

# The Joshua Tree

**August 9, 2022**

## SERVING THE COMMUNITY FOR 42 YEARS

Desert Community Bank has had a long rich history here in the High Desert. **Mike Johnson**, Rotarian and Senior Branch Manager of the main Victorville Branch spoke to the Club this week on the many aspects past, present and future of this iconic organization. Those who have made the High Desert their home for many years will always remember tag lines such as, "Community is Our Middle Name" and "More Ways to Say - YES!".



is managed by Rotarian **Chris Vasquez**. Next was Mike's branch Victorville Main, which has been newly remodeled, after the move from the Silica Road building into their old drive-thru location. Finally that same year, DCB made their debut in Wrightwood. The building used to be a deli and in fact the old freezer now serves as the bank vault. In 2005 they opened the Dunia Plaza location, but it has since closed. Finally, is the Phelan Branch.

DCB has been doing business since 1980 and in those early days they struggled. Although not the bank's first President, Rotarian **Ron Wilson** revitalized the bank during his tenure and they've never looked back from there. They have had nine branches in their history, with eight still doing business today.

Their first branch was actually a trailer on LaPaz Drive, and the Victorville North branch was built on the same location. The second location can be found in Barstow on Armory Road and the third one appeared in Apple Valley which is still doing business at 16003 Quantico Road. Mike made sure to let everyone know that they were there first at their next location in Adelanto. Now it sits in front of GEO Prison, and coming soon across the street will be a marijuana cultivation warehouse. They are looking for a new location. In 1996, they built three locations beginning with the Hesperia Branch, which

Then came the biggest change of all, the merger with East West Bank. The bank geared toward Asian clients chose to keep the name and oversaw the bank from 2007 through 2018. They specialized in specialty lending products like State Income Loans, where the customer just tells the bank how much they make and get a loan off of their income solely, basic banking, niche investment opportunities, plus they were very business minded.

From 2018 to today, the bank has been merged with Flagstar Bank. Mike feels that Flagstar is better suited for High Desert customers, with personal loans and better Home Equity Loans than previously. Flagstar has a robust mortgage product line with 80 different mortgage loan products. In fact, Flagstar is the 5th largest mortgage lending bank in the United States. In addition, this merger allowed DCB to be able to do almost any kind of investment and insurance coverage for their customers. Finally, Flagstar has always been a huge supporter of community involvement, as one can see from their many donations, giving back to the community through their work with area non-profits.

The future for Desert Community Bank looks even brighter. Coming soon the bank will merge with New York Community Bank. The merger was meant to take place this year, but due to Covid and delays from regulators, no date has been given when this will officially take place. With New York Community Bank having assets in the range of 56 million, this will help DCB become a stronger bank. They have 237 bank branches across

### This Week's Functionaries

**Invocation:** Chris Ackerman  
**Flag Salute:** Jim Murray  
**4-Way Test:** Mike Page  
**Fine Master:** Steve Murray

*Continued on page 2*



## ARSALEE'S AVENUE

*Thank you to our Mike Johnson for taking the time to share so much*

*information about the history and future of Desert Community Bank.*

*Margaret Cooker shared the news that there have been polio cases reported in New York. It was found in the wastewater from multiple sources. More information as we receive it.*

*Don't forget to sign up for "Movie Night at the Hoves" on Saturday, August 27th beginning at 5pm at the home of Jon & Linda Hove. The movie will either be Top Gun 2 (if available) or the original film. Please remember to bring lawn chairs and a light jacket. Food will consist of hamburgers, hot dogs, chicken, and tilapia complete with Linda's secret sauce! Please sign up to attend and volunteer to bring an appetizer, side dish or dessert.*

*We will be having another 5th Tuesday evening meeting on Tuesday on August 30th! The event will be held at Republic in Spring Valley Lake, beginning at 5pm. Please make plans to attend this fun event. The address is 13261 Spring Valley Lake Parkway, #102, Victorville, CA 92395.*

*Remember, When you give joy to other people, you get more joy in return. You should give a good thought to happiness that you can give out.*

*Until next week...*

*Arsalee*



## Mike Johnson

*Continued from page 1*

Florida, Ohio, New York, New Jersey, and Arizona. It is a good combination as DCB/Flagstar have the banking products and NYCB has the assets. A win-win all the way around.

