

Interviewee: Brooke Dusk
Interviewer: Morgan Moe
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Abstract: Brooke Dusk is a Senior Business Loan Officer at WESTconsin Credit Union. Her job is to help businesses in their time of need. That being said, her whole world has gotten flipped upside-down. She worked first hand with helping businesses apply for the Federal Grant known as the Paycheck Protection Plan, as well as other state grants and loans that businesses could take out. Brooke also has a science background and gives some amazing insight into the pandemic and what she foresees for the future.

MM: Does it say it's recording on your end?

BD: Yeah, I heard this meeting is being recorded. Yes.

MM: All right. So my name is Morgan Moe, and I'm conducting an oral history interview as part of an effort to archive the effects of COVID-19 pandemic on individuals and communities in the Midwest, for both the Chippewa Valley COVID-19 archive and the Journal of the plague year COVID-19 archive. Today's date is Tuesday, December 1 of 2020. And it is 10:33am. And I am sitting with Brooke Dusk of Westconsin Credit Union. Um, so just to kind of start off, could you kind of just introduce yourself and explain your position with the credit union?

BD: Absolutely. So yep, my name is Brooke Dusk. I work with Westconsin Credit union, and I'm a business loan officer. So I focus mainly on loans, and all for businesses. And those are businesses of all sizes, whether you're a sole Prop, or you're a company that's got many, many employees, I work with businesses of all sizes. Again, I work mainly with loans, deposits, and things like that are done with a different department in our team here, but I love working with the business side of things.

MM: Okay, perfect. So if you can think of a time before COVID. What was your day to day routine, like on a normal situation?

BD: Yeah, normally I would be in the office, I work in three different offices actually worked for four different offices, but three of them have space for me to sit. So it would depend on which office I was going to that day. But typically, I was in the office all day, it's working with a lot of members. And truthfully, even before COVID, it was a lot of phone calls, emails, things like that, because business owners are busy, they are not often just stopping into the bank to see somebody or the credit union to see somebody. So a lot of it was already done through email, and through phone calls and and that way, but we were available for pop-ins, we were often out

seeing the members, we would go to their locations, take a look at the facility that they have, look at what they want to purchase, things like that. So there was a lot I say a lot more interaction, but there was definitely more interaction, face to face interaction with the business members at that time. And again, it's from my job, it is a lot of talking with business owners, looking at what they want to use for collateral and looking at their financials to see if they can qualify for the loan that they're looking to purchase or the that they need to purchase something.

MM: And so with COVID, how has that changed, because I'm sure it's flipped your world totally upside down.

BD: It's, it's been, it's been interesting, because I can be a remote employee I was sent home. So I work from home now the majority of the time, I will go into the office for appointments for loan closings. Sometimes I work better if I actually print something and can see it and write notes on it versus everything online. So that part of it changed, just learning how to work from home learning how to really be focused at home. But when it comes to again, talking with the members, a lot of the members I think adjusted really well, I think, because we were already doing so much via email so much over phone calls, the biggest difference that I think most of our members had to experience was we did, unless it's a real estate loan closing, we can close those loans all online now with online documents that are secure. And even members that I didn't think would adapt very well to that. When we said that this is what we're doing, because our lobbies were closed. A lot of them loved it. And now when we do loans, they'll say, you know, "so are we still doing it via the DocuSign system", because they just really want to do the ease of being able to do everything online and and through phone calls. So from that aspect, I think that could be somewhat of a positive of what this pandemic did is that I do think that face to face is important. And I still think that's going to happen once we are all able to kind of get back to normal, whatever that should look like. But the ease and convenience and the efficiency of having some of those online tools that we have. I think that's that's something we're not going to let go of. That's something that's going to continue to be out there. And for a lot of our members, it just made the process so much easier.

MM: Yeah. Do you think that like going forward? That that positive change of having just like the efficiency of having it online, do you think that that's something that will stick even after the pandemic is long over?

BD: I do I think from not only from our organization standpoint, but again, from the member standpoint, I think a lot of business members especially I've work a lot with small business members, small business members that are plumbers, electricians, farmers, people like that they're out in the field, they're out doing this stuff all day long. So for them to have to come in sometime between 8:30 and 5 to sign their loan documents, when they're at their busiest has always been difficult. So now that we have, you know, we kind of got forced into using some of these online products, they were always there. But we got forced into using them and forced into kind of making our members use them. And now that I think people see the ease in that, I don't think that's something we'll ever let go of. I think that efficiency, being able to do as much of it as that we can do with online systems, it's secure. It cuts down on paper it because you know, I mean, there's a lot of things that that really helps with. And I don't see that going away, I really don't I think the business world has had to change because of this pandemic, we got pushed into

something that maybe we would have eventually gotten to anyway. But now that that changes here, I just don't see them. Not I don't see everybody going back to the way it was some will want to but I don't see very many.

