

Rotary



# The Joshua Tree



January 14, 2020

## HOW TO GET PAID WITH TODAY'S REGULATIONS

When one thinks of a creditor, it comes with a certain stigma. Harassing phone calls throughout the day and night, strong arm tactics, threats and much more until the person "pays up", But 40 years ago the father of **David Cerna** started High Desert Creditors and was successful because he was different. Even though creditors still needed to be paid, he helped people with their issues through kindness and understanding and became a person that people wanted to pay.

regulations and training, such as labor laws, harassment training and the CCPA (California Consumer Privacy Act).

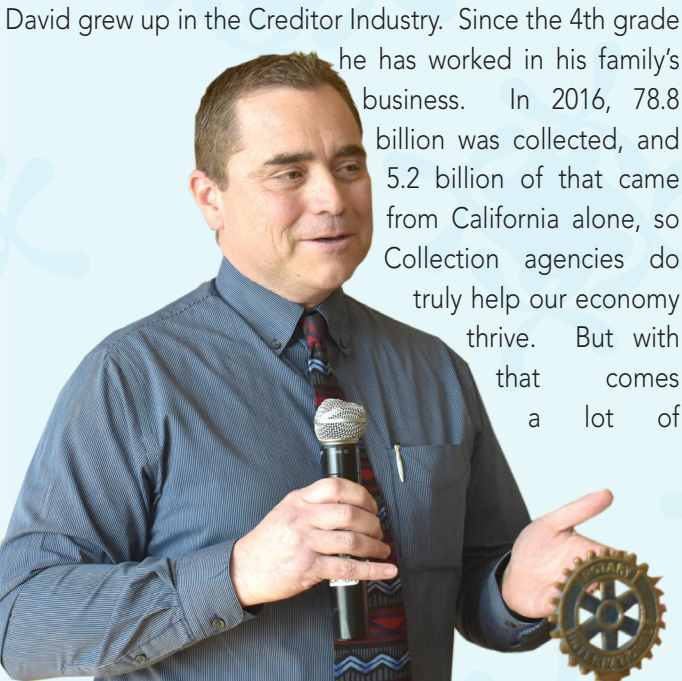
While initially meant for Google, Facebook and the like, as a way of keeping companies from selling your information, the CCPA has crept into his business and will do so for many California small businesses. Other regulatory agencies they have to contend with are the Protection Bureau, which can shut you down if your financials are not in perfect order, the Fair Debt Collection Act, the Rosenthal Fair Debt Collection Act (just for CA Business owners), bankruptcy laws, financial privacy and credit reporting. David and his partner have to be in constant training with staff, all while trying to run their business.

The truth is, creditor's rights are shrinking. In fact, Regulators tried to get credit reporting taken away, but the Credit Industry fought hard and had to show how it would collapse the economy if creditors did not get paid.

To protect yourself in business, the old days of taking someone's Driver's License down means nothing. If you do not get either a customer's date of birth or social security number, there is no way of doing a credit report and the individual has no recourse but to pay their debt.

Davis's best way to be a success with all of these regulations is in building relationships. Whether locally, state-wide, or nationally formulated peer groups, these have helped him stay above the chaos and actually thrive, by continuing to be a creditor, in the same manner as his father. Businesses can still thrive with Regulatory changes, and that is by building relationships and getting involved with a peer group within their industry.

For more information, visit [hdcs.org](http://hdcs.org) or call David at 760-949-4133.



### This Week's Functionaries

- Invocation: **Chris Ackerman**
- Flag Salute: **Kirsten Acosta**
- 4-Way Test: **Bill Edwards**
- Finemaster: **Ryan McEachron**

## ORR'S ROARS



It was great to see so many Rotarians join us this week to hear from David Cerna of High Desert Creditors and get information on how California regulations affect not only his

business, but all small businesses!

Just a few short weeks until this year's Super Bowl and we will once again be having a part at the home of Russ and Gaylynn Stringham! It will be catered so all you have to bring is yourself, significant other and any guests! Make your plans to join us on February 2nd. More details next week!

