



The Joshua Tree

July 22, 2025

RYAN'S 2025 INSURANCE INDUSTRY UPDATE

Ryan McEachron, President of ISU ARMAC Insurance Services, delivered his annual insurance industry update to the Rotary Club of Victorville, offering insight into the volatile California insurance market and what lies ahead for consumers.



He began with the ongoing fallout from the Eaton and Palisades fires, which have made it increasingly difficult to secure property insurance in the state. The California FAIR Plan—intended as a last-resort option—is now serving as the primary insurer for many homeowners. “If a major disaster hits, there’s real concern the FAIR Plan may not survive,” McEachron warned.

Major carriers are shifting strategies. Geico, which shut down its California retail offices, plans to return in 2026 through independent agencies like ISU ARMAC. This could spark healthy competition with Mercury Insurance, benefiting policyholders.

Safeco is limiting coverage to bundled auto and home policies, dropping recreational vehicle insurance, and is set to retire its name in 2026 to align with Liberty Mutual. They’ve also begun aerial roof inspections to justify non-renewals based on algae, pooling water, or overhanging trees.

Travelers will resume writing auto policies in California starting August 1, though property remains off-limits. Capital

Insurance Group is back to offering auto, home, and rental property coverage as of July 14.

State Farm is discontinuing 72,000 home insurance policies statewide. McEachron stressed, “If you weren’t dropped, don’t miss a payment—you might not get them back.”

ISU ARMAC remains the #1 Mercury Insurance agency in California, but underwriting is strict. Risk issues often result in denied coverage.

On a positive note, auto insurance rates are beginning to decrease due to growing competition. However, mileage verification is being phased out. “Since most people under-report their mileage, insurers will now default to a flat 13,000 miles per year unless they can verify otherwise,” McEachron explained.

For expert guidance during this time of industry change, contact ISU ARMAC Insurance Services at (760) 241-7900.

This Week's Functionaries

Invocation: Dr. Derek King

Flag Salute: Bo Goulet

4-Way Test: Keith Metzler

Fine Master: Ryan McEachron



BILL'S BANTER

Thank you to my friend and Rotarian Ryan McEachron for taking time out this

week to give us his annual insurance industry update. Lots of great information!



I am pleased to announce we received our raffle tickets for our huge opportunity drawing at our 75th Anniversary Gala. As a reminder, only 100 of these \$250 tickets will be sold and someone is going to walk away with \$10,000 on September 6th! Tickets are available now by cash or check only, no billing is allowed for these tickets. So far, 21 tickets have been sold, so don't wait, we will sell out!

Join us at VMI on August 6th as we will have a table and will do a Shout Out about the Fundraiser and I want all Club members on stage with me!

Make your plans to join us on Saturday, August 9th for Movie Night at the Hove's! This year's film will be "Rain Man" and festivities begin at 6pm. Please bring an appetizer, side dish or dessert. Also, don't forget to bring a lawn chair for comfortable seating during the movie.

Bill Edwards



PROGRAM SPONSORSHIP OPPORTUNITIES

Have Your Business or "Congratulatory" Message in the Official Event Program

Full Page Ad: \$500

Half Page Ad: \$300

Quarter Page Ad: \$250

Business Card Ad: \$150

EVENT PROGRAM ADS DUE BY AUGUST 25TH

For more Information or Questions:

Steve & Pam Murray

760-954-2893

pamela.murray@gerbercollision.com

UNITE FOR GOOD

Big Blue Poker Chip



Jon Hove had the chance to draw the Blue Chip, but picked green and saved the chance for another.

We will continue next week with 9 chips and \$325 for the lucky Rotarian who can draw the Blue Chip.

Spoon of Exception

Chris Ackerman had his final time with the Spoon and shared the news that VTA buses are about to become a lot more colorful! After working on this project for close to 6 years, Chris announced that VTA will soon begin to offer advertising wraps on their buses! Chris will be working with a company called Adsposure which specializes in advertising for transit authorities around the country! Chris will manage the program and hopefully bring in a new Rotarian to the Club!

It was then time to raffle the Spoon for the month of August and **Brad Letner** opened the bidding at \$50, but was outbid by **Dr. Derek King** for \$75. The bidding war continued between the two until it looked like Brad would have it at \$150, but then **Jon Hove** came in with a bid of \$175 and took the Spoon for next month!

Raffle



Guest and potential member **Don Kennard** was the big winner this week, taking home a Red Rocks RV backpack from **Russ Stringham**, a laptop bag, plus a set of LA Chargers swag, both courtesy of **Bill Edwards**. **Ryan McEachron** was a double winner, taking home both bottles

of wine that were donated by **Brad Letner** and **Jon Hove** donated some Hi-Grade Material 70th Anniversary swag that was won by **Arsalee Morales** and **Bob Basen**.

