



The Joshua Tree



April 17, 2018

Commitment to Community

Many have wondered what would come of DCB in its 38 year history in the High Desert with the acquisition by Flagstar Bank. According to Marketing Manager **Gary Wolf**, the future is very bright!

relationship. This will allow more people to get a mortgage or save for retirement.

Other enhancements will be new and expanding lending capabilities with car, boat, motorcycle, RV and even snow mobile loans!

There will be expanded mortgage products set for the community with VA Loans, with some as low as 0% down, FHA Loans as low as 620 credit score and as little as 3.5% down, Construction Loans and Professional Loans that target market professionals such as doctors, dentists, attorneys, and CPA's.

DCB under Flagstar will also offer Business Lending Expansions in the Market with Conventional Lending \$25k and up, SBA lending, as well as owner occupied real estate loans, investment real estate loans, term notes, equipment lines, and working capital LOC's.

In terms of community involvement, DCB/Flagstar will continue their longstanding relationships with non-profits and a strategic new partnership to assist the community called Green Path that will focus on three areas. Five high schools in the High Desert will participate in the In-School Financial Education Program to teach financial education, budgets, and much more. For adults there will be Financial Counseling for low and medium income consumers and In-person Financial Literacy Education Workshops.

Desert Community Bank has had an incredible legacy in our community and Flagstar is, in a way, honoring those who came before, by bringing back what made DCB so special by expanding on it to make themselves the premier banking and now lending institutions here in the High Desert.



This Week's Functionaries

- | | |
|---------------------|-----------------------|
| Invocation: | Bill Edwards |
| Flag Salute: | Mark Taylor |
| 4-Way Test: | Mike Johnson |
| Song: | Al Castellucci |
| Finemaster: | David North |

Dwight's Writes



The High Desert's iconic business, Desert Community Bank is alive and well with added services and benefits, not only to customers but to the community as a whole,

and I want to thank **Gary Wolf** from Flagstar Bank for coming and sharing this exciting news with the Club!

First Lady **Trish Johnson** and myself wish the happiest of birthdays to our own **Tony**



Cooker who turned an magnificent 94 years old on Tuesday.

Speaking of Tony, **Margaret Cooker** shared that earlier this week Tony was presented with the honor of being named a Holocaust Liberator at the Holocaust Remembrance Ceremony by Assemblyman **Jay Obernolte!**



Steve Murray reminded Rotarians that there would be a meet and greet cultural exchange get together with our friends from India who have been going through the District meeting different Clubs. I will have more on the event next week.

Finally, the thought of the week is "Confidence is going after Moby Dick in a rowboat and taking tartar sauce with you."

- Zig Ziglar

Raffle Prizes

We had some great raffle prizes this week that began with a bottle of wine from **Dr. Roger Wagner** that was won by **Robin Cackler**. Robin continued by taking home a portfolio from **Steve Orr** at Heritage and a money bag of candy, as did **Stew Anderson**. Dr. Wagner also donated a bottle of almond champagne, that will be enjoyed by **Bill Edwards**.

In turn, Bill gave away a bag consisting of a tea kettle and selected teas that went to guest **Jim Doltar**, and an electric tea kettle that was won by **Dwight Johnson**. Dwight donated a bag of SB County Fair goodies that will be used by **Jim Murray**, and **Chris Ackerman** received the \$25



Midway gift card from **Don Lager**.

Margaret Cooker won the coveted 4 pack of Dodger Baseball tickets from **Jim Mettler** and in a cruel twist of fate, The Alaska USA bag and chip clip from **David North** went to **Steve Orr** and...

Mike Johnson from DCB!

The Polio Pig

Collected this week: \$15.00

Polio Pig: \$10.00 + Dice (Dwight Johnson): \$5.00 = \$15.00

Collected to Date: \$15,186.50

Total equals: 91,419 Doses!

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

ROTARY: MAKING A DIFFERENCE

Rotary
Club of Victorville, CA



Lucky Blue Dice



El Presidente Dwight Johnson had the chance for a big payday, but once again it was not to be...

Onto next week with a 50/50 chance and \$500 for one lucky Rotarian who can grab the Blue Dice!

