



Kiwaniis®

Kiwaniis Club of Madison West – Kiwanogram

Guests: George Skupniewicz, guest of Joseph Tevaarwerk.

Program: 'Insights into Homeowner's Insurance' was presented by Vicki Wagener, LLC Agent with American Family Insurance. Vicki discussed numerous factors that influence the premiums paid by homeowners. Insurance premiums need to be adequate to pay the claims.

Timeline-events that have impacted premiums:

1. 2008 - Financial crisis
2. 2017 – Hurricanes Harvey, Irma and Maria,
3. 2020 – COVID 19 Pandemic,
4. 2022 – Increased focus on climate risk, and
5. 2025 – AI and data privacy.

Common risks in Wisconsin: hail, wind, ice and floods. The past two years have resulted in large and frequent hail damage payouts.. Weather is no longer predictable.

Roof damage is a frequent claim made by homeowners. Older roofs lead to higher premiums or possible policy denial. When replacing a roof, Vicki encouraged the use of metal roof material. Homeowners are encouraged to have a frequent inspections by a roof expert.

Home owners are encouraged to do periodic roof maintenance. Gutter guard maintenance is important. Any accumulation of pine needles, algae and leaves should be removed. Removal of tree branches that hang over the homeowner's house roof should be considered.

June 27. 2025

Presiding: Ken Saville
 Opening Word: Ron Schuler
 Greeter: George Shook
 Checkpoint: Joseph Tevaarwerk
 Setup: Tom McCrill



Claim Facts –
 average claim interval::

1. Homes: 10 years
 2. Automobiles: 8 years
- Intervals greater than these may attract insurance company attention when determining premiums.



Vicki Wagener

Date	Event
July 4	No Meeting
July 11	Board of Directors Covenant, 10:30 am

Up Coming Programs

Date	Program	Greeter	Opening Word	Check In
July 4	No Meeting	-----	-----	-----
July 11	POW Camps in WI during WWII Robert Block	Ross	Wiederhoeft	TBA
July 18	Ice Breakers during WWII in North Atlantic Ocean, Mark Faultersack	Johnson	Brannstrom	Aspinwall
July 25	Free Speech Issues Paul Soglin	Reisch	TBA	TBA

Meeting Time and Location

Every Friday, 11:45 am

Covenant Presbyterian Church

326 Segoe Road, Madison, WI 53705

Web site: www.madisonwestkiwanis.info

Email: rschuler@wisc.edu

Facebook:

<http://www.facebook.com/madisonwestkiwanis/for>

Members having July birthdays are **Dave Parminter, Dennis Keeney, Joseph Tevaarwerk,** and **James Heaton.**

George Shook reports the next Habitat Restore session is scheduled for Thursday, July 17, at the Restore West on Odana Road. Case Dorresteiin has volunteered. Five volunteer slots remain open.

Jim Danner reports the Second Harvest event on June 26 was cancelled due to inventory. The next Second Harvest session is July 31,

The 2024-25 club meeting program scheduling will continue to be done by committee. The committee members and remaining months are: July, 2025 – **Ed Reisch,** August, 2025 – **Arlin Brannstrom** and September, 2025 – **Harley Skjervem.**

Dwight Gribble, our 2025-26 club president, reported we will continue our committee process for planning our 2025-26 programs.

Ken Saville announced the 2025 WIUM Kiwanis District Convention is scheduled for August 22-24 in Green Bay at the Oneida Casino Hotel. Some financial support is available from the club. District Kiwanis Club members will not be charged a registration fees. Attendees will be responsible for lodging and meals. Registration deadline is August 1. A registration form can be **found** at the Wisconsin-Upper Michigan web site: [District Convention – Wisconsin-Upper Michigan Kiwanis](#)

Each district Kiwanis club can elect three convention delegates. During the business meeting, the delegates will elect the 2025-26 WIUM district officers and vote on the proposed WIUM Kiwanis District amendments which will be distributed later.

Club Officers (2024-25)

Presidents:	Ken Saville
Vice President	Dwight Gribble
Secretary	Ron Schuler
Treasurer:	Randy Grobe
Co-Past Presidents	Jim Wiederhoeft

Board of Directors:

Dwight Gribble	Cody Kramschuster
Leroy Baker	Joseph Tevaarwerk
Jim Danner	Harley Skjervem

Planning has begun for the next quarterly meeting of Madison Area Kiwanis clubs. Madison West Kiwanis is hosting the next meeting tentatively scheduled for October 24. A proposed program is our adaptive ski program.

Dwight Gribble reported the Kiwanis International is upgrading their reporting system, web site, which will be referred to as 'Engage'. This site is used for Kiwanis clubs to enter data for monthly reports and the addition and deletion club members. Other data include club meeting attendance, financial and service projects. As a result, monthly reports will be continued to be published and shared with club board members. At the end of the year, Kiwanis International combines the monthly reports for an annual club report. The new system 'Kiwanis Engage' will be implemented on July 15. Previously the system was referred as 'Kiwanis Connect'.

Vice President, **Dwight Gribble**, announced **Ron Schuler** has decided to step down as club secretary. Dwight reported the club Board of Directors will review the secretary's position on July 11, the next board meeting. Items to consider are the club secretary's position description in the club bylaws, the election of a replacement secretary and the potential election of an assistant club secretary.

Sharon Brantmeier has resigned her membership in Madison West Kiwanis. We thank Sharon for her service to the club.