



The Joshua Tree

June 9, 2026

WHAT TO PLAN FOR REAL ESTATE PLANNING

The Rotary Club of Victorville welcomed **Bobby Tarango**, Vice President and Sales Manager for Chicago Title Inland Empire, who shared an informative presentation on estate planning and the important role it plays in protecting real property and family assets.

Tarango began by explaining the role of a title company in a real estate transaction. While buyers and sellers often focus on agents, lenders, and escrow officers, title companies perform the critical legal research that helps ensure a property's ownership history is clear. In some cases, Chicago Title researches a property's chain of title all the way back to when the land was first deeded by the United States government. That information is then compiled into a title report, allowing buyers and lenders to identify any liens, ownership disputes, easements, or other issues before a transaction is completed.

A significant portion of the presentation focused on estate planning and the ways Californians can ensure their real estate is transferred according to their wishes.



One of the topics discussed was Power of Attorney (POA). A Power of Attorney allows a trusted individual to act on another person's behalf in financial or legal matters. This can be particularly important when someone is traveling abroad, serving in the military, or caring for an aging parent experiencing dementia or diminished capacity. Bobby noted that title companies carefully review Powers of Attorney to help protect against fraud and potential elder abuse. He also reminded attendees that a Power of

Attorney immediately terminates upon the death of the person who granted it.

The presentation then turned to Joint Tenancy, a common form of property ownership. Tarango explained that when property is held in Joint Tenancy with the proper "Right of Survivorship" language, ownership automatically transfers to the surviving owner when one owner dies. Without proper documentation, however, heirs may face additional legal hurdles and potentially probate proceedings.

He also discussed California's Transfer on Death (TOD) Deed, which allows property owners to designate a beneficiary who will receive the property upon their death without going through probate. While a TOD Deed can be useful in certain situations, Tarango noted that it may not provide the comprehensive protections and flexibility available through a trust.

This Week's Functionaries

Invocation: Chris Ackerman

Flag Salute: Brad Letner

4-Way Test: Arsalee Morales

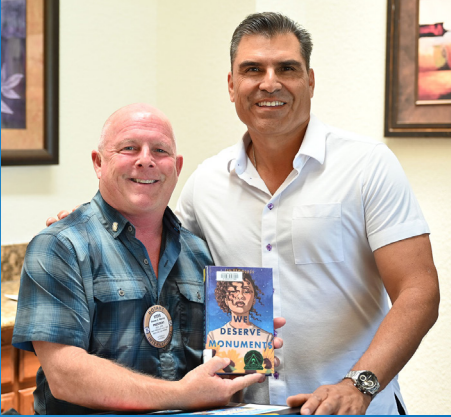
Fine Master: Ryan McEachron

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MURRAY'S MINUTE



Thank you to Bobby Tarango for coming by this week and giving us a very informed talk



on property protection in the area of real estate planning. Judging from the amount of questions, this was an area of importance for our members.

Less than 30 days until we draw for our big 50/50! We are currently over \$950, so lets keep on buying and get the money over \$1000! Half of that money going to one lucky Rotarian and the other half will help Brad Letner get his presidency off and running! Each ticket is \$5 or you can purchase 5 for \$20. Winner will be drawn on June 30, 2026.

Don't forget to sign up so we have a headcount on food for the annual Demotion Party taking place on Saturday, June 20th at the home of Bill & Linda Scott. This is a free event, so please bring spouses, family members and friends. The party starts at 6:00pm, hope to see you there!

Steve

Bobby Tarango

Continued from page 1

According to Bobby, living trusts remain one of the most effective estate-planning tools available. A properly prepared trust allows property owners to clearly specify how their assets should be distributed and who will manage them if they become incapacitated or pass away. Trusts can help families avoid probate, maintain privacy, and provide clear instructions for handling real estate and other assets.

The discussion also covered wills, which remain an important part of estate planning. However, Tarango explained that a will by itself does not automatically transfer title to real property. In many cases, a title company may request to review a will as part of the process of determining ownership, but additional legal procedures may still be required before property can change hands.

Finally, Tarango addressed probate, the court-supervised process used to settle an estate when adequate planning has not been completed. Probate can be time-consuming and expensive, which is why many estate-planning strategies are designed to avoid it. He noted that California has recently adopted reforms, including provisions under Assembly Bill 2016, that may allow certain primary residences valued below specified thresholds to qualify for a streamlined probate process. Nevertheless, having a comprehensive estate plan in place remains the best way to simplify the transfer of property and reduce uncertainty for loved ones.

Tarango concluded by encouraging attendees to review their estate plans regularly and consult qualified legal professionals when making decisions about trusts, wills, and property ownership. While every family's circumstances are unique, the message was clear: planning today can save loved ones significant time, expense, and stress tomorrow.

The presentation served as an important reminder that real estate is often one of a family's most valuable assets, and ensuring it is properly protected and transferred is a responsibility that should not be left to chance.