Mike concluded his talk about DCB's latest service, the Business ULOC (Unsecured Line of Credit). DCB has an easy apply Business Unsecured Line of Credit up to \$100,000. This line of credit requires no financials up front and takes a matter of a week for an approval. See Mike for any questions at (760) 245-8554 or email Michael.Johnson@Flagstar.com.

## Spoon of Exemption

**Chris Ackerman** had another week with the Spoon and chose this time to share about Victor Valley Transit's Fare Media Program. VVTA's efforts to aid in getting new clientele onto the public transit system has grown over the past few years, and they are constantly moving forward with new ideas to provide public transportation



opportunities for new and future consumers. The Fare Media Program is aimed at low-income, disabled, or seniors who currently lack transportation options, or are not familiar with the VVTA system, and therefore are not able to utilize it. VVTA was successful in securing funds, specifically aimed at these individuals, in order to help them learn to utilize the local transit system as well as to help subsidize the cost of their travel. It is their goal to utilize these funds to the maximum extent possible and serve as many individuals as is possible. Organizations that serve these communities, and these individuals, may apply on behalf of their clients for these funds. The selected organizations will be required to document that the clients that receive the scholarships meet the selection criteria, and report back to VVTA on these statistics.



# IMAGINE ROTARY



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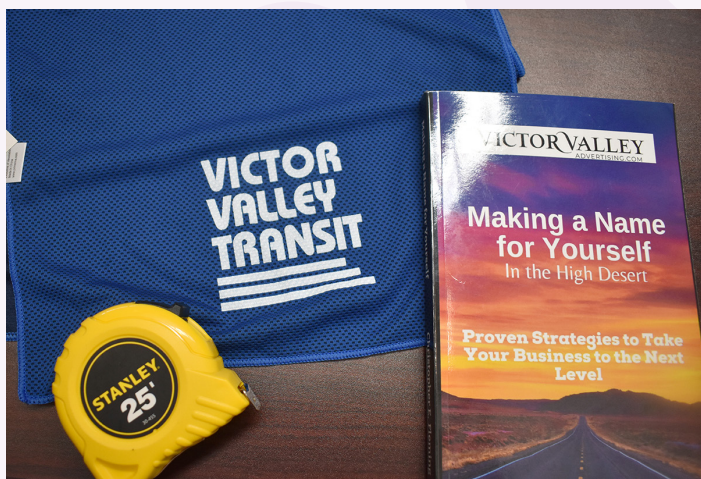
## Big Blue Dice



**Bryan Gillespie had a chance to pick the Blue Dice, but drew a white one and saved the opportunity to another next week.**

**We will continue next week with 7 dice and \$375 for the lucky Rotarian who picks the Blue Dice from the bag!**

## Raffle



In this week's raffle, President **Arsalee Morales** went home with a Victor Valley Transit cooling rag from **Chris Ackerman**, plus **Bryan Gillespie** and **Donna Wells** will enjoy their VVTA water bottles. Donna will fill her water bottle with a bottle of wine she won that was brought by **Steve Murray**.

**James Rightmeyer** from El Dorado Broadcasters gave away a solar radio that went to Mr. Ackerman and a copy of "Making Yourself a Name for Yourself in the High Desert" that will be read by **Steve Murray**. Steve also went back to his shop with a tape measure from **Mike Johnson**, while **John Kroencke** will try to get on an airplane with his new utility knife from Mike.

## Fine Session

**Steve Murray** was our Fine Master this week gave **Bill Scott** a \$5 fine for not wearing his Rotary pin, while Bill added another \$5 to his penalty for announcing the birth of his new granddaughter. Steve himself chose then to give himself a \$5 fine too, since he has been so busy at Bob's Tire Service.



