



# THE JOSHUA TREE

July 14, 2015

Rotary  
Club of Victorville, CA 

## The Forgiveness of Debt

To trace the origins of the "Forgiveness of Debt", we need to go all the way back into the Old Testament. In Ancient Greece, if a man owed a debt that he was unable to pay, his entire family—including any servants he may own—became debt slaves. In England, the first bankruptcy laws were passed in 1542. At that time, a bankrupt individual was considered a criminal and, as such, subject to criminal punishment ranging from incarceration in debtors' prison all the way to the extreme sentence of death.

It was not until 1825 when Bankruptcy laws changed from a debtor's charge against an individual, to protecting and helping those truly in need of debt relief. Nowadays in the US, we have two types of bankruptcy: Chapter 13, where a person's future earnings are used to pay off the debt, and Chapter 7, the most common, where a person's assets are collected to pay off debts.

**Todd Turoci** has been a Bankruptcy Attorney and Rotarian for many years and has seen and heard it all. Most people have a preconceived notion about those who file for bankruptcy. The usual presumption is that the person has purposefully charged up a ton of credit cards, to buy everything and anything, from electronics, cars, trips, jewelry and more, and then files bankruptcy to get out of paying them off. Sadly, a lot of people do this

and abuse the system, but for some, there is a tragic, human element to it. Bankruptcy is most times a very low point in a person's life, sometimes on the same level as divorce or loss of a loved one. Todd shared some heartbreaking stories, including one client's case that ended in a suicide.

The most important things to realize in a bankruptcy case, is if you are untruthful on your creditor forms you could end up serving time in prison, and if you are thinking of filing, make sure you have a competent attorney by your side. If you try to do it alone or with a "friend", you could end up in a worse situation.

Call Todd for more information at 760-244-9199.

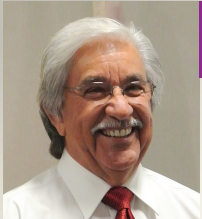
## This Week's Functionaries

Invocation:	Victor Rocha
Flag Salute:	Sam Lucia
4-Way Test:	Jim Cox
Song:	Al Castellucci





Be a gift to the world



### Tafoya Talk...

Our meeting this week was packed with a lot of information that our membership needs to be aware of going forward.

First off, is a reminder that on Saturday, July 18 will be the Movie Night at the home of **Jon and Linda Hove** in Apple Valley, as there will be a great time of food, fun and fellowship as they show the original Star Wars. Hope to see you there! Please see **Margaret Cooker** to RSVP.

It is time to start planning for Wine, Jazz and More! **Dan Munsey**, Chair is seeking out Committee Members and has already had their first meeting. Please contact Dan if you'd like to help!

At the July 14 meeting, **Mike Page** came up to let everyone know that due to my absence, Past Presidents Meeting has been moved to August 17 at 5:30pm at the Green Tree Golf Course. Please mark your calendars to reflect this date change.

The Club is also reminded that next week, the 33rd District Assemblyman **Jay Obernolte** will be our speaker. This is an excellent opportunity to invite a guest and potential member to attend! Please contact Margaret with your guests, so we have enough room.

**Steve Murray** was brought up to do his Past-President duties. Steve awarded **Alicia Anderson** a certificate in recognition to all of her hard work and dedication with this year's Teach Mini Grants.

Finally, it was time for our Club Assembly, to decided our future home for our weekly Rotary meetings. The vote presented was to stay at our current location at Green Tree, which will soon house El Pescador restaurant, or move to the newly renovated Holiday Inn. After a round of inquires and questions from the membership, it was voted by a majority to stay where we are, at the Green Tree.

New member **Victor Rocha** could hardly contain his joy.



### Lucky Blue Dice



**Good luck seems to follow Stew Anderson, everywhere he goes, or so it seems. In the second time in 3 weeks, Stew had the lucky ticket to try for the Blue Dice, but was denied a second time!**

**We now have \$425 and 5 dice up for grabs!**

### Fine Session

Our Fine Master today, **Jim Barnes**, was on the look out for those members in attendance who were not wearing their Rotary Badges. Those in attendance at that time who were not with their badge were fined \$10. Those included were **Kevin Kane, Dan Munsey**, and **John Kroencke**. Those who were not wearing their badge and had skipped out of the meeting early were fined \$15. Fines will be waiting for **Caroll Yule** and **Dan Dever**. Although, in attendance, **Russ Stringham** was fined \$15 as well, because Russ always tries to talk himself out of fines! Jim tried to fine the Joshua Tree Editor, **Chris Ackerman** a \$10 fine for not having a Rotary Badge on, but it appears that none was ever made for him! A decision is being made behind closed doors, whether **Margaret Cooker** should pick up that fine.