**UNITE
FOR
GOOD**

Big Blue Poker Chip



Steve Murray had the chance to draw the Blue Chip but picked green and saved the chance for another. We will continue next week with 8 chips and \$350 for the lucky Rotarian who can draw the Blue Chip.

Spoon of Exception



Since **Keith Metzler** was not in attendance, **Arsalee Morales** took his time (and a \$25 hard fine) to promote a contest with all of the Sciens offices for whomever can rack-up the most 5-Star reviews! Arsalee encouraged members to only leave 5-Star reviews as they are the only ones that count. Please scan the QR Code to help them win!



Rotary
Club of Victorville, CA

Join us for our Annual
**ROTARY
DEMOTION
PARTY!**

Steve Murray
Outgoing President
Passing the Torch
(and the Bell!)

Brad Letner
Incoming President
Diving for the
Rotary Gold Bell!

**SATURDAY
JUNE 20
6:00 PM**

AT THE HOME OF
BILL & LINDA SCOTT
18136 Pier Dr.
Spring Valley Lake

FREE EVENT!
Bring Family & Friends!

ENJOY THE EVENING!

- ✓ **FOOD & DRINKS**
- ✓ **BOARD RECOGNITION**

Celebrate the Past, Dive into the Future!

Raffle

This week **Pam Murray** donated a pack of soap and hand sanitizer that will be used by guest **Mike Johnson**, and **Chris Ackerman** gave away another VVTA swag bag that was taken home by **Ryan McEachron**. **Arsalee Morales** donated a Rotary satchel that will be worn by **Steve Murray** and a Rotary tumbler that was taken home by Ackerman.

Fine Session



Ryan McEachron was our Fine Master and began by fining both **Bill Scott** and **Jim Cox** \$10 each for not "deeding" any of their "stuff" (cars, properties, etc) to stay fine free for the session. **Kirsten Acosta** was penalized the same amount for inviting Ryan to the VVC President's Circle Luncheon, since it will cost him \$1,000 to join. **Darron Poulsen** was fined \$20 for being able to afford to go on vacation in Hawaii and **Steve Murray** was hit with a \$10 penalty for the shameless plug he received about Bob's Tires!

VICTORVILLE ROTARY CLUB OFFICERS

Board of Directors

President 2025-2026	Steve Murray
President 2026 - 2027	Brad Letner
Immediate Past President/Club Service	Bryan Gillespie
Executive Secretary/Grants	Steve and Pam Murray
Treasurer	Darron Poulsen
Youth Services/Ethics Essay	Dr. Ron Boyd
Foundation.....	Darron Poulsen
Club Service & Membership	Bryan Gillespie
International Service.....	Ben Tafoya
Youth Service	Ryan McEachron
Community Service	Arsalee Morales
Vocational Service	Angel Espino
Members-at-Large: Bob Basen, Ron Boyd, Steve Murray, Ron Boyd, Rob Kilpatrick	

Positions & Committee Chairs

BOD/PP Secretary.....	Pam Murray
Scholarships.....	Kirsten Acosta
Billing.....	Pam Murray & Darron Poulsen
Public Service Awards.....	Arsalee Morales
Teacher Mini-Grants	Angel Espino
Special Projects.....	Rob Kilpatrick
Dan Stover Music Contest.....	Angel Espino
Joshua Tree Editor	Chris Ackerman
Read B4K	Brad Letner
Grants.....	Please Volunteer
Food Baskets.....	Ben Tafoya
Interact (Junior Rotary).....	Please Volunteer
Programs	Mike Page
Fundraising	Brad Letner
S.T.A.R. Students	Chris Ackerman
Club Learning Facilitator.....	Please Volunteer

The Victorville Rotary Club meets every Tuesday for fellowship
at 11:30 a.m. and meeting at 12:00 noon at the Bear Valley
Country Club, 13229 Spring Valley Parkway, 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:	San Bernardino Crossroads, Hilton, noon, Barstow, DiNapoli's Firehouse, 1358 E Main St, Barstow, CA
THURSDAY:	Apple Valley, Rusty Bull, 13685 John Glenn Rd, Apple Valley, 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

- June 20 Demotion Party**
Home of Bill & Linda Scott
18136 Pier Dr, Spring Valley Lake
Time: 6:00pm
Bring Family and Friends
- July 6 Board of Directors Meeting**
5:30pm Board Meeting
ISU ARMAC Insurance Agency
17177 Yuma St., Victorville, CA 92395
- July 25 Movie Night at the Hove's**
Movie: Pretty Woman (1990)
Time: 6:30pm
18970 Appaloosa Rd, Apple Valley

Rotary
Club of Victorville, CA



Upcoming Programs

- June 16** Jim Quigg, Photographer, Photojournalist, & Educator **Title: "What I Learn from my Students"** (Page)
- June 23** Tony Winkel, Mojave Water Agency Senior Principal Hydrogeologist **Title: "The Hide and Seek River" (Part 3 of 3)** (Page)

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