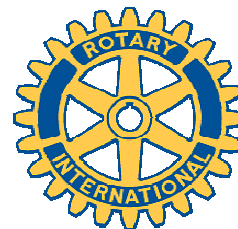


Rotary Club of Galveston - Texas



PILOT



Rotary Newsletter
August 13, 2008

Bets Anderson, President, called the meeting to order. **Neil Nathan** led the invocation; **Bill Ray** led the Pledge of Allegiance, **Pat Bumpus** the music and **Gordon Robinson** introduced the guests and visitors.

Announcements from the Podium

Visiting Rotarians: **John Maisel**, Past President of the Island Rotary Club.
Guests: None

At the beginning, there is the bell



..... and then there is Bets Anderson



1. There will be no meeting on Wednesday, August 27th. All those attending the United Way Kickoff Luncheon on Tuesday, August 26th will be billed for \$6.00 on your Rotary Statement, which is the difference between the \$20.00 price at the door, less the \$14.00 that you have already paid for your weekly meal.
2. Lucille DeBlaise our exchange student from France will be arriving on Friday.
3. The LaMarque Rotary Club now meets at the Knights of Columbus Hall, 501 Delaney Road.
4. There will be a short meeting of the Board of Directors right after the meeting today.

Today's Program



G.G. Heffernan (left) introduced **Otie Zapp** (right) who spoke on Windstorm Issues.



Highlights from Otie's talk include:

- In 1971 and through the 1990s, Corpus Christi, Port Arthur, South Padre Island and Galveston united to save Coastal Texans from serious windstorm insurance economic harm.
- It's time to get together again: No major Texas Windstorm Insurance Association (TWIA) losses, but premiums are soaring now, availability is shrinking and coastal interests are not in control of TWIA even though it affects us the most
- The Call-for-Action Problem: Texas House Bill 2960. Introduced and nearly passed in 2007, certain to be brought back in 2009. Creates a new TWIA with limited funding for loss payments....losses may not be fully funded
- Problems with HB 2960
 - o repeal experience-based actuarial rate development enacted in 1991
 - o allows use of models (2007 models indicated an 82% rate increase)
 - o applicants must prove they have been turned down for insurance twice
 - o no policies can be written until funding is certified each year
- Solutions:
 - o Unite and organize Coastal Texans from the Sabine to the Rio Grande into the "Coastal Windstorm Insurance Coalition" – CWIC. Galveston can host CWIC to get started
 - o Help us spread the word to the whole Texas coast by: recruiting local leaders willing to become fully familiar with the windstorm challenges and be prepared to inform media with facts from the consumer point of view



Above, Gordon Robinson (left), Michel C Hightower (middle, Otie's computer point man) and Otie Zapp (right)

The **Door prize** was 4 tickets to an Astros game, on September 10th, courtesy **Kevin Walsh**.

President Bets led the group in reciting the rotary "4 way test".

1. Is it the **TRUTH**?
2. Is it **FAIR** to all concerned?
3. Will it bring **GOODWILL** and better **FRIENDSHIPS**?
4. Will it be **BENEFICIAL** to all concerned?

Next week's program:

Jeff Sjostrom on the Galveston Economic Development Partnership