



The Joshua Tree



The Weekly Publication of the Rotary Club of Victorville

August 7, 2012

THE PENDULUM SWINGS AGAIN IN RESIDENTIAL REAL ESTATE

This week's speaker, Rory Shannon, is Carroll Yule's "go-to" guy in the lending industry. Rory is the Branch Manager of Wells Fargo Home Mortgage Division, and spoke to us about residential lending. The rules have drastically changed over the past several years, and it's been a rough ride all around. However, Rory assures us that Wells Fargo, and a few other major banking players, want to do right by the home buyer.

Rory loves the mortgage business, and in particular, the first time buyer. He says it is extremely gratifying when he gets to tell a first time buyer that their loan has been approved, as the passion manifests itself when it's a "home", versus a "house". Rory told us that the sub-prime loans in the early 2,000's was the beginning of the problem we face today, as these loans attracted a different type of player... those looking to make lots of money. The guidelines loosened up quite a bit, and qualifying for a loan was super easy. We are currently paying the price for that "easy lending" philosophy; it wasn't very good common sense business.

"The pendulum has swung", stated Rory. There are loans out there for qualified buyers, but not as many homes. The credit policy guidelines are quite a bit stricter than in the past, and there are a slew of new regulations. There is definitely some good news on the "home" front... Rory stated that now, for the first time in many years, two minimum wage earners with good credit and a down payment can buy a home, due to low prices and interest rates. Rory's office works with buyers to improve their credit and enable them to make a purchase at some point in the future.



Rory Shannon of Wells Fargo Home Mortgage Division



THIS WEEK'S GUESTS



Mike Page introduced guests today. Welcome to Callistus Ugwumba, member of the Uyo Rotary Club of Nigeria, and his wife, Sarah. Welcome also to Gene Gregory's daughter, Dawna, and her husband Mo Ellis, visiting from Washington. It was great to see Kay Marie Gregory, and we always welcome Jacquie Lukacsffi, aide to Jon Edson.

Thank you to today's Functionaries



- Invocation:** Marie Langley
- Flag Salute:** Todd Sturges
- 4-Way Test:** Ginger Ontiveros
- Song:** Al Castellucci

PLEASE JOIN US EVERY TUESDAY FOR FELLOWSHIP AT 11:30 A.M. BEFORE OUR MEETING IS CALLED TO ORDER AT NOON.



Russ' Rap

Russ is looking for more members for his "President's Circle"... in fact, there's a whole page available in the weekly Joshua Tree!! If you act fast, you'll also get your ad in the inside cover of the Wine, Jazz & More program!



Dwight Johnson thanked Gene Gregory and Stew Anderson for their donations to the Canned Food Drive. Keep it coming, folks!

Mark Layton took a turn at soliciting raffle prizes and auction items for the Wine, Jazz & More Auction. We have a dynamic committee, and **Russ** plans for ALL tickets to be sold ahead of the event. Past President **Charles** has already sold 30!! And remember to purchase your \$10 tickets for this great basket, filled with \$500 worth of goodies!! It was made especially for a lucky winner (to be drawn at the Wine, Jazz & More event) by **Pam Murray** and **Gaylyne Stringham**.



Russ reminds us that on his survey, the results showed Rotarians had stated they could bring in at least one guest this year... let's help him meet his goal of 100 members!

Sadly, **Margaret's** Polio Jar didn't make it around the room this week, and only \$2.05 was collected! Please be sure to pass it from table to table each week.

Margaret is requesting volunteers for the two upcoming Shot Clinics. See the schedule on the back page, and contact **Margaret** if you are able to volunteer. She also reminds us to check out the sign-up sheets on the back table for assisting RYLA students, donating to the Aurora Club of Colorado to help shooting victims, donating wine to the Wine, Jazz & More event, and many other activities.

