



THE JOSHUA TREE

Rotary

Club of Victorville, CA



March 15, 2016

Coping with Financial Volatility

This week we had Chartered Financial Analyst, **Mark Carlton** speak to our membership on the ins and outs of investing in stocks and bonds in this volatile environment.

As an investor, you have a variety of options to choose from, including stocks and bonds. The investment you select depends on your financial goals, your investment preferences, and your tolerance for risk.

Stock buying represents traditional investments: You put your money down and hold on. Although you want to make changes as necessary to protect your investment, these types of investments can add stability to more aggressive — and riskier — investment strategies (like trading and hedging).

When you buy stock, you're buying ownership in a corporation (or company). The benefit of owning stock in a corporation is that whenever the corporation profits, you profit as well. Typically, investors buy stocks and hold them for a long time, making decisions along the way about reallocating investment capital as financial needs change, selling under-performers, and so on.

As an investor, you want to make sure that your stock portfolio is carefully balanced among the different types of stocks (growth, value, domestic, international, and so on) and your



other investments. A well-balanced traditional portfolio (which includes stocks and long-, short-, and intermediate-term bonds) generally offers a steady return of between 5 and 12 percent, depending on the specific investments and the amount of risk you're willing to assume.

To raise money, governments, government agencies, municipalities, and corporations can sell bonds. When you buy a bond, you're essentially lending money to this entity for the promise of repayment in addition to a specified annual return. In that sense, a bond is really nothing more than an IOU with a serial number. Some people, to sound impressive, call bonds debt securities or fixed-income securities.

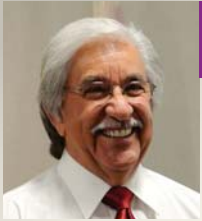
Although some entities are more reliable than others, bonds generally offer stability and predictability well beyond that of most other investments. Because you are, in most cases, receiving a steady stream of income (the annual returns, for example), and because you expect to get your principal back in one piece (at the end of the bond's life), bonds tend to be more conservative investments than stocks, commodities, or collectibles.

This Week's Functionaries

Invocation:	Kevin Porter
Flag Salute:	Sam Lucia
4-Way Test:	Victor Rocha
Song:	Al Castellucci



Be a gift to the world



Tafoya Talk...

We were once again without **Ben Tafoya** this week, as he is still recovering from his recent hospitalization, so **Margaret Cooker** was our host.

Brad Letner shared that we are at the \$500 mark for the Rotary Easter Baskets for needy families this year. He is looking to, at the very least, match last year's total of \$850, so we need Rotarians to act fast, as Easter is right around the corner. Once all money is collected, an equal amount of supplies will be put into 10 laundry baskets and delivered to the chosen families.

The Literacy Program is now up and running. As mentioned before, the budget was set for 5 four year olds, but has already grown into 18 students wanting to participate, even before the project has begun! We are in need of volunteers to work with these children while they are on the computer program for early reading skills. Volunteers are needed 1 day a week, either Tuesday, Wednesday or Thursday from 2pm - 3pm at Hook Community Center.

Mike Page reminded all Rotarians that **Congressman Paul Cook's** visit is coming up very fast. If you are visiting other Rotary Clubs in the next couple of weeks, please promote this event at those meetings.

Jon Hove spoke this week about the exciting tour coming up at our off-site meeting at Robar Enterprises on March 29th. Please bring work (not business) type clothing, as you may get a little dusty as we tour the Ready Mix Plant, the Lab, the Steel Factory, Smith Ironworks and the Fabrication Shop. If you have not signed up for this great meeting, please see Margaret as we want to make sure we have enough food.

Finally, **Dan Munsey** passed out cards and has asked everyone to fill them out with the name and phone numbers for potential members. Dan will take these names and call on them, personally inviting them to our meetings on your behalf.

Spoon of Exemption: Pastor Paul Earle

This is Palm Sunday weekend there will be services on Saturday March 19 at 6pm and on Sunday March 20 at 9am and 11am, plus a Spanish service at 10:15am

On Easter Sunday there will be a variety of special services plus there will also be a Easter Egg Hunt for the whole family! There will be 2,000 eggs with candies and special prizes inside as well! Please come out for a great Message and an Easter Egg Hunt for the lids!

Finally **Pastor Paul Earle** shared a message that most people in their lives gamble at one point or another. Jesus accumulated all sins for everyone, so He is the best bet for eternal salvation!

All services at Life Church are held at Mesa Linda Middle School at 13001 Mesa Linda Ave, in Victorville. For more information call 760-995-3217 or visit www.vvlifechurch.com.

Rotary Guests

We had some great guests and visitors with us this week. **Robin Cackler**, was once again a guest of **Pastor Paul Earle** and **Dan Tate** from the Don Ferrarese Charitable Foundation was a guest of **Dr. Ron Williams**.

We also had a couple of visitors from other Rotary Clubs. **Chuck Utgard** from the Rotary Club of Moapa Valley and **Diala Ugwemba** from the Uyo District.

Lucky Blue Dice



Pastor Paul had his first chance on a new round of the Blue Dice, but started out taking a white one, so he puts \$5 in the offering plate.

We start again next week with 13 dice and \$225 up for grabs for one lucky Rotarian.



The Polio Pig...

Collected this week: \$27.00

Polio Pig: \$22.00 + Dice (Paul Earle): \$5.00 = \$27.00

Collected to Date: \$12,997.16

Total equals: 87,9062 Doses!

