

Rotary



The Joshua Tree



June 2, 2020

BEING CAUTIOUS IN POST COVID-19 INVESTING

After 10 weeks absent (for the most part) from each other, the Club resumed our regular meetings at El Pescador this week, and our first speaker was none other than Rotarian **T. Kirk Riding**, Branch Manager & Investment Advisor for the Capstone Consulting Group who gave his take on the Stock Market and how to best invest in wake of COVID-19.



In mid-February 2020, the Stock Market was at an all-time high, but as the Coronavirus Pandemic began to be big news and eventually dominate the country, the Market dropped 35%, and most analysts and professionals predicted and braced for another 2008 and post 9/11 recession. But it didn't happen. In fact, after the initial fall it has gone back up 25%! This is something many investment firms have not experienced before. With unemployment being at an all-time high, the market is actually going up!

The question on many people's minds is what the best and smartest way is to invest at this time. With interest rates

at an all-time low, most people wonder if the best option is a CD and Kirk agrees, especially going with a Market-Link CD. A Market-Link CD will protect your principal as is normal with a CD but also allow you to participate in the Market. If it goes up, you will earn more money, but if it goes down you won't lose your principal. Market Linked CDs are very similar to Annuities and offer upside potential and low downside. Plus, many are FDIC insured.

Another option is a Stop Gap investment which will turn it into cash if the market dips 10% (as it is now) or more. Once it goes back up higher than the 10% threshold, it goes back to the investment.

Bottom line, the best possible solution is having your accounts professionally managed. Some of these accounts incorporate built in protection to automatically move a portion of the assets to bonds in the event of a sudden drop in the market. For example, while many mutual funds and the general market dropped between 40 and 60 percent, many people in these types of professionally managed accounts didn't have any losses.

Finally, Kirk left the meeting with some great advice for Rotarians. He shared that if you want to play in the Stock market right now, be cautious, because it is very volatile. Coming back from the drop in the market is going to be tough on the economy, but profits can be made. Find out more at www.capstoneconsultinggroup.us or call 760-243-2551.

This Week's Functionaries

- Invocation: **Bill Edwards**
- Flag Salute: **Dwight Johnson**
- 4-Way Test: **Ben Tafoya**
- Finemaster: **Ryan McEachron**

ORR'S ROARS



It was wonderful to be back at El Pescador this week and as we had our first in-person Rotary meeting, but I have to say I was very surprised with the minimal attendance in

house, plus only Stew Anderson showing up via Zoom. I can fully understand after this much time out of the norm, its hard to get back into the swing of things, but please make every effort to join us next week.

At the moment, this year's Demotion Party has been postponed, and we should have a new date and location for you by next week.

The next Past President's' Dinner will be held Thursday, June 25 at Mama Carpino's in the Apple Valley Village. Social and fellowship will take place at 5:30pm and dinner will be served at 6pm. Please make sure you RSVP for this event with Margaret Cooker so we can prepare properly for COVID-19 mandates for restaurants.

Have a great Rotary week and hope to see more of you next week!

Steve Orr

www.victorvillerotary.org

A New Pin



Bill Scott was presented with a new Rotary Pin with three Ruby's by Foundation Director Margaret Cooker for donations to the Rotary Foundation in excess of \$9,000.

Thank you Bill and Linda Scott for your dedication to Rotary around the world..

A Return to Rotary



Don Lager, Ben Tafoya and Dan Dever returned to in-person Rotary meetings and showed a great example of social distancing...

Rotary
Club of Victorville, CA



**ROTARY
CONNECTS
THE WORLD**

Big Blue Dice



Ryan McEachron had the chance to start off with some big money, but drew white and saved it for another next week.

We will continue next week with 13 dice and \$225 for the Rotarian who can pick the Blue Dice out of the bag.

Rotary Guests

Our only guest this week was **Linda Scott**, the lovely wife of **Bill Scott**.

Raffle

Ben Tafoya was in attendance this week and walked away as the big winner! Ben went home with a Richie's Diner gift card from **Bill Edwards**, a Victor Valley Transit Notepad and pen from **Kevin Kane** and a VVTA mobile office supply kit. **Steve Orr** also went away with an office kit. Finally, **Dwight Johnson** won 2 of the new VVTA Electric Bus USB drive from **Chris Ackerman**.

The Polio Pig

Collected this week: \$14.06

Polio Pig: \$9.06 + Dice (Ryan McEachron): \$5.00 = \$14.06

Collected to Date: \$17,200.48

Total equals: 95,512 Doses!

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

June Birthdays

Mike Page	June 12
Chris Ackerman	June 26
Greg Benson	June 27
Keith Metzler	June 27

June Anniversaries

Bob Basen	36 Years
Mike Page	28 Years
Carole Adams	2 Years

Fine Session

Ryan McEachron was our Fine Master this week and began by celebrating the rare appearance of **Ben Tafoya** and **Dan Dever** with \$10 fines each! Ryan's son was unhappy that the inflatable gorilla on top of Midway Home Solutions was missing and that earned **Don Lager** a \$10 fine.

At a past Zoom Rotary meeting, **Dwight Johnson** told Ryan he would get him a Denver Broncos face mask, but never did, and that earned him a 10 penalty. **Bill Scott** was given a moment to brag about his new granddaughter, so with a total now of 4, he was hit with a \$40 fine.

Bill Edwards took a hard fine of \$20 and spent a few moments thanking all Rotarians who donated their lunch budget to the Victor Valley Rescue Mission to help them feed the homeless and needy during this Pandemic.

Finally, In a deal of "No Fires, No Fines", Fire Chief **Greg Benson** paid \$20.





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/Ryla & 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.....	Dr. Bowtie Brian
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

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 San Bernardino Crossroads, Hilton, noon, Barstow, Rositas, 540 Main St, 12:00 p.m.
THURSDAY:	Apple Valley, Rusty Bull, AV, 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
FRIDAY:	San Bernardino North, Elks Lodge, 12:05 p.m.

Calendar Dates

June 8: Board of Directors Meeting

5:30 pm Meeting
DCB Board Room, 2nd Floor
Hesperia and Silica Roads

June 25 Past President's Dinner

Mama Carpino's Restaurant
22010 HWY. 18, Apple Valley, CA
Social: 5:30pm • Dinner: 6:00pm

Rotary

Club of Victorville, CA



Upcoming Rotary Programs

June 9: Dr. Ron Williams, Superintendent,
Victor Valley Union High School District
Topic: Education in the COVID-19 Environment? (Page)

June 16: Chris Ackerman, Marketing Manager,
Victor Valley Transit Authority **Topic: The Frontline Life** (Kane)

June 23: **OPEN** (Please Contact Mike Page)

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