Beaumaris Rotary

Serving the Community since 1985

IN GEAR

ROTARY CLUB OF BEAUMARIS Bi-WEEKLY BULLETIN

Edition 5- 1 September 2025

Presidents Message

Our speaker program is thriving. Recently, Bob Richards gave us valuable insights into how the California bushfires are affecting local insurance premiums. The following week, we were privileged to hear from Don Elgin, a Paralympic athlete whose inspiring story of resilience and achievement made for a truly memorable evening at Beaumaris Rotary. Congratulations to Mary Cunnington and Trish Smyth for putting together such an outstanding program.

Today (Sunday), a small group of our members attended the Highlands Foundation High Tea in Toorak. Among those present were Trish Smyth, Lynda Douch, Marilyn Murie, Denise Grocke, Glenda Stevenson, along with her cousin Phil Taylor and his partner Susan. With around 100 guests in attendance, the event was lively, the tables overflowing with food, and the program ran for three hours. Importantly, enough funds were raised to ship a container to PNG—a wonderful achievement.

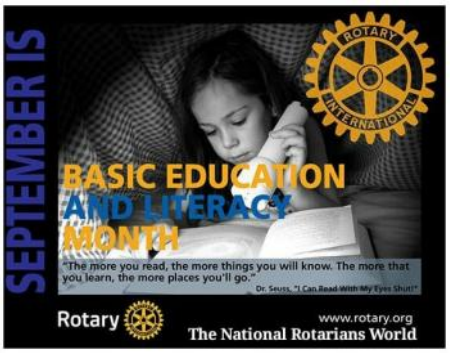
A special thank you to Denise for her dedicated work on the Highlands Foundation committee.

Yours in Rotary

Peter Murie

PS, The Clubs 40th anniversary of our founding in 1985 is coming up soon. Look out for your invitation to our special anniversary dinner.

This Certifies that the Rotary Club of
Beaumaris, Victoria, Australia
Rotary International



Future Events

Tuesday 2nd
Board Meeting @ Muries
5:30-700pm

Thursday 4 September
Mark Perelaer, End of WW2 in the Pacific

Thursday 11th September
Speaker TBC

Thursday 18th September
EGM at VGC
Presentation by Liz & Chris D on marketing, media & websites

Tuesday 23 September
Joint Club meeting with RC of Chelsea @ Chelsea RSL

Thursday 3rd October
Speaker Ethan on RYLA Youth Leadership

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Ctrl + Click on this
LINK TO CLUB CALENDAR

Club meets Thursday at Victoria Golf Club, 6:30 for 7:00 unless otherwise advised.

RCOB HAPPY HOUR occurs every Friday between 4-6 at ONYX on Reserve Road Cheltenham —Members and Friends welcome

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Serving the Community since 1985

IN GEAR

Speaker August 21st *Bob Richards OAM*

Impact of the Los Angeles Wildfires August 2025

Wildfires known to Australia as Bushfires swept through Los Angeles County between 7 -8 January 2025. They were among the most destructive in California's history.

Over 15,000 structures was destroyed and causing economic losses estimated between USD40 Billion and USA150 Billion.

Insured losses alone are projected to range from USD10 Billion to USD30 Billion – indicating a significant portion of the affected properties did have some form of insurance.

Insurance coverage in Los Angeles was neither widespread nor comprehensive. Several leading insurers, such as State Farm and Chubb, scaled back or ceased providing policies in high-risk wildfire areas, including Los Angeles County.

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From 2020 to 2022, California saw 2.8 million homeowner insurance policies non-renewed, with more than 500,000 of these occurring in Los Angeles County.

As a result, numerous homeowners were left without coverage or had to rely on the California Fair Plan, the state's insurer of last resort.

Founded over five decades ago to offer insurance solutions to Californians, the FAIR Plan is dedicated to safeguarding consumers. The FAIR Plan serves residents and businesses throughout California, both in urban and rural locations, who are unable to secure coverage through standard insurance providers.

However, FAIR Plan policies generally provided limited coverage, with maximum limits of USD 3 million per household and USD 20 million for businesses.

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Speakers Notes: 21 August with Bob Richards—LA Bushfires...continued

These coverage amounts are often insufficient for properties in affluent areas like *Pacific Palisades,* where the average home value is around USD 3.5 million**.**

Moreover, the coverage frequently reflected actual cash value rather than the full replacement cost. Home homeowners, facing premiums as high as USD18,000 annually (up fromUSD4,500 in prior years), chose to forgo insurance entirely, a decision that proved catastrophic when the fires hit. In the absence of a comprehensive survey following the 2025 wildfires, the most reliable estimate indicates:

****15-20% of Los Angeles homeowners possessed sufficient insurance coverage to**

fully rebuild, replace belongings, and cover extra costs resulting from the 2025

wildfires.

