

Third Quarter 2020 Newsletter

From: BEFCU

A LITTLE TIME AT HOME

Summer is almost over. When I last thought about the end of summer, it was some months ago, I hoped things would be (very) different—much improved. Kids would be going back to school and parents would be off to work. The Pandemic would be in the distant past—a memory.

Alas, the memory is still in the making; it has not gone away. We continue to move forward but with many stay at home orders. Kids are returning to school but mostly to online learning, and a lot of parents continue working remotely. Uneasily, some parents are going to back to their work place—wondering if it is safe and worried about bringing something home.

The world is still searching for a cure; until found, chaos, calamity, and confusion continues. But everyday is one day closer to that magical moment when a cure, or at least a vaccine, is found. Hope is our greatest ally currently—along with the knowledge that the best minds in the country and the world are working to find the solution.

It was recalling where I thought we would be and seeing where we really are today that made me wonder: what can we take away from almost six straight months of apprehension, hesitation, isolation, separation, trepidation, and vacillation.

Three things stood out—at least to me.

People

We are a resilient, steadfast and optimistic bunch. Over and over, many have wished me and a lot of others good tidings, safe journeys, and happy trails; they really mean it. They may have few complaints; they accept what is in front of them and continue to move forward. Many simply say, this too will pass, they smile, and give a thumbs up!

A good friend told me (when we were at Disneyland), you choose to be Happy or Grumpy; choose wisely, choose the outlook that will keep you well, make you feel good, and give you peace.

Kids

I recently heard some parents say that their kids were bored; they wanted to see and play with their friends but the Pandemic stopped that. I wondered about that statement: kids are bored. It is possible they were, particularly since most kids have been bottled up in their homes for the last six months. But, were really bored.

I wanted to find out a little more; so, I asked a number of parents I know who have kids if I could speak with them and their kids in a Zoom session. While not a scientific survey, I wanted to see the reliability of the “bored” description. The results I got from the kids made me smile and confirmed that “bored” was really an overboard description.

As I began talking with each family, I found the kids had a lot of stories, adventures, and tales to share of what life was like at home. It was surprising (thanks mom and dad), it was fun, it was exciting; It definitely was not boring. They liked being home; they would like to see their friends but their parents had allowed them to facetime or text (this was more an age issue) their friends, so they knew what was going on. And, many moms and dads drove them past their friends' homes, so they could wave to each other!

Many said that they had created (made up) new games; they all found mom and dad were pretty clever (both at helping them with their new games and teaching them some games they had played growing up). They also said their backyards could be really exciting—full of adventures, games, picnics, and slip and slide. Most had been busy almost every day doing something new or repeating something old. They sometimes had to tell their parents they wanted to watch something on television—just for a break (that brought a smile to most parents). And, they said they would be okay staying home a while longer—even if it meant online learning.

These kids were making happy, long term memories; they had never had school off or done remote learning (neither had mom or dad). And, they were toddlers when they last had mom and dad watch over them every minute of every day. They were happy and having fun.

Family

A unique, one of kind unit that is center stage in the Pandemic. For many the family is mom, dad, and kids. For others, it is mom, dad, kids and grandparents (or other relatives), and/or grandkids. For still others, it is mom or dad and kids, brothers, sisters, brothers and sisters, or roommates.

One thing they all have in common (even through their daily, or less often, squabbles, complaining, and tantrums), they look after each other—protecting each other, caring for each other, and helping each other. They are together at home, all day and all night—unless they venture out to the grocery store or fast food pickup. They are more than just friends; they can complete each other's thoughts, anticipate requests, and even prepare a desired meal without being asked. Would this have happened without the Pandemic—one will never know, but we know it has happened because of the Pandemic.

Final Thought

Thus, while everyone wants an end to cloistering, many valuable lessons have been learned, friendships strengthened, and new ways to play invented. The Pandemic will end but the memories will remain for a lifetime—and hopefully for all, will be a source of happiness, pride, and joy. Not too bad for a few months we have all had to spend together.