Russ presented our Club Rotary flag to Callistus Ugwumba, Rotarian from Nigeria, and ended with the Rotary Quiz: "A Walk After Dinner" in 1900 by Paul Harris was an inspiration for Rotary.

WHAT'S IN MARGARET'S CAN??

Collected this week: \$2.05

Collected to Date: \$8,8126.72

Total equals: 78,708 Doses!

One dollar equals 2 doses of vaccine!

\$500 pays for a Polio Clinic!

Let's keep that can moving, folks!



Lynne Cole and Cherie Range are both under the weather and could use positive thoughts from the club. Let's keep them in our prayers.

FINE AND RAFFLE SESSION:

Caroll Yule presided today, and admitted to having "Olympic Fever", thus a theme for the Fine Session this week. For members answering Olympic questions correctly (**John Hulterstrom, Robert Lovingood, Holly Noel, and Todd Sturges**) no fines. However, the following members each received a \$10 fine: **Sandra Luna, Ryan McEacheron, Steve Flannery, Vito Bello, and Kimberly Ramirez.**



Caroll shared how she set up her own Olympic Stadium and practiced the 100-yd. dash in the backyard, but we won't expect to see her in four years due to training injuries!



Thank you, Rotarians, for the great raffle prizes this week! **Kimberly Ramirez** took home Angel Tickets donated by **ICR Staffing**; "Soak City" Tickets and a C.D. from **Y-102** went to **Dick Cole**; **Midway Home Solutions'** Gift Card was won by **Dwight Johnson**; **St. Mary's Medical Center's** Dried Bananas went to **John Wilkins**, and **Kay Marie Gregory** took home **St. Mary's Mixed Nuts.**



Go to Facebook.com. In search bar type in: Rotary Club of Victorville.

PROPOSED MEMBER

Approved for publication at a special BOD meeting August 1, 2012

Judy Munoz

Excelsior Charter Schools

Position: Trustee

Sponsor: Chuck Gehrke

Classification: Education:Trustee

Transfer from Victor Valley Sunrise

Note: If you protest the admission of this member, please notify President Russ Stringham in writing by August 14, 2012

BRING YOUR CANS TO ROTARY!!

YEAR 'ROUND GIVING OPPORTUNITY:



Please remember to bring in your canned and dry goods for needy high desert families. This is an ongoing, annual Food Drive, and a recipient organization will be chosen quarterly.



LUCKY ORANGE MARBLE

Gene Gregory took home a whole \$5 today!

Next week = 7 marbles

\$450.00

President's Circle Advertising

Join the Rotary Club of Victorville's "President's Circle" with your monthly pledge to support Club projects:

Platinum: \$ 100

Gold: \$ 50

Bronze: \$ 25

MAKE UP A ROTARY MEETING ONLINE!

Visit: <http://www.rotaryclubone.org/>

NOTE:

The Adelanto Satellite Rotary Club meeting is the 3rd and 4th Wednesday of each month at 11:30 a.m. at R&S Beverage Co., 17500 Adelanto Rd., Adelanto, CA

Read below for details...

The Adelanto Satellite Rotary Club plans their first Wednesday of each month meeting at a member's place of business. The second week's meeting is at the Adelanto Chamber of Commerce, third and fourth are listed above, and the fifth Wednesday of each month (if there is one) is dark.

★ Upcoming Events ★



New Date: Wednesday, August 15th
5:30 p.m. - Green Tree Golf Course Clubhouse

All Rotarians are invited to attend

Past Presidents Meeting



Green Tree Clubhouse

District Training

If you have not already made plans to attend the upcoming District Training sessions, mark your calendars. Rotary Foundation, Membership, and Public Relations are looking forward to telling you everything you wanted to know and much more. You will receive additional information about registering in an upcoming announcement. For now, be sure to save the dates!

September 15, 2012: UNLV, School of Law at 4504 Maryland Parkway, Las Vegas, NV. Doors open at 8:30, Sessions run from 9:00 a.m. - 12:00 p.m.