****10-33% were uninsured, and**

****50-75% were underinsured.**

These statistics underscore the significant strain on the insurance system during California's persistent wildfire crisis. In 2024, the Asia Pacific reinsurance market began to exhibit initial signs of premium softening.

During the same period as the destructive LA wildfires, January policy renewals saw continued easing, with greater capacity and rate reductions observed across the global market; however, it remains uncertain whether this trend will persist. (Source: TaylorFry.com.au)

Implications for Australia

The magnitude of the LA wildfires prompts concerns regarding their possible ripple effects on reinsurers risk appetite and the anticipated additional easing of the July renewals within the Australian market.

It is widely acknowledged that, on their own, the wildfires are unlikely to alter the upward trend in risk appetite and capacity observed over the past year.

Nonetheless, certain insurers and brokers maintain that it remains premature to determine any definitive impact. **Additionally, these disasters often lead to the introduction of stricter building codes and regulations aimed at increasing resilience to future weather events which contribute to higher reconstruction costs, eg in Victoria the Bushfire Attack Levels**

DL

Speaker 21 August—Don Elgin *ONE FOOT ON THE PODIUM*

Speaker August 21st

ONE FOOT ON THE PODIUM

Don Elgin gave us all a treat at last weeks meeting, speaking of his early life growing up with a stump of a left leg and thumb—as the ***Donald from Donald***—funny, self deprecating, informative and a great story of overcoming an adverse start in life. Using his motto of ***'meant to be me—up to me'*** to make the most of my life. And he sure has.

Now in his early 50's Don has represented Australia in 3 Paralympics, 4 World Championships and 3 world Cups in various athletic sports.

A wonderful engaging speaker—a natural. He even won a bottle of win in the raffle.

Don has since taken up **Pistol Shooting** and keen to enter the next Paralympics for more medals. Good on him and thanks for bringing such positive energy and joy into our evening last week with his wife Denise.

Pics of the evening with Chair Mary Cunnington and members lapping up his life's story and humour. **CMM**

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Club Fundraisers—Liz Tanzimat & Chris Mara—THANKS TO CLUB MEMBERS

Winters passing witnessed two of our members successfully raising money for two causes close to our hearts—in August Liz took the very cold plunge into the Bay for ***Daffodil Day,*** raising over $2000—And Chris M completed his "Lap Of Oz' ride, Raising over $1300 for ***Bayside Community Care.***

Well done both of you and members for your financial support.

Thank you to everyone for generously supporting my Daffodil Day Dip on 21 August. Together we raised $2,500 which will help power world-class cancer research to save lives.

Whilst the weather was warm and sunny, the water was a very chilly 10.8C. My legs went totally numb in the icy water. I was very happy to adjourn to the pub clutching a hot water bottle!

Until 2026! Liz Tanzimat

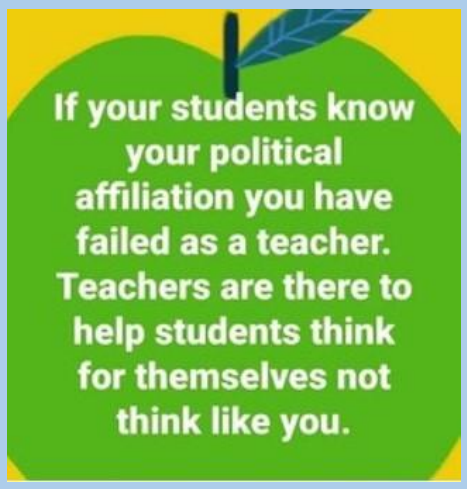
Above, On the home stretch across the Nullarbor.

CMM and six of his friends completed over 14000klm around Australia in July/August—here approaching the Nullarbor in cold windy conditions. The artwork below is located at the Nullarbor Roadhouse featuring some of Australia's musical hero's

