mark's point is that earthquakes, by contrast, are always a surprise but they aren't fun.

Mark started his presentation with 5 things we need to know, related to: risk, earthquake insurance, insurance myths, choice and retrofit.

**Risk.** California is home to two-thirds of the nation's earthquake faults and most Californians live within 30 miles of an active fault. Mark reminded us of the magnitude 6.7 Northridge earthquake that occurred 25 years ago on January 17. Major scientists in seismology say that there is a probability greater than 99 percent of another 6.7 magnitude earthquake occurring in the next 30 years and that there is a 75 percent chance of an earthquake of 7.0 or higher, occurring in southern California. A 7.0 earthquake would be three times as strong as the Northridge quake.

Mark presented an animated slide that showed it would take only about seventy seconds for the effect of a 7.8 earthquake with an epicenter at the lower end of the San Andreas fault (Salton Sea) to reach Claremont. Yikes! See the [CEA website](#) for more detail about risk!

### Countdown to the Taste of Claremont April 27, 2019



## ROTARY: THE MEETING

*submitted by Chris Shaner*

**President Ron** called the meeting to order. **Randy Prout** started us out with SMILE, and followed with God Bless America.

## WELCOME GUESTS

**Dennis Bowers** attended with **Lark Gerry**.

**Wayne Wright** came with **Susie Ilsley**. He has attended several times now... A new member in the works?

**Debbie Foster** was the guest of **Rich Laughton**, El Roble teacher. Debbie has been involved in Together in Prepare for 31 years.



## THANKS!

**President Ron** gave a tip of the hat to **Bonita Ramos**, **Rich Laughton**, **Randy Prout**, **Bill Buehler**, and our wonderful members and friends for providing nearly 300 volunteer hours to the 8<sup>th</sup> Graders of El Roble for our 40<sup>th</sup> annual Together We Prepare.

Thanks to **Buff Wright**, **Rich Laughton**, **Mike DeWees**, **Steve Schenck**, **Peter Weinberger**, **Dan Kentner** and everyone who contributed to the Together We Prepare Clarifier Issue!

## ANNOUNCEMENTS

The 90 year Anniversary party committee met after our meeting to discuss postponing the party til August — further after the TOC.

**Bernadette Kendall** asked for volunteers to interview for RYLA. The interviews start on Wed and Thurs, **Feb 27-28**.

**Tuesday, Feb 26:** next Meet-up at 6pm at the Whisper House at the Packing House

**March 1** program is "the Edge of Tomorrow" by **Sylvia Whitlock** concerning how women got into Rotary.

The next Taste of Claremont Committee meeting is Wednesday, **March 6** at the Wheeler Steffen office.

**Brett O'Connor** has Taste of Claremont tickets for members to sell to family, friends, and colleagues. [Tickets can also be purchased online.](#)

The Peace sign picture has been delayed until March. **Nona Tirre** will keep us posted.



## Winter Social & Karaoke Party!

**When:** Friday, March 8th 2019 (*rsvp by the 4th*)  
6:00 – 8:00 PM  
**Where:** Ophelia's Jump  
2009 Porterfield Way, Suite H  
Upland, CA 91786 ([map](#))

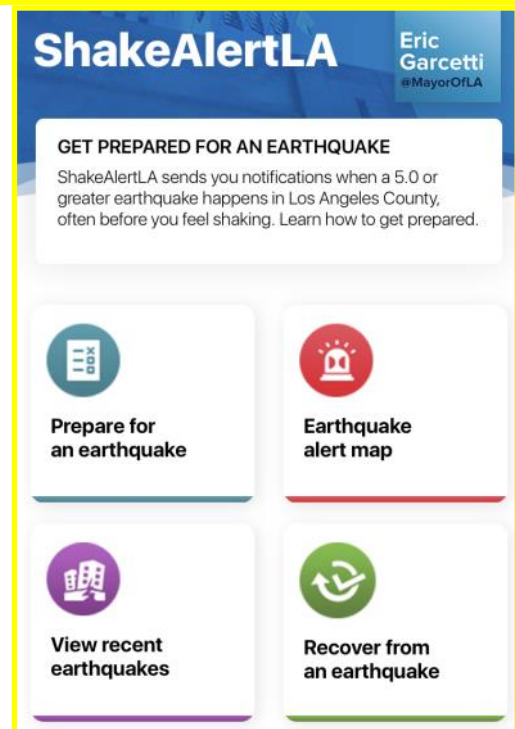
## Inspiration of the Day

**Roger House** shared an allegory about creative thinking when faced with a bad situation. An ugly loan shark proposed that a father give his lovely daughter in marriage in exchange for excusing the debt. The shark rigged the test — a choice involving selecting a black pebble (marriage) or a white pebble (no marriage) from a bag, by sneaking in two black pebbles. Seeing the trick, the daughter defeated the deal by dropping the pebble she chose on the gravel path, thus exposing the trick, since the one left was black. The moral? Think out of the box..or bag!



The Club taught emergency preparedness at TWP. Are you prepared for an earthquake?

