



# Rotary Club of Hertford

## Meeting Activities and Events

**April 16, 2024**

<p><b>Club Officers</b></p> <p><u>President</u> Henry House</p> <p><u>President-Elect</u> TBD</p> <p><u>Vice President</u> TBD</p> <p><u>Secretary</u> Bob Bennett</p> <p><u>Treasurer</u> Micki Levine</p> <p><u>Past President</u> Bob Bennett</p> <p><b>Club Directors</b></p> <p><u>Club Service</u> Joe Easterwood</p> <p><u>Community Service</u> Glenn White</p> <p><u>International Service</u> TBD</p> <p><u>Youth &amp; Vocational Services</u> TBD</p> <p><u>Public Relations</u> Mike Cantin</p> <p><b>District # 7720</b> <b>Club # 6109</b></p> <p><b>Quote of the Day</b> "What is the difference between a taxidermist and a tax collector? The taxidermist only takes your skin."  --Mark Twain</p>	<p><b>Guests</b></p> <p>Collin Roberts (SOM) Jarmon Overton (SOM) Nicole Dickerson Donna Baker Tiffany Roberts Dick Calagero Dave Smith Harriet Baker Ron Stites Lisa Hard Mickey Drew</p> <p><b>Member Birthdays</b> None</p> <p><b>Member Anniversaries</b> None</p> <p><b>Wedding Anniversaries</b> None</p> <p><b>Program Schedule</b></p> <p>04/16 Bron Prokuski 04/23 Sandy Stevenson 04/30 Kimberly Westbrook  05/07 Winfield Boyer 05/14 Jack Boone 05/21 Tanya Turner (TOY) 05/28 Bob Bennett  06/04 Glenn White 06/11 Mike Cantin 06/18 Assembly 06/25 Installation Banquet</p> <p><b>Attendance</b></p> <table style="width: 100%; border: none;"> <tr> <td>Members Present</td> <td style="text-align: right;">15</td> </tr> <tr> <td>Attendance %</td> <td style="text-align: right;">75</td> </tr> </table>	Members Present	15	Attendance %	75	<p><b>Opening Activities</b></p> <p>Bob opened the meeting at 8:00 am. Members recited the Pledge of Allegiance, sang You're a Grand Old Flag, then Bob gave the Invocation.</p> <p style="text-align: center;"><b>Announcements</b></p> <p>* Remember Hunger Heroes. Drop off at The Hub.</p> <p style="text-align: center;"><b>Program</b></p> <p>Bron introduced the speaker Carl Lofhjelm, who lives at AP with his wife Joan. Carl has been a property &amp; casualty insurance broker, regional manager of an insurance company in Washington, DC and the president of an independent insurance group in Maryland before moving to NC. Currently, he is an account executive handling property insurance in Northeastern NC. During his presentation he addressed homeowners' insurance and the amount of insurance that people need to protect their home adequately. Using different examples, he noted how the amount of insurance needed is determined by the cost of replacement and not the appraised value. With the cost of square footage growing from one year to the next (due to materials, labor and transportation), the amount of insurance needs to reflect the current economy. Carl also spoke about insurance rates that vary according to where people live. For instance, our proximity to the Outer Banks and possible hurricanes, poses a significant risk for insurers who currently hope to achieve a 6% rate of return. As locals have noticed, more insurance companies have pulled out of this market to avoid loses. The fewer companies covering an area takes competition out of the marketplace. Additionally, fire ratings will also determine higher or lower costs.</p> <p style="text-align: center;"><b>Concluding Activities</b></p> <p>* Happy Bucks: Connie, Micki, Brenda * 50/50 Raffle: A visitor won &amp; donated it to Interact * Members recited the 4-Way Test. * The meeting adjourned at 9:20 am.</p> <p>Respectfully submitted by Bob</p>
Members Present	15					
Attendance %	75					