Thanks members for your support of BCC

Chris Mara

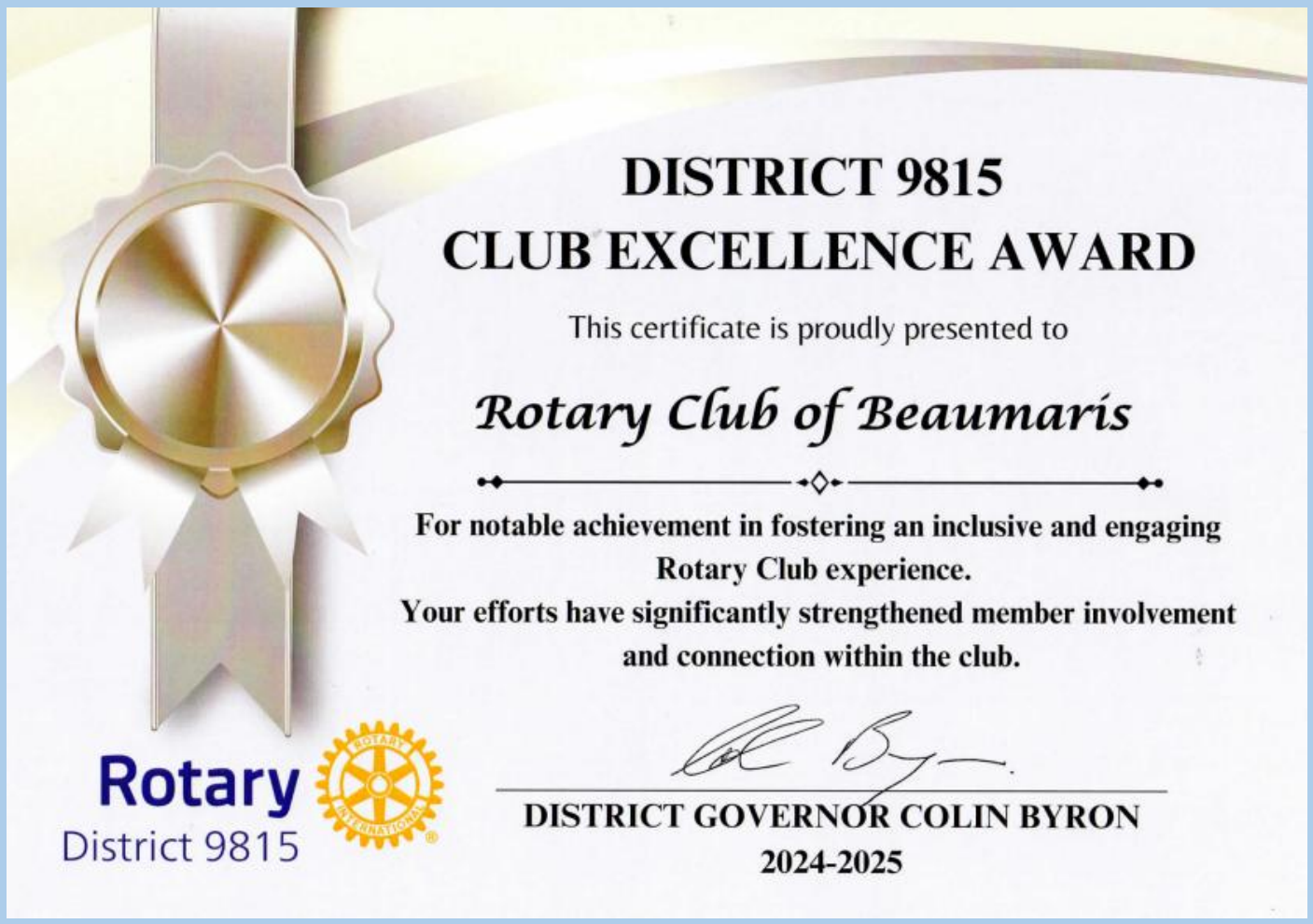
This Editions Wit, Wisdom and Beauty...Impressionist Art works by Renoir, Van Gogh, Monet et al - some examples now exhibiting at NGV, well worth a look ...



Sunrise in the Outback of WA last week

Beaumaris Rotary recognised by District Award

YIMBA achievements and Graduation of students



Club Charity GOLF DAY, tell your golfing Buddies

SAVE THE DATE

For The TeamSports4All Gala Event

HELPING HANDS

SOUTH EAST

18TH OCTOBER 2025

FROM 6.30PM TILL 11PM

ST KILDA LIFE SAVING CLUB

34 JACKA BLVD, ST KILDA VIC 3182

TS4A TEAMSPORTS4ALL

1,000 Kids!

TS4A now supporting over 1,000 disadvantaged kids!

🥳 🥳 🥳

THANK YOU!!!

Club & Rotary Links

Club Program

The forward club program has been uploaded onto the Club Calendar and is available by clicking on the image below or use the QR code below #: The Calendar is best viewed in Agenda mode.

Beaumaris Rotary Calendar

Key Club Documents

Bylaws of the Rotary Club of Beaumaris Inc.

Article	Subject	Page
1	Definitions	1
2	Board	1
3	Elections and Terms of Office	1
4	Duties of the Officers	2
5	Meetings	2
6	Dues	3
7	Method of Voting	3
8	Committees	3

Rotary

Constitution of the Rotary Club of Beaumaris Inc.

ABN: 77172677132 INC: A 13606 F

Beaumaris Rotary | Service Above Self

Strategic Plan 2025-2026

Board and Committees 2025/26

President Peter

Rotary Links

Beaumaris Rotary Website

Rotary District 9815

Rotary Website Click here