

# The Joshua Tree

**January 25, 2022**

## WILL DEBT COLLECTION REGULATIONS DRIVE US TO CASH ONLY?

This week the Club welcomed **David Cerna**, CEO of High Desert Creditors Service who shared information on business regulations that are hurting their industry, especially here in California. High Desert Creditors Service, a family-owned business debt collection service, was started in 1980. David was in the 4th grade when he started working for his father. His father wasn't the best at collecting because he wanted to help people with options for repayment. The company has done extremely well due to David's dad philosophy on helping people in financial trouble. Debt collection is a challenging job and to make it fun for David's staff, they play a lot of games, rewards of cash prizes, as well as other incentives.



the point where businesses will have to decide about their credit policies. This won't be good for the less fortunate consumers who can't get credit and may have to go to a 'cash only' option.

Of course, the Debt Collection industry has a negative light shining on it. The early days of debt collection deserved it, and even today, some bad apples still ruin it for most good agencies, but in the end, they are only hurting the businesses they represent. In fact, the debt collection industry is good for the economy. The 2,100 members in their National

Association make up over 124,400 employees, plus 89,000 jobs in supporting industries. 32% of debt collection agencies are female owned, and while 47% of the US workforce is female, they make up 66% of the collection industry!

In 2018, 3rd party collection agencies collected \$102. Billion, returning over \$90.1 billion to the creditors. On top of that, the debt collection industry contributes \$1.2 billion in taxes. Finally, the industry supports an average annual payroll of \$5 billion. It is estimated the industry represents an average savings of \$706 per household!

During COVID there was a moratorium on debt collecting. On January 1, a new regulation was passed preventing debt collection to occur during a state of emergency, (like COVID). On top of that, new regulations have been passed restricting the reporting of consumers to the credit reporting agency unless certain criteria have been met. But David and High Desert Creditors Service continue to maintain professionalism, and help people through their financial hardships, while at the same time help recover money to businesses that are due it.

### This Week's Functionaries

- Invocation:** Dr. Ron Williams
- Flag Salute:** Bryan Gillespie
- 4-Way Test:** Jeff Armstrong
- Fine Master:** David North

## HOVE'S HELLO'S



*Thank you to David Cerna from High Desert Creditors Service for coming out this week and sharing so much business information with our group. Hope to have you*

*come out again soon.*

*Teresa DeAtley shared that she is working on our annual Service Awards luncheon for outstanding service from Fire, Police and EMTs.*

*Our District Conference will take place from June 23-26 at the Westin in Rancho Mirage. We are planning some fun things for the Club that weekend so please join us!*

*The Valentines Dinner is coming up on February 17 at Chateau Chang's. There will be cocktails at 6pm with dinner at 7pm. The talented Lyn Moon will be providing entertainment.*

*Finally, I am sad to report that RYLA has been canceled for this year, The district considered many options and felt the best decision was to cancel for the safety of all concerned.*

*See you next week when we will hear from Kris Reilly from the Victor Valley Union High School District.*

*Jon Hove*



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

## February Birthdays

<b>Kevin Kane</b>	<b>February 14</b>
<b>Caroll Yule</b>	<b>February 19</b>

## Partner Birthdays

<b>Kris Dever</b>	<b>February 15</b>
<b>Cheryl Beck</b>	<b>February 21</b>
<b>Ruth-Ann Metzler</b>	<b>February 24</b>

## February Anniversaries

<b>Don Lager</b>	<b>22 Years</b>
<b>Capt. John Wickum</b>	<b>1Year</b>

## Wedding Anniversaries

<b>Jim &amp; Marilyn Mettler</b>	<b>43 Years</b>
<b>Jon &amp; Linda Hove</b>	<b>16 Years</b>

# THANK YOU

*Thanks to Linda Hove and Arsalee Morales for their help on this week's Newsletter!*

# SERVE TO CHANGE LIVES



## Big Blue Dice



*Bill Edwards had the chance this week to pick the Blue Dice, but drew White and saved the money for another next week.*

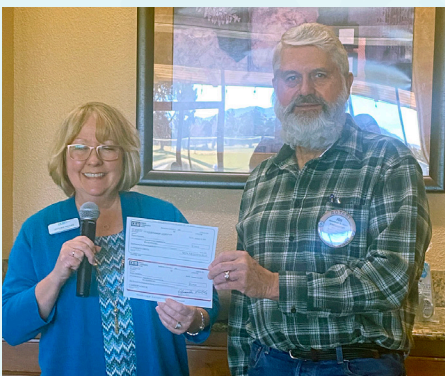
*We continue next week with 7 dice and \$375 for the lucky Rotarian who can grab the Blue Dice from the bag.*

## Spoon of Exemption

**Dr. Ron Williams**, Superintendent for Victorville Union High School District had his last week with the Spoon and shared that due to so many teachers being out because of the latest strain of Covid, all principals and assist principals are working the front lines at the schools to make sure our children are getting their education and needs met daily.

It was time to auction the Spoon for the month of February and in the end it went to **Arsalee Morales** in the amount of \$90.