September 22, 2012: University of Phoenix Learning Center at 3110 East Guasti Road, Ontario, CA. Doors open at 8:30, Sessions run from 9:00 a.m. - 12:00 p.m.



CHARLES GEHRKE

Charles encourages everyone to attend next week's Rotary meeting, as there are going to be several new members inducted. In addition, our guest speaker ...



Next Week...
Brad Mitzelfelt



Platinum Members:

President's Circle



BRANDMAN University Chapman University System

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Professor of Education
Victorville Campus

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Bronze Members:

Meirs & Meirs (Donna Wells) - Sterling Commons (Ron Wilson)

VICTORVILLE ROTARY CLUB OFFICERS

President	Russ Stringham
Treasurer	David North
Executive Secretary	Margaret Cooker
Club Service	Steve Murray
Community Service	Dwight Johnson
New Generations	Rob Kilpatrick
Vocational	Joe Andreasen
International	Ben Tafoya
Foundation	Margaret Cooker
Recording Secretary	Marilyn Buttlerwerth
Sergeant At Arms.....	Gary Adams

Members-at-Large:

Dan Dever • Bob Basen • Robert Lovingood • Vito Bello

Past President (2011-12)	Charles Gehrke
Incoming President (2013-14)	Dr. Hough Everage
President-Elect (2014-15)	Steve Murray
President-Elect-Elect (2015-16) ...	Put your name in for interviews

Current Chair Persons:

Membership	Dr. Hough Everage
SongMaster	Al Castellucci
Scholarships	Ginger Ontiveros
Publicity/Public Relations	Dwight Johnson
Cards and Calls	Gaylynn Stringham
Programs	Mike Page
Club Activities	Dan Dever
Newsletter	Mary Teran

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 Hesperia, 7:00 a.m., Dennies, 14165 Main St.
WEDNESDAY:	Adelanto Club (3rd and 4th Wed.), 11:30 a.m., R&S Beverage Co., 17500 Adelanto Rd., Adelanto. San Bernardino Crossroads, Hilton, noon, Barstow, Quigley's Outlet Center, Lenwood, noon University Prep, 7th and Forrester, 2:00 p.m. High Desert, 6:00 P.M. - Los Domingo's Rest., 6:00 p.m. 17790- Hwy. #18, Apple Valley
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 Victor Valley Sunrise, Coco's, Victorville, 7 a.m.
FRIDAY:	San Bernardino North, Elks Lodge, 12:05 p.m.



Important Dates

Mark your Calendar!

Aug. 11: Immunization Clinic, Barstow,
Cara Harper Comm. Center. 8-1 pm

Aug 16: High Desert Potluck Fireside
Rotary Garden, Apple Valley
with D.G. Sylvia Whitlock - 5:30 pm

Aug. 18: Immunization Clinic, Victor Valley Christian School, 8:30 - 1 pm

Sept. 8: Wine, Jazz, & More - Spring Valley
Lake Community Center - FREE
wine tasting - 5:00-5:30 p.m.

Sept. 15-16: Rotary River Trip
Rotary Fellowship on the Colorado River

Sept. 22: District Foundation, Membership, and Public Relations Seminar.
University of Phoenix. 8:30 - noon.

IF YOU ARE NOT RECEIVING YOUR JOSHUA TREE VIA EMAIL, PLEASE CONTACT MARY TERAN TO GET ADDED TO THE EMAIL DISTRIBUTION LIST.

UPCOMING ROTARY PROGRAMS

- Aug. 14: San Bernardino County First District Supervisor Brad Mitzelfelt**
Topic: TBD
- Aug. 21: Liz Hewson, CSM Property Manager, Mall of Victor Valley - Topic: "Behind the Barricade" (Bello)**
- Aug. 28: Dino Bozonelos, Instructor, Victor Valley College - Topic: "Immigration" (Ontiveros)**

Newsletter Printing Courtesy of



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