Bring your love to this year's Valentine's Dinner at El Pescador on February 13th at 6pm the cost is \$50 per couple and will include dinner, games and prizes! Please mark your calendar and sign up to attend.

There is a lot coming up for our Club, so please help make our events a success by joining us!

[www.victorvillerotary.org](http://www.victorvillerotary.org)

## Fine Session

**Jim Barnes** was our Fine Master this week and gave out quite a few \$5 fines, beginning with **Bill Edwards** for not having Lobster on the Valentine's Dinner menu. Also going home less a fiver were **Kevin Kane** for picking the Blue Dice 2 weeks ago, **Teresa DeAtley** for arriving late and Fire Chief **Greg Benson**. The final fine of the day went to **Dan Dever** in the amount of \$10, because he is the Rotarian Jim has known the longest, meeting him in 1983!



## Raffle

**Kevin Kane** brought a bevy of Victor Valley Transit goodies, including a phone charging kit that was won by **Bill Edwards**, a mesh safety vest that will be worn by **Chandal Sutton**, and a VVTA flying saucer that will be played with by **Brad Poiriez**. Other raffle gifts included the \$25 Midway gift card from **Don Lager** that will be used by **Esther Mears** and **Teresa DeAtley** won't be late to the meeting next week with the Heritage clock she won from **Steve Orr**.

**Rotary**  
Club of Victorville, CA



**ROTARY  
CONNECTS  
THE WORLD**

## Big Blue Dice



*El Presidenté won the opportunity to grab the Blue Dice, but he drew white and saved the money for another.*

*We will continue next week with 12 dice and \$250 for the Rotarian who can pick the Blue Dice out of the bag.*

## Spoon of Exemption

**Kirsten Acosta** had another week with the Spoon and let Rotarians and guests know that VVC's annual Scholarship Drive is now open! Send a student you know to [www.vvcfoundation/](http://www.vvcfoundation/)



scholarships to get started. February 22 will be another big date for the College Foundation as they will host their annual Alumni Hall of Fame Gala at the Hilton Conference Center. For more information and to sponsor, visit [www.vvcfoundation/hof2020](http://www.vvcfoundation/hof2020).

## Rotary Guests

Joining faculty, parents and dignitaries for our S.T.A.R. Students, we welcomed **Chandale Sutton** who attended as a guest of **Don Lager**, and **Jon Hove** was joined by the lovely **Linda Hove**.

Our only Stand- in was **Stefanie Montoya** for **Brian Gillespie**.

## S.T.A.R. Students

The Rotary Club of Victorville celebrated some great students and even better improvements with more S.T.A.R. Student Awards. Along with **Jim Barnes** and **Maureen Mills** from the District, we were also joined by **Don Holland** from Robert Lovingoods's office, **Kimberly Messen** from Paul Cook's office, **Chris Scott** from Jay Obernolte's office and Victorville Mayor **Gloria Garcia** to hand out certificates.



At the Irwin Academy School of Performing Arts we honored **Margarita Rodriguez** for beginning to put 100% attention into her schoolwork. As a result, her grades have been improving dramatically. Along the same line, **Ruben Ayala**, was not growing in his academics, but since deciding he wants to be an airplane mechanic, through his teacher's guidance, has grown leaps and bounds in his studies.

Down the road at Mountain View Montessori Charter School, **Riley Leslie** has been improving in math and has become a self-directed learner. Finally, at Sixth Street Prep, **Miranda Montoya-Gonzalez** came to school 3 years ago not speaking English, to now, where she did fantastically well on the English Language 2018/19 CAASPP State Exams! On behalf of the Rotary Club of Victorville, congratulations to all of these Star Students!