MM: Yeah, for sure. And yeah, I just helpful like I even with like other people that I've talked to, I asked that same question of like, Are there any positives to things that you've seen that you would keep for the future? And they say, yeah, it's helped them kind of organize better and just like, make things more efficient? Like you said, So?

BD: Yeah, I used to think that I needed paper. And now at home, I, I do everything online, it's all on my screens, again, I, if I need something, I will go and print it off, but it's few and far between. And when I go into my office now, in the River Falls location, I look at all of these files. So I think I could probably scoop all of those into the shredder at this point, it's been 10 months, and I haven't used any of them. I don't need that I don't need that paper anymore. So truly, from that standpoint, I'm saving an awful lot of money for the company not printing all of this stuff that turns out, I never really needed to print in the first place. It was just a security blanket for me that I don't need. I've learned how to function now without it.

MM: Yeah, for sure. So kind of thinking back to March, did you think that we would still be dealing with this pandemic, now that we're in December?

BD: God no. Honestly, when I when the when the word came down first, that those of us that could work from home needed to go home. It was for a two week period. And I'm going to be perfectly honest with you. It was like I kind of felt like I was getting fired. It was you know, I'm packing up my computer and I'm grabbing some stuff and my snacks because I won't be back in the office for two weeks. There was kind of like this grieving, like "holy cow, I'm getting kicked out of the office". And then it turned into a month and then it turned into two months. And and now again, because it's been so long I, I, didn't think that we'd still be here. I thought that especially in the summer months, and maybe it's because a lot of us let our guard down in the summer because we could be outside so much. But summer felt a little more normal. We were still doing the you know, the things that I like to do, or golfing, boating and things like that I was out doing those things. So it felt more normal to me. Now that winter is hitting and you're kind of getting back to being trapped inside. It's kind of starting to feel like oh my gosh, no, we still are in quarantine, we still are here. So no, I had I in March, I had never in a million years would have thought that we would still be working and dealing with what we're dealing with.

MM: Yeah. Are you still like even next year? Like how long are you planning to be at home?

BD: Uh the team here says that, you know, we we, need to look at that kind of on almost a weekly basis. But I truly honestly thinking and conversations with my boss too, I honestly think this is going to be something that for those of us that can work remotely and we can do it well, we can be efficient, and we can still be there for our members, we're probably going to be asked to do that until we know that the vaccine is available for the general public. And so I'm planning just in my head, I'm planning on this kind of being how I will be working at least through spring. I've got a science background. So I watch a lot of the science aspect of everything that's going on and, and just knowing my days from physics and chemistry and all that stuff I was taken in

college that, you know, it's not as quick and simple and easy as a lot of people, I think are thinking and I think for the general public and for people like yourself and myself, you know, are young and healthy don't have underlying conditions. It's probably going to be you know, second or third quarter before we see a vaccine. So, does that mean that I won't be able to get back to work prior to that? Not necessarily. You know, we may be back in spring I don't know but I do think it's gonna it's it's going to be This way until we feel confident that putting the employees back on the office is the right thing to do.

MM: Yeah. And even like, like you said, you're looking at it from a science perspective, like looking at it from a historian standpoint, it's like you think of like the 1918, Spanish flu epidemic pandemic? And how, like, yeah, it was a good two years that they were dealing with it, but they were able to get through it. So that's kind of like what's helping me like, okay, it's just a little blip, like, they got through it, we can get through it. So,

BD: yeah, some days, but truthfully, to think that it's already December. And to think of the things that we haven't been able to do, we haven't been able to, you know, the ways that our life have changed, to now think that it's maybe only three more months or six more months.

MM: Mm.

BD: You know, we're all going to be okay, we'll get we'll get through it.

MM: Yeah, for sure. Definitely comes down to your perspective on it all. And,

BD: yeah,

MM: that really helps you get through it. Um, so what issues to have most like, when you first heard about it? Did you have like, kind of a thought, like, Oh, my God, I have to get all this done, like, what issues were you most concerned about? When you first heard about it