Download the LA Earthquake alert app, *ShakeAlertLA* for your iPhone or Android device. It may give you the warning you need to take cover or grab your go bag.



## PAUL HARRIS FELLOWSHIP



A Special Paul Harris Fellowship was presented to **Debbie Foster** by **John Tulac**, **Randy Prout** and **Rich Laughton** for her 31 years of active support for Together We Prepare. She received a Certificate and PHF Pin. Debbie has contributed significantly to

keep the program going and growing for 31 of the 40 years we have been doing it. She tries to come up with something extra, such as the emergency kits game the kids did this year. It was a hit! Thank you Debbie and Congratulations!



## SERGEANT JOHN TULAC

**Rich Laughton** paid the pig for telling us that El Roble would ask for our "Diver's" Licenses to check in for TWP.

**Buff Wright's** neck lanyard with several rotary pins, including her secretary pin, is missing. It may be buried in the box. If you see it, please give it to her!!

**Brett O'Connor** spelled Anita's name "Boiling" on her TOC ticket envelope. *Fine!*

**Brett** also sheepishly talked about the Apples in Oak Glen field trip and the problems resulting in a lawsuit.

**Nona Tirre** said that the Peace sign photoshoot will be held up until the weather is better.

**Steve Schenck** is retiring, and said he will now do the photos when he feels like it. *Oh, really?! Not Fine!*

**Doug McGoon** was in the Philipines for 17 days. *Program!*

**Buff Wright** was in Brazil for 3 weeks. *Ditto!*

**Jerry Tambe** informed us that Feb. 22 is National Margarita Day. *Tequila!*

**Susie Ilsley** announced that the Taste of Claremont will again have a silent art auction.

**Susie** also tried to auction off the skinny jeans from Roger's Debunking (not his real jeans, but the Table ornament made by Pat Hauducoeur). No takers.



*New drink: 2 bearded Jerrys*



## CALLS FOR VOLUNTEERS

### Taste of Claremont—April 26, 27, 28

The Taste is the BIGGEST opportunity to volunteer every year! Sign up sheets will circulate soon, but don't hesitate to step up and volunteer for what you'd like to do.

**Bonita Ramos** is leading the sponsorship committee, which has been working for three months already. **Cameron Troxell** calls ALL members to service! If you can't attend on the 27th, there's plenty to do right now!

### 90th Anniversary Party

Don't know anything about the Club's history? Here's your chance to learn! Let's work together to celebrate the Club's history as we achieve a big milestone—90 years! The event will be in late August. **Anita Hughes** is coordinating the committee.



## District 5300 and RI News and Events

**District 5300 Foundation Gala—March 16th** in Las Vegas will be a great time to meet with area Rotarians, learn more about the Rotary Foundation, and hear from a dynamic speaker about his experience with polio.

[Register online!](#)

**District 5300 District Conference, May 3-4 in Anaheim.** It's so close by....you should consider attending. Included in programming are the final rounds of the 4-Way Test Speech and Stover Music Competitions, speakers who inspire, and good fun and fellowship.

You can sign up for these events by going into DACdb or checking the February 3 Highlighter (sent by email). It's easy!

**Rotary International Convention-Hamburg Germany, PE Cameron Troxell** will represent the Club at the convention, June 1-5. It's a remarkable confluence of Rotarians from around the globe, with world class speakers. And what a great excuse for a trip to Europe! (Your editor is taking the bait.) Any Rotarian is welcome to attend.

Sign up online through myrotary using your rotary login, or start at the convention page at <http://www.riconvention.org/en>. Registration is \$495. You will find information about lodging on the site.

If you have questions about RI Conventions, ask **Ron**, **Bonita**, **Sylvia**, and other past presidents who can share experiences.

## CEA, Continued

**Earthquake Insurance.** In 1984, California passed a mandatory insurance offer law. Earthquake insurance is excluded from homeowners insurance and many people don't understand this. So, the law made it mandatory that insurance companies had to offer earthquake insurance for Californians, but the cost was high and the only way to make it at all affordable was to accept very high deductible amounts. As a result, when the Northridge earthquake hit in 1994, only about half of the people affected had earthquake insurance.

As a result of the Northridge earthquake's financial impact, by 1995, many insurance companies representing 93 percent of the California home owners insurance market, had greatly limited the number of homeowner policies they wrote. Those companies had seriously underestimated the potential costs of a major earthquake (Northridge did an estimated \$20 billion in damage). This led the state legislature to establish the CEA in 1996. It's a publicly managed, privately funded, not-for-profit organization that provides residential earthquake insurance and encourages Californians to reduce their risk of earthquake damage and loss. The CEA governing board is composed of a number of California government officials. Its private financing comes from over one million policy holders.

Per the legislative actions that established the CEA, other residential property insurers could offer their own earthquake insurance or become a CEA participating insurance company. CEA now provides two-thirds of the residential earthquake insurance policies sold in California. By selling policies exclusively through these participating insurance companies (Mark showed a list of 24), CEA has become one of the largest providers of residential earthquake insurance in the world. The CEA mission is to educate, mitigate and insure.