## Supporting Rotary



At this week's meeting, **Esther Mears** presented President **Jon Hove** with a check for \$2,500 from Desert Community Bank.

DCB, a division of Flagstar Bank, supports community groups and

this money given to the Victorville Rotary Foundation that will go towards ReadB4K and other literacy programs.

## Raffle

**Bill Edwards** brought quite a few gifts to raffle off this week for Rotarians who came to the meeting. Bill gave a jar of preserves that will be enjoyed by **Dwight Johnson**, **Robert Lovingood** took home a pet bed, while **Bryan Gillespie** will use the \$10 gift card Bill brought. Mr. Edwards also gave away a couple of mugs filled with goodies that will be enjoyed by **Oscar Garcia** and Fire Chief **Jeff Armstrong**.

Bill also received this week. He won a copy of "25 Men of Integrity" from **Dwight Johnson** and Mr. Gillespie will enjoy a bottle of wine, also given away courtesy of Dwight. Finally, **Esther Mears** also left the meeting with a bottle of Chardonnay, that was donated by **Donna Wells**.

## Fine Session



**David North** was the Fine Master again this week and only gave out one fine and that was to **Brad Plorez** in the amount of \$20, blaming him for the bad air quality due to the fire in Big Sur.

Rotary  
Club of Victorville, CA



## The Polio Pig

**Collected this week: \$31.00**

*Polio Pig: \$26 + Bill Edwards (Dice): \$5.00= \$31.00*

**Collected to Date: \$18,577.67**

**Total equals: 98,269 Doses!**

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



## VICTORVILLE ROTARY CLUB OFFICERS

### Board of Directors

President 2021-2022 .....	Jon Hove
President 2022-2023 .....	Arsalee Morales
President 2023-2025 .....	<b>Need Candidates</b>
President 2025-2026 .....	Bill Edwards
Immediate Past President .....	Steve Orr
Treasurer .....	Donna Wells
Executive Secretary .....	Margaret Cooker
Foundation.....	Margaret Cooker
Publicity/Public Relations .....	Stephen Quintero
Club Service .....	Arsalee Morales
Community Service .....	Michael Krause
International Service.....	Ben Tafoya
Youth Service/RYLEA & TLC .....	Ryan McEachron
Vocational Service .....	<b>Need Volunteer</b>
Grants.....	Margaret Cooker
High School Speech Contest.....	Ryan McEachron
Scholarships.....	Esther Mears and Arsalee Morales
George Hensel Ethics Essay Contest .....	Ron Boyd
Membership.....	Dwight Johnson
Billing Officer .....	Esther Mears

**Members-at-Large:** David North, Esther Mears, Rob Kilpatrick & Ron Boyd

### Positions & Committee Chairs

BOD Secretary .....	<b>Need Volunteer</b>
Programs .....	Mike Page
Public Service.....	Rick Bessinger, Teresa DeAtley, John Wickum & Jeff Armstrong
Sergeant At Arms.....	Arsalee Morales
Dan Stover Music Contest.....	Chris Ackerman
S.T.A.R. Students .....	Maureen Mills and Michal Krause
Fundraising.....	Arsalee Morales
Flowers and Gifts .....	KayMarie Gregory
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 Spring Valley Lake Country Club, 13229 Spring Valley Parkway, 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. Empire Lakes Golf Course Rancho Cucamonga, 12:00 p.m., Etiwanda Gardens
<b>WEDNESDAY:</b>	High Desert/Hesperia Club meets 7:00 a.m., Denny's, 13165 Main St., Hesperia San Bernardino Crossroads, Hilton, noon, Barstow, Rositas, 540 Main St, 12:00 p.m.
<b>THURSDAY:</b>	Apple Valley, ZOOM Meetings, 1st, 2nd and 4th Thurs Ontario, 12:15 p.m., Doubletree Hotel San Bernardino, Denny's at I-15, 7 a.m. Redlands, Masonic Temple, noon
<b>FRIDAY:</b>	San Bernardino North, Elks Lodge, 12:05 p.m.

## Calendar Dates

- Feb 7: Board of Directors Meeting**  
5:30 pm Meeting  
ARMAC Insurance Board Room  
Rear Building on Yuma
- Feb 13: Super Bowl Party & Fireside**  
2:00 pm • Home of Russ and Gaylynn  
Stringham, 16437 Viho Ct., Apple Valley
- Feb 17: Rotary Valentine's Dinner**  
6:00 pm at Chateau Chang  
15425 Anacapa Road, Victorville  
\$50 single or \$95 per couple

## Upcoming Programs

- Feb 1:** Kris Reilly, Pubic Engagement Information  
Manager, WUHS D **Topic: "The Media:  
Then and Now"** (Page)
- Feb 8:** Bahaa Moukadam, Business Consultant  
**Topic: "Why is it so Hard to get  
Everyone on the Same Page"**  
(Page)
- Feb 15:** David Greiner **Topic: "The History of  
Greiner Buick GMC"** (McEachron)
- Feb 22:** **Four-Way Speech Contest**  
(McEachron)

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