



Temple Founder Lions Club
BROADCASTER
2009-2010

www.templelionsclub.org

P. O. Box 544

Temple, Texas 76503-0544



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Guest Editor: John Bailey

September 16, 2009

UPCOMING PROGRAMS

- Sep 30** – Tim Campbell, Temple Civic Theater
Oct 7 – Louie Dobin, Greene Family Camp – Israel and Middle East
Oct 14 – Gen. James Cross, author of *Around the World with LBJ*.
Oct 21 – Brian Vanicek – Czech Fest

LIONS CALENDAR

- Sept. 27** – Wildcat parking, THS, 5:30pm
Sept 30 – Regular noon meeting, Gober
Oct 5 – Executive Committee mtg, Nifty's, noon
Oct. 7 – Regular noon meeting, Gober
Oct 12 – Board meeting, Cotton Patch, noon

ANNOUNCEMENTS

Please help with Wildcat parking this Friday and any home game possible throughout the season.

Please make every effort to attend the next noon meeting as we will be discussing the reverse raffle and ticket prices.

Please keep Lions Jack Staub and Robert McBurney in your thoughts and prayers.

Also, please pray for a speedy recovery for Lion Charles Pierce, who had some voluntary surgery.

GUESTS

Lion Mary Klentzman brought her hubby whose name is....Mr. Klentzman. I'm kidding, it's Rick.

BIRTHDAYS

I do not show any birthdays between now and next meeting. Sorry if I missed you.

UPCOMING MEALS

Sept 30 –Susan's - TBD

Oct 7 – Kolache Kitchen – roast beef, mash potatoes, green beans, roll

Oct. 14 – Susan's - TBD

Oct. 21– Kolache Kitchen – Parmesan chicken, pasta, tossed salad, breadsticks, tea

THIS WEEKS PROGRAM

Lion Mike Hamby introduced Lion John Francis who gave a discussion of the ins and outs of homeowners insurance that was, oddly enough, interesting. Lion Francis' definition of insurance is "a socialist activity operated by capitalists" where the "injury of one is paid by many while the managers make a profit." He covered what types of losses are covered and, more importantly, not covered by homeowner policies. One common misconception is that water damage coverage depends on where the water comes from. Other items discussed included how premiums are priced, common discounts available, insurance company rating factors, and types of policies. Homeowner policies once were uniform as to type so that pricing could be easily compared between different companies. That is no longer the case as policies of the same type differ in what is covered and to what extent. One useful tool is the Office of Public Insurance Counsel at www.opic.state.tx.us. Lion Francis believes that consumers should seek an independent agent who will take them through the buying process and who will have several different companies to choose from. Consumers have to be careful during the claims process so that they understand that process. When asked to be deposed, the consumer might want to consult an attorney so they may become aware of possible traps set by the insurance company's attorney. Some insurance companies will use tactics to avoid paying or slow down payment of a claim. Lion Francis also gave us an organizational chart for the Texas Department of Insurance and mentioned that none of its officers are elected officials. If you contact Lion Francis, I am sure he will be willing to share the hardcopy of his presentation as we all received a copy.

Good program Lion John!