## Rotary Guests

This week we welcomed **Rick Stonestreet**, pastor of Mountain View Church, who attended as a guest of **Mike Johnson**. Our Stand-in this week was **James Rightmeyer** from El Dorado Broadcasters for **Dwight Johnson**.

### Proposed Member

*If you protest the admission of this member please respond in writing by 5 p.m. August 22nd to President Arsalee Morales.*

**James Rightmeyer**

**El Dorado Broadcasting**

**Position: Marketing Manager**

**Classification: Broadcasting: Marketing**

**Sponsors: Dwight Johnson and Steve Murray**

## The Polio Pig

**Collected this week: \$19.00**

*Polio Pig: \$14 + Bryan Gillespie (Dice): \$5.00 = \$19.00*

**Collected to Date: \$19,048.52**

**Total equals: 99,185 Doses!**

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



## VICTORVILLE ROTARY CLUB OFFICERS

### Board of Directors

President 2022-2023 .....	Arsalee Morales
President 2023-2024 .....	Steve Murray
President 2024-2025 .....	<b>Need Candidates</b>
President 2025-2026 .....	Bill Edwards
Immediate Past President .....	Jon Hove
Treasurer .....	Donna Wells
Executive Secretary .....	Margaret Cooker
Club Service .....	Steve Murray
Community Service .....	Bryan Gillespie
International Service.....	Ben Tafoya
Youth Service/Ryla & TLC .....	Ryan McEachron
Vocational Service .....	<b>Need Volunteer</b>

**Members-at-Large:** David North, Mike Johnson, Rob Kilpatrick & Ron Boyd

### Positions & Committee Chairs

BOD Secretary .....	Pam Murray
Billing Officer .....	Esther Mears
Dan Stover Music Contest.....	<b>Need Volunteer</b>
Flowers and Gifts .....	Linda Hove
Foundation & Grants .....	Margaret Cooker
4-Way Speech Competitions .....	Mike Johnson
Fundraising.....	Arsalee Morales
George Hensel Ethics Essay Contest .....	Ron Boyd
Joshua Tree Editor .....	Chris Ackerman
Membership.....	Steve Murray
Programs .....	Mike Page
Publicity/Public Relations .....	<b>Need Volunteer</b>
Public Service.....	Rick Bessinger, Teresa DeAtley, Jeff Armstrong and John Wickum
Sergeant At Arms.....	Steve Murray
Scholarships.....	David North
S.T.A.R. Students .....	Maureen Mills and Michal Krause

**The Victorville Rotary Club meets every Tuesday for fellowship at 11:30 a.m. and meeting at 12:00 noon at the Spring Valley Lake Country Club, 13229 Spring Valley Parkway, 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
<b>WEDNESDAY:</b>	High Desert/Hesperia Club meets 7:00 a.m., Denny's, 13165 Main St., Hesperia San Bernardino Crossroads, Hilton, noon, Barstow, Rositas, 540 Main St, 12:00 p.m.
<b>THURSDAY:</b>	Apple Valley, ZOOM Meetings, 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
<b>FRIDAY:</b>	San Bernardino North, Elks Lodge, 12:05 p.m.

## Calendar Dates

- Aug 27: Movie Night at the Hoves'**  
5:00pm at the home on Jon & Linda Hove  
Movie: Top Gun  
See Page 2 for more Info
- Sept 12: Board of Directors Meeting**  
5:00pm -Avenues of Service Meeting  
5:30 pm Board Meeting  
ISU ARMAC Insurance Agency  
17177 Yuma St., Victorville, CA

## Upcoming Programs

- Aug 16:** Dr. Sara Griffin, Active Care Chiropractic  
**Topic: "Cranial Facial Release Technique"** (Johnson)
- Aug 23:** Jon Hove, CEO ROBAR Enterprises **Topic: "1955 to Today"** (Page)
- Aug 30: 5th Tuesday Evening Meeting**  
5:00pm • Republic SVL  
13261 Spring Valley Lake Parkway #102

**Rotary**  
Club of Victorville, CA



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