Fine Session

David North was our Fine Master this week began by fining a few Rotarians absentia. Gary Adams, our Sergeant at Arms has been out with medical issues and in his place has been Arsalee Morales, who told David she would give him a "throat punch". Gary was



fined \$20. Also fined was Jim Barnes since last week, he fined Tony Cooker for his upcoming birthday, and David said that it was his fine to give out this week, so Jim will be paying \$20 as well. The final absent Rotarian, Valene Vetack earned a \$10 fine for sending Stand-in Renee Rincon in to speak without the Spoon!

Lastly, in a triple trip into the penalty box, Rotarian Hockey fanatics Chris Ackerman, Mike Johnson and Steve Orr all received \$10 fines since the Kings were losing in their series against Las Vegas 0-3.

Spoon of Exemption

Speaking to the Club for Choice Medical Group, Marketing Specialist Renee Rincon, shared that Choice is the largest Health Care Provider in the High Desert with over 200 primary care physicians & specialists and 14 urgent care facilities. Choice Medical Group was also recently voted the #1 Medical Group in the Daily Press Best of the Desert!



Foundation Update



presented to him by our President Dwight Johnson.

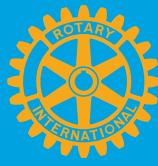
Our Club's Scholarship Chair, David North received a generous check in the amount of \$5,000 from the GEO Group in Adelanto that was

The GEO Group's only requirement to the donation was that the money would be used to help children, so it will go into our Scholarship fund to help High Desert students.

Rotary Guests

This week Robin Cackler was a guest of Pastor Paul Earle and Jim Doltar from Entercom Radio was in attendance as an invitee of Don Lager. Joining our speaker Gary Wolf was Esther Mears from DCB, as a guest of Mike Johnson. We welcomed Matt Valdez from State Farm Insurance and also had proposed member Capt. Rick Bessinger at the meeting.

Our Stand-ins this week were Rinee Rincon for Valene Vetack, Jason Montana for Don Lager and Jimmie Smith for Mark McKay.



VICTORVILLE ROTARY CLUB OFFICERS

Board of Directors

President 2016-2018	Dwight Johnson
Immediate Past President	Ben Tafoya
Treasurer	Donna Wells
Executive Secretary/Foundation/Administration ...	Margaret Cooker
Publicity/Public Relations	Kevin Kane
Club Service & President 2018-2020	Brad Letner
President 2020-2021/Fundraising/Billing Officer	Rosanne Weathers
Community Service	Victor Rocha
International Service.....	Ben Tafoya
Youth Service/Ryla & TLC	Rob Kilpatrick
Vocational Service/Speech Contests	Ryan McEachron

Members-at-Large:

Steve Orr • Mark Taylor • Dan Dever • Rob Kilpatrick • Jon Hove
Steve Murray • Russ Stringham

Positions & Committee Chairs

BOD Secretary	Marilyn Buttelwerth
Sergeant At Arms.....	Gary Adams
Song Master	Al Castellucci
Programs	Mike Page
Public Safety Awards.....	Jon Schuler
Scholarships.....	David North
Dan Stover Music Contest.....	Marie Langley
George Hensel Ethics Essay Contest	Ron Boyd
S.T.A.R. Students	Robin Cackler
Flowers and Gifts	Trish Johnson
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

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 Budweisers, Adelanto Rd, Adelanto at 8am. San Bernardino Crossroads, Hilton, noon, Barstow, Quigley's, 2841 Lenwood Road, 12:00 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 19: Fireside for India Cultural Exchange Team**
5:30pm • El Pescador Restaurant
- April 23: Past President's Meeting**
5:30pm • El Pescador Restaurant
- May 7: Board of Directors Meeting**
5:00pm Fellowship • 5:30pm Meeting
DCB Board Room, 2nd Floor
Hesperia and Silica Roads
- May 18-20: District Conference**
Queen Mary, Long Beach

Future Rotary Programs

- April 24: Francis G Beatty Memorial Junior High 4-WAY Test** (McEachron)
- May 1:** Caroll Yule, Owner / Broker Shear Real Estate **TOPIC: "Is Zillow the New Amazon?"** (Page)
- May 8:** San Bernardino County Deputy Sheriff Stephen Kessler **TOPIC: "Frauds, Scams and Identity Theft - The latest Trends"** (Castellucci)
S.T.A.R. Students from Victor Valley
Christian, Oro Grande and Puesta del Sol
- May 15: Dr. Dale Marsden Elementary 4-Way Test**

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