RUMINATIONS

As I was wondering around the house—and mowing the lawn...my mind wandered

Have you looked at your share account recently? Is it growing? Hopefully you have been able to put some extra funds away—not just for a rainy day but toward your retirement or that college education you know will be before you turn around.

The bathrooms and kitchen could do with some changes—nothing big but maybe a new bath (how about a walk-in), a new stove, a new refrigerator (maybe a smart refrigerator), a new microwave—wow, those would be fun. The kitchen counters need a little work; and the kitchen cabinets could use a little updating (handles or knobs and a new staining). Or maybe, just some paint and clean up in all those rooms. The floors could be changed, they are a little worn. I need to see how much it will cost and see if I can a lot of the work myself.

The front and back lawns look great (the time and work it has taken to get them here has been well worth it)...I think they need something to spice the areas up a little. Maybe a flower garden or even a vegetable garden in the backyard...how about a water fountain and some rose bushes in the front yard. I could do all the work (my lawns know me); it would be a good way for me to get away from sitting in front of my laptop all day. And, best of all, it would be fun to do.

I sure miss those Friday night burgers we have had the last few years with our neighbors here in our backyard. It was fun and the food was great. Hmmm...I wonder...YES...I just spoke with all the neighbors to see if they would like to try a Friday night front yard barbeque. Everyone can do their own cooking. We'll have drive way burgers (maybe drive way chicken, the following week), ice box shakes, garden grown vegetables (or in-house substitutes), bagged chips, and condiments of one's own choosing. Everyone said they would be available by 5:00 pm; we can have al fresco curbside eating at 5:30 pm—everyone in front of their home. GREAT: Friday nights are back!

Annual Meeting

As discussed last quarter, because of the pandemic, the annual meeting has been delayed. We were hoping to hold it in person but that does not appear possible. As a result, we are looking at doing our first virtual annual meeting. In order to make it a great virtual meeting, I would like to hear from you in response to the following questions: would you attend a virtual annual meeting; what, if any difficulty would you have attending; and when is a good time of day for you. Email me at: edward.casanova@bourns.com or leave a message on my office line at 951-781-5610.

Credit Union Assistance

If pandemic is causing you financial worry or produced a financial problem for you, please call us and talk to a member service person one of our loan counselors (please note, if the issue is loan related, a member service person will refer you to one of our loan counselors). The Credit Union has programs to assist you in this time of difficulty. Don't wait until you are desperate or delinquent. Let us see what we can do to assist you before trouble set in.

Special Thanks

BEFCU wants to give special thanks to all who continue to serve valiantly during the pandemic. Hospital, fire and police personnel, essential workers (including tellers and MSRs who serve customers and members), teachers, parents who have made their homes into classrooms, recess yards, theatres, parks, and safe havens, kids who have endured and remain vibrant, considerate, and amazing—and, all those staying in place, keeping safe, and helping others to stay safe.

KEY INFORMATION

Locations:

Colton: 466 N La Cadena Drive
Colton, CA 92324

Riverside: 1200 Columbia Ave.
Riverside, CA 92507

Victorville: 15445 8th St,
Victorville CA 92395

WEB page: www.bournsfcu.org

Hours:

Colton: **Monday-Wednesday: 10 AM - 4 PM**
Thursday: 11 AM - 4 PM
Friday: 10 AM - 4 PM

Riverside: **Monday-Wednesday: 10 AM - 4 PM**
Thursday: 11 AM - 4 PM
Friday: 10 AM - 4 PM

Victorville: **Monday-Wednesday: 10 AM - 4 PM**
Thursday: 11 AM - 4 PM
Friday: 10 AM - 4 PM

Phones: Monday-Wednesday: 9AM - 5 PM
Thursday: 10 AM - 5 PM
Friday: 9AM - 5 PM

Phone: Call toll free: 1-888-456-3503

All hours: Teletalk: 1-855-201-6849

Routing Number: 322281109