### The Polio Pig....

**Collected this week: \$22.00**

*Polio Pig: \$17 + Stew Anderson (Dice): \$5 = \$22.00*

**Collected to Date: \$12,511.22**

**Total equals: 87,087 Doses!**

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

## Rotary Guests

We had one guest this week, but a lot of stand-ins once again. Our guest this week was **Emelie Kwon**, an associate of **Mehdi Mostaedi**. Our stand-ins today were: **Jackie Lauregui** for **Maureen Mills**, **Steve Wilson** for **Mark McKay**, **Cathy Caruso** for **Mary Hennessy** and **Eugene Everage** for **Dr. Hough**.

## Spoon of Exemption: Jim Barnes



We are in the heat of the summer, and it's time to get on the water! B&B Cycles has more than the top line of motorcycles, but has a great line of Sea Doo's, some as low as \$5,000! This makes it now more affordable than ever to get Wave-runner Water crafts for the whole family!

In addition, B&B Cycles also has a great line of ATV's, Utility and Sport 4x4's, Side x Side Off-road vehicles, Motocross Bikes and Road Bikes, from Honda, Yamaha and Can-Am. They also carry a complete line of parts and accessories for all of your cycle needs

**Jim Barnes**, owner of B&B, asked that all Rotary members as for him by name when they come into his shop, so you can avoid long waits, and get Jim's personal service. Stop by the shop at 13815 Park Ave. in Victorville or visit them Online at: [www.BandBcycles.com](http://www.BandBcycles.com)

## June Membership Winner!

**Congratulations to Margaret Cooker, our June Membership winner with 10 Points!**

For her effort, she received a \$25 gift card from Costco.

Congratulations as well to **Dan Munsey, Al Castellucci** and **Caroll Yule** who received 5 points for the month.

## Raffle Prizes

This week's Raffle seem to be a contest between **Ron Hughes** and **Ben Tafoya**, to see who could win more gifts! **Dwight Johnson** raided the El Dorado closet once again and gave away shirts from their stations to **Gary Adams**, **Ron Boyd**, **Ben Tafoya** and **Ron Hughes**. Ron also won a scarf from **Dr. Hough**, as did **Rosanne Weathers**. Rosanne gave a Lunch Thermos from Desert Valley Hospital, which Ben took home. **Jim Barnes** gave out a couple of B&B Cycles coffee mugs, which were won by Ben Tafoya and Ron Hughes. Ben Tafoya finally took the lead and the win, by adding to his collection a \$25 Midway gift card from **Don Lager** and a special bottle of Tequila made special for El Pescador from **Victor Rocha**.

## Rotary About Town



*Mike Page and Steve Orr helping to make our business community thrive at the Apple Valley Chamber luncheon.*

## Proposed Member

*If you protest the admission of this member please respond in writing by 5 p.m. July 21 to President Ben Tafoya.*

**Sam Grandlienard**

**General Manager**

**SouthWest Gas**

**Classification: Utility: Gas**

**Sponsor: Ben Tafoya**

## 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 2014-2015

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

<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 Hesperia, 7:00 a.m., Denny's, 14165 Main St.
<b>WEDNESDAY:</b>	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.
<b>THURSDAY:</b>	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 Victor Valley Sunrise, Mimi's Cafe, Victorville, 7 a.m.
<b>FRIDAY:</b>	San Bernardino North, Elks Lodge, 12:05 p.m.

## CALENDAR DATES

**Aug. 17: Past President's Meeting**  
5:30 p.m. at Green Tree Golf Course

**Wine, Jazz & More**

**October 3**  
**2015**

6:00pm • Tickets \$40  
Spring Valley Lake  
Community Center

## Upcoming Rotary Programs

- July 21: Assemblyman Jay Obernolte**  
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- July 28: San Bernardino County Sheriff**  
**Department SWAT Team** (Lucia)

### Design & Layout By



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