## The Polio Pig

**Collected this week: \$11.86**

*Polio Pig: \$6.86 + Steve Orr: \$5.00 (Dice): Total: \$11.86*

**Collected to Date: \$16,984.41**

**Total equals: 95,080 Doses!**

*One dollar equals 2 doses of vaccine!  
\$500 pays for a Polio Clinic!*



## VICTORVILLE ROTARY CLUB OFFICERS

### Board of Directors

|  |                  |
|--|------------------|
| President 2019-2020 .....                | Steve Orr        |
| Immediate Past President .....           | Margaret Cooker  |
| Treasurer .....                          | Donna Wells      |
| Executive Secretary .....                | Margaret Cooker  |
| Publicity/Public Relations .....         | Kevin Kane       |
| Club Service .....                       | Bill Edwards     |
| Community Service .....                  | Paul Earle       |
| International Service.....               | Ben Tafoya       |
| Youth Service/RYLEA & TLC .....          | Arsalee Morales  |
| Vocational Service .....                 | Dr. Bowtie Brian |
| Grants/Speech Contests .....             | TBA              |
| Scholarships.....                        | David North      |
| George Hensel Ethics Essay Contest ..... | Ron Boyd         |
| Membership.....                          | Don Lager        |
| Billing Officer .....                    | Esther Mears     |

### Members-at-Large:

Dwight Johnson • Jon Hove • Rob Kilpatrick

### Positions & Committee Chairs

|                                     |  |
|-------------------------------------|--|
| BOD Secretary .....                 | Marilyn Buttelwerth                          |
| Programs .....                      | Mike Page                                    |
| Public Service.....                 | Rick Bessinger, Teresa DeAtley & Greg Benson |
| Sergeant At Arms.....               | Arsalee Morales                              |
| Dan Stover Music Contest.....       | Marie Langley                                |
| S.T.A.R. Students .....             | Jim Barnes/Robin Cackler                     |
| Fundraising/Flowers and Gifts ..... | Steve Orr                                    |
| Joshua Tree Editor .....            | Chris Ackerman                               |

The Victorville Rotary Club meets every Tuesday for fellowship at 11:30 a.m. and meeting at 12:00 noon at the Green Tree Golf Course Clubhouse, 14144 Green Tree Blvd., Victorville

### Make-up Days and Locations

|                   |  |
|-------------------|--|
| <b>MONDAY:</b>    | San Bernardino East, Imperial Palace, noon   |
| <b>TUESDAY:</b>   | Rancho Cucamonga Sunrise, 7:15 a.m.<br>Empire Lakes Golf Course<br>Rancho Cucamonga, 12:00 p.m., Etiwanda Gardens  |
| <b>WEDNESDAY:</b> | High Desert/Hesperia Club meets 7:00 a.m.,<br>Denny's, 14165 Main St., Hesperia<br>Adelanto Club meets 2nd Wed. at Chamber Room<br>at Adelanto Stadium at 11:30 a.m., and the 3rd<br>and 4th Wed. at Budweisers, Adelanto Rd,<br>Adelanto at 8am.<br>San Bernardino Crossroads, Hilton, noon,<br>Barstow, Rositas, 540 Main St, 12:00 p.m. |
| <b>THURSDAY:</b>  | Apple Valley, Rusty Bull, AV, 1st, 2nd and 4th Thurs<br>Ontario, 12:15 p.m., Doubletree Hotel<br>San Bernardino, Denny's at I-15, 7 a.m.<br>Redlands, Masonic Temple, noon   |
| <b>FRIDAY:</b>    | San Bernardino North, Elks Lodge, 12:05 p.m.   |

## Calendar Dates

**May 1-3 Assembly and District Conference 2020:**  
Assembly May 1, Conference May 1-3  
Westin Pasadena  
191 N Los Robles Ave., Pasadena, CA 91101  
(626) 792-2727

**June 6-10 International Convention 2020:**  
Honolulu, Hawaii  
Register through DaCDB

## Upcoming Rotary Programs

- Jan 21:** Jason Lamoreaux, President, Coldwell Banker Real Estate Solutions, **Topic: "A New Horizon for Real Estate in the High Desert"** (Basen)  
STAR Students
- Jan 28:** **OPEN**
- Feb 4:** STAR Students
- Feb 11:** **Public Service Awards** (DeAtley)  
**Ethics Essay Winner** (Boyd)
- Feb 18:** **Dan Stover Music Contest** - Club Level

Design & Layout By



Printing By



Your Source for Quality Printing