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

Facilitators Needed

Rotarians work tirelessly to provide an amazing experience to 324 eleventh grade students, and every year there is a challenge to find other Rotarians to join us as engaged Facilitators. This is one of the biggest investments we make as a District, to provide a once in a lifetime leadership and team building opportunity to future leaders not only of America but of Rotary.

Will you please attend Facilitator Training this year and consider spending the weekend of April 15-17 at Thousand Pines Camp in the Crestline area. Contact Teresa Coomes for more information.

Fine Session

Fine Master **Mark Taylor** was back this week and right out of the gate he gave out \$10 fines to the "Chatty Cathy's" at the back table of **Sam Lucia, Steve Orr** and **Rosanne Weathers** for talking during our speaker's presentation.

Brad Letner was asked just how many "Ignite High Desert" commercials he has been running on the El Dorado radio stations, and in a surprised twist, then fined **Dwight Johnson** \$20 for representing the company that sold Brad so much air time!

Raffle Prizes

Dwight Johnson was the big winner this week as he won a Bible from Life Church, a box of Sees Candy from the Club and a Go Lunch Kit from **Rosanne Weathers**. **Robin Cackler** also received a Go Lunch Kit as well as a box of cookies from **Dr. Hough**. Rosanne went home with a goodie bag from the Mojave Desert AQMD and **Terry Caldwell** took away a VVTA Bus Thumb Drive from **Kevin Kane**.



CONGRESSMAN
PAUL COOK

April 5, 2016
12:00 noon

Members & Guests*

\$19.00 in advance

Government Guests & General Public

\$22.00 in advance • \$25.00 at the Door

**Bids Open to Sit at Paul Cook's Table
to benefit the Rotary Club of Victorville Foundation**

Bidding not available to Government Guests.

Call Margaret Cooker at (760) 243-5928 or
pdgcooker@verizon.net to reserve and pay.

You may also use PayPal at
www.victorvillerotary.org "Pay my Rotary Bill"

NO REFUNDS

Thank You



Interact students from University Prep presented a Thank You card to the Club for hosting them at the Peace Conference in Ontario recently and to Brad Letner for driving all of the students to the event.

VICTORVILLE ROTARY CLUB OFFICERS

Board of Directors

President	Ben Tafoya
Immediate Past President	Steve Murray
Treasurer	Donna Wells
Executive Secretary/Foundation	Margaret Cooker
Incoming President/Membership	Dwight Johnson
Publicity/Public Relations	Kevin Kane
Club Service & President 2016-17	Dan Munsey
Community Service	Brad Letner
Youth Service/Scholarships	Ginger Ontiveros
Vocational Service	Jim Barnes
International	Dan Dever

Members-at-Large:

Rob Kilpatrick • Mark Taylor • Russ Stringham

Positions & Committee Chairs

BOD Secretary	Marilyn Buttelwerth
Sergeant At Arms.....	Gary Adams
SongMaster	Al Castellucci
Programs	Mike Page
Wine, Jazz & More	Dan Munsey
Cards and Calls	Pam Murray
Newsletter	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

MONDAY:	San Bernardino East, Imperial Palace, noon
TUESDAY:	Rancho Cucamonga Sunrise, 7:15 a.m. Empire Lakes Golf Course Rancho Cucamonga, 12:00 p.m., Etiwanda Gardens
WEDNESDAY:	High Desert/Hesperia Club meets 7:00 a.m., Denny's, 14165 Main St., Hesperia Adelanto Club meets 2nd Wed. at Chamber Room at Maverick Stadium at 11:30 a.m., and the 3rd and 4th Wed. at Astro's Burgers, 11619 Rancho Rd, Adelanto at 8am. San Bernardino Crossroads, Hilton, noon, Barstow, Quigley's Outlet Center, Lenwood, noon University Prep, 13853 Seneca Rd, 2:00 p.m.
THURSDAY:	Apple Valley, Apple Valley Country Club, noon Ontario, 12:15 p.m., Doubletree Hotel San Bernardino, Denny's at I-15, 7 a.m. Redlands, Masonic Temple, noon
FRIDAY:	San Bernardino North, Elks Lodge, 12:05 p.m.

CALENDAR DATES

- April 9: District Assembly**
Sitting Bull Academy
19445 Sitting Bull Rd., Apple Valley
- April 15-17: RYLA 2016**
Thousand Pines Camp, Crestline
Facilitators Needed!
- April 21: Past Presidents' Dinner**
Mama Carpino's, The Village in Apple Valley
\$20.00
- June 25: Demotion Party**
4:00 p.m. • Dever's Home, Apple Valley

Upcoming Rotary Programs

- Mar 22: Jim Cox, Topic - The Things I've Learned, Part II (Page)**
George Hensel Ethics Essay Contest (Boyd)
- Mar 29: OFF-SITE ROBAR Enterprises / Hi-Grade** (Hove)
- April 5: Congressman Paul Cook**
\$19 members, \$22 others if paid in advance; \$25 at the door
- April 12: Melda Gaskins, Principal, Cobalt Institute of Math & Science, Topic - "An Introduction to a School Worthy of Praise." (Williams) plus S.T.A.R.**
Students from Village, West Palms Conservatory and Victor Valley Christian

Design & Layout By



Printing By



The Joshua Tree is a Weekly Publication of the Rotary Club of Victorville
P.O. Box 734 • Victorville, CA 92393 • www.victorvillerotary.org

If you are not receiving your newsletter, please contact Editor Chris Ackerman at chris@signifydesigns.com or 760-559-1686 to be added to the e-mail or mailing list.