Mark showed a slide that indicated CEA will have a claim paying capacity of \$17.6 billion by the end of 2019, assuming there are no major earthquakes between now and then. If a Northridge-like earthquake occurred today, \$35 billion in damage is estimated and, based on existing policy ownership, this would result in \$7.58 billion in claims. If the 1906 San Francisco earthquake occurred today, it would result in claims of \$11.68 billion in CEA payouts!

**Insure.** Clearly, the risk of a major earthquake is real and therefore, so is the benefit of insurance. However, only 10 percent of Californians have earthquake insurance. He believes this is based on several myths. (1) *The government will bail me out.* The reality is that government assistance, if available, is limited to urgent health and safety needs. You can apply for FEMA assistance (capped at \$33,000) and file an insurance claim without one effecting the

other. And any government loans must be repaid. (2) *My residential policy will cover me for earthquakes.* The reality is earthquakes are not covered under a residential policy; a separate earthquake policy is required. (3) *Earthquake insurance costs too much, provides too little coverage and the deductible is too high.* In response, Mark noted the CEA has dramatically lowered rates, expanded coverage choices and now offers a wide range of deductible options. He suggested that if interested, we consider using the [CEA Premium Calculator](#) for a free estimate of insurance that best meets homeowner's needs and budget.

**Choice.** CEA offers a wide range of policies that are affordable and meet people's needs. Mark compared what would be available to us via mini-policies back in the 80s and what is available today through CEA. That slide focused on these categories: personal property coverage, deductible, loss of use coverage (additional living expenses) and mitigation discounts. He stressed the potential impact of loss of usage, especially for any of us who might live in a condominium. He walked through an example using the calculator, the Claremont zip code, *insured value* for a home of \$510,000, built in 1964, with a single story, a slab foundation and various levels of deductions. The annual premiums ranged from \$1506 for a 5% deductible down to \$570 for a 25% deductible.

**Retrofit.** CEA has a [program](#) that offers financial incentives to retrofit older homes. He pointed out that many of the older homes in our area are not built on slabs, and therefore are susceptible to significant damage in the event of a major earthquake. Homeowners who live in homes built prior to 1980 can get grants up to \$3000 for retrofitting their homes. The homeowner does not have to have a policy with a CEA insurance company, but if they do, they can also receive up to a 25 percent discount on their premium if they have the house retrofitted for potential cripple-wall failure.

To lighten his message that a major earthquake could happen **today**, Mark ended with a story: the setting, a 7 am church service. Usually not very dynamic, the pastor decided to stir his congregation, asking, "Who is ready to go to heaven?" There wasn't much of a response, so he repeated his question. This next time there was a stronger vocal response, but he still wasn't satisfied. So, he yelled his question and directed them to respond by raising their hands. All but one person raised his hand. The pastor stepped into the audience and directed a question to the one person who didn't raise his hand, "Don't you want to go to heaven?" The congregant responded, "Yes, but it sounds like you are trying to fill the bus this morning." The inference this writer drew from the story is that we should be prepared for the inevitable, even if not likely today.

For more information see the [CEA website](#).



**Ron Coleman**

Claremont Rotary  
President

2018-2019



**BE THE INSPIRATION**

## UPCOMING PROGRAMS & EVENTS

March 1	Edge of Tomorrow, Sylvia Whitlock
March 8	Evening Social—Karaoke night (counts as a meeting, dark at noon)
March 15	International Christian Scholarship Foundation Susan Hume, President (and LaVerne Rotarian)

## Picture of the Week



Claremont Wilderness Park  
2-23-2019

*Photo by Steve Schenck*

What did the cloud wear under its rain-coat?



(must be raining)



## Bacon Bits

Let's fill up the pig!



Thunderwear!

## Website

Information about the club and back editions of this newsletter are always available on [DACdb](http://DACdb) and [www.claremontRotary.org](http://www.claremontRotary.org)

**Join us on Facebook:**

[www.facebook.com/RotaryofClaremont](http://www.facebook.com/RotaryofClaremont)

## February Birthdays

Anna Torres 2/9  
Pat Hauducoeur 2/11  
John Allen 2/12  
Corina Christiansen & Anita Hughes 2/16  
Bernadette Kendall 2/17  
Ian Standley 2/18  
Roger House & MJ Neault 2/23  
Gene St.Clair 2/28



**Notes: Chris Shaner (meeting), Harry Sparrow (program). Photos: Steve Schenck**  
***The Claremont Rotary Club meets at the Claremont DoubleTree on Foothill at 12:10pm***

**Sergeants' committee  
gathers before each  
meeting at 11:30 AM in  
the Orchard Lounge at  
the DoubleTree Hotel  
and anyone  
with information to  
share is welcome!!**

## Clarifier Committee

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Lark Gerry  
Bobby Hyde  
Dan Kentner  
Jim Lehman  
Steve Schenck  
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