Fine Session



Ryan McEachron was our Fine Master this week and began by giving an easy fine, \$10 for each of the two infractions of **Bill Scott's** phone going off in the meeting, equaling \$20. **Bob Basen** had to pay a \$10 penalty not sending all of his commercial real estate insurance needs Ryan's way, while **Keith Metzler** was penalized \$10

for posting the photo included here on his social media...Yikes!

Rotary Guests

This week we welcomed **Brenda Hampton**, who attended as a guest of **Keith Metzler** and **Linda Hove** attended with **Jon Hove**. Jon also had **Don Kennard** from Cal Portland at his table.

Our only Stand-in this week was **Xinei Wong** for **Darron Poulsen**.

The Polio Pig

Collected this week: \$27.00

Polio Pig: \$22 + Chip (Jon Hove) \$5 = \$27.00

Collected to Date: \$21,611.68

Total equals: 104,202 Doses!

**One dollar equals 2 Doses of Vaccine!
\$500 pays for a Polio Clinic!**



VICTORVILLE ROTARY CLUB OFFICERS

Board of Directors

President 2025-2027	Bill Edwards
President 2027 - 2028	Please be Interviewed
Immediate Past President/Club Service	Bryan Gillespie
Executive Secretary/Grants	Margaret Cooker
Treasurer	Please Volunteer
Youth Services/Ethics Essay	Please Volunteer
Foundation.....	Darron Poulsen
Club Service & Membership	Bryan Gillespie
International Service.....	Ben Tafoya
Youth Service	Ryan McEachron
Community Service	Arsalee Morales
Vocational Service	Angel Espino
Members-at-Large: Bob Basen, Ron Boyd, Steve Murray, Ron Boyd, Rob Kilpatrick	

Positions & Committee Chairs

BOD/PP Secretary.....	Pam Murray
Scholarships.....	Please Volunteer
Special Billing	Esther Mears (TBD)
Public Service Awards.....	Please Volunteer
Teacher Mini-Grants	Angel Espino
Special Projects.....	Rob Kilpatrick
Dan Stover Music Contest.....	Angel Espino
Joshua Tree Editor	Chris Ackerman
Read B4K	Brad Letner
Grants.....	Please Volunteer
Food Baskets.....	Bill Edwards
Interact (Junior Rotary).....	Please Volunteer
Programs	Mike Page
Fundraising	Stefanie Montoya
S.T.A.R. Students	Angel Espino
Club Learning Facilitator.....	Please Volunteer

The Victorville Rotary Club meets every Tuesday for fellowship
at 11:30 a.m. and meeting at 12:00 noon at the Bear Valley
Country Club, 13229 Spring Valley Parkway, Victorville

Make-up Days and Locations

MONDAY:	San Bernardino East, Imperial Palace, noon
TUESDAY:	Rancho Cucamonga Sunrise, 7:15 a.m. Empire Lakes Golf Course Rancho Cucamonga, 12:00 p.m., Etiwanda Gardens
WEDNESDAY:	San Bernardino Crossroads, Hilton, noon, Barstow, DiNapoli's Firehouse, 1358 E Main St, Barstow, CA
THURSDAY:	Apple Valley, Rusty Bull, 13685 John Glenn Rd, Apple Valley, Noon. Ontario, 12:15 p.m., Doubletree Hotel San Bernardino, Denny's at I-15, 7 a.m. Redlands, Masonic Temple, noon
FRIDAY:	San Bernardino North, Elks Lodge, 12:05 p.m.

Calendar Dates

- Aug 4:** **Board of Directors Meeting**
5:30pm Board Meeting
Virtual Meeting
- Aug 9:** **Movie Night at the Hove's**
Movie: Rain Man
6pm Fellowship • 7pm Dinner
8pm Movie
18970 Appaloosa Rd, Apple Valley
- Sept 6:** **75th Anniversary Gala/Fundraiser**
6:00pm Dinner • 7:00pm Drawings
Spring Valley Lake Community Center
12975 Rolling Ridge, Spring Valley Lake

Upcoming Programs

- July 29:** **5th Tuesday Evening Meeting at Pancho Villas Mexican Grill**
11620 Amargosa Rd, Victorville
- Aug 5:** **San Bernardino County Sheriff Dicus**
(McEachron)
- Aug 12:** Colonel Brad Letner (Retired) **TOPIC "Look Who's Back, How Did He Get Here"** (Page)
- Aug 19:** Angel Espino, Raymond James Financial Advisor **TOPIC "Today's Stockmarket"** (Page)
- Aug 26:** Robert Lovingood, Former San Bernardino County Supervisor **TOPIC "Opening American Resources While Protecting Nature"** (Page)

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