BD: uh, you know, I think the initial panic, just from my job standpoint, were was really hard the business is going to be able to survive, which is still an issue, a lot of businesses figured out how to adapt. And I don't want to say pivot, because that's one of those words that everybody uses just like unprecedented, and all those other, those other key words that everybody said because of this pandemic. But the small businesses that I work with, for the most part, most of them were able to adapt in the summer months, you know, your small bars, your small restaurants, they figured out a way to take part of their parking lot and make that outdoor seating, and things like that, when you look at what's happening in the Twin Cities, where they don't necessarily have the space to adjust, and they don't necessarily have the indoor seating, because they're smaller locations anyway, they're seeing a lot, I feel like they're seeing a lot more consequences because of this. And, and because of that, we're seeing a lot more of them closing, unfortunately, than what we're seeing in our, you know, small suburbs here in western Wisconsin, a lot of our businesses, I think, again, forced into it, and, and not a good situation to do it. But they adapted quite well, on how to keep their business running, how to cut down on expenses, those types of things. So I hope that the winter months are going to help keep them going through this because of the struggles that they had. But the summer months made it a lot easier. Again, you could eat

outside, you could go and you know, grab your to go food and sit in the park and eat it. Now you can't do those things. Now we're trapped more inside. So I do think the next few months are going to be really telling, especially for bars, restaurants, things of that nature. And that's what I hear from most of the time, a lot of the phone calls I'm getting are from businesses that are worried and concerned about what does this bring. And that would be something that I would state from a business standpoint, like the conversations I had in March and April. I was no longer just a business loan officer for a lot of the business owners, I was a therapist, and I was somebody that just had to listen to them and listen to their fears and listen to their concerns, and try to help get them focused enough to say, Okay, these are the steps that I can take to to move forward or, or do the things that I need to do to keep my business open. And a lot of the conversations very much felt like I was doing therapy versus talking to them about a loan because they didn't need a loan. You just needed to figure out how in the world are they going to get through this?

MM: Yeah, well, that too. And like, as soon as like that safer at home order was put in place. Like it was a very quick transition. Like you didn't really have a lot of time to like, think like, Oh my god, like, are we gonna survive this? Like, what do we need to like, get stocked up on so that we can? So I'm sure there were a lot of fears that people were dealing with, and especially those smaller businesses?

BD: Yeah, yeah. from a personal standpoint, you didn't you know, I kind of wondered like, like, why is everybody buying so much toilet paper?

MM: Yeah,

BD: it's only two weeks we're gonna be fine. Don't you have enough total pay from for two weeks? You know, again, you didn't I just didn't think of it as holy cow. This could be a lot longer than it was so I wasn't somebody who was out there hoarding. I know, people who were I tried not to judge them. But it's, you know, your, the the initial concern was a lot of if, if we can't support our businesses a what does that mean for my job? If I don't have a business, you don't need a business loan officer. So dear lord, we got to get our businesses through, so that I still have a reason to be here.

MM: Yeah. So I guess that kind of segues into this question of like, what kinds of aid were you guys able to offer the businesses that were struggling?

BD: From a local standpoint we did, we could do deferrals where if they needed some time, to not have to make their loan payment, we could give them a certain amount of time to kind of really just figure themselves out, have that time to adapt their business. The thing to keep in mind when we did deferrals is that it didn't extend that maturity date, they then if they took three months to not pay, they had to make up those three months in the rest of the time they had before that loan matured. So for some businesses, that was a little bit of a struggle to say, okay, but you, we can do this for you. But unfortunately, you need to think that you're going to be making bigger payments, then once this is all said and done. We also did interest only for people. So that was some, you know, super beneficial for some who they could just pay the interest, which is much smaller than their normal payment. And then we did do some what we called kind of

emergency loans, which was they we would do it like a kind of a line of credit for them for a short period of time. And we could defer the payments, so they didn't have to make any payments during that time. And let's say we did that for six months, well, then for the next 18 months, it was an amortized loan, and they had monthly principal and interest payments that they had to make. But for those six months, it gave them a little bit of money to kind of keep them afloat, and not have to make any payments. That's what we did locally, nationally, I'm sure you heard about the PPP loans, which was something that we did take part in, that was a heck of a program, which is still going, we're still working on forgiveness of it. But that that was a lot of our time for business loan officers, because there was a amount of time that they had to get your money and you had to get your application in. And there was only a certain amount of money that was there to use business loan officers, I would say I was logged on to my computer probably at 7am, and would not log off until 930 or 10pm. And you were eating at your computer kind of thing, because we knew that there was only a certain amount of money out there. And I wanted my members to get it. So it was it was a lot of work. And it was a lot of stress. And it was a short period of time of that. But But we did it and I think we helped pretty much everyone that we could in our communities that could qualify for that loan, which was great. Again, now we're working through that forgiveness aspect of it, which is, you know, its own headache. As a government program, government programs take time. But I do think that those funds were needed. And I'm glad that they developed that program. And they developed it as quickly as they did, because it did I truly believe help keep some of our businesses afloat.

MM: Yeah, for sure. Um, do you kind of foresee something like, clearly another lockdown is probably possibly going to be happening in our future? Do you kind of foresee like, some more extra efforts to be taken to help for those that would need it?

BD: Yeah, I sure hope so. Especially for our restaurants, catering companies, bars, things, movie theaters, things of that nature. But I think, again, some of our businesses were able to adapt. And they adapted very well, when it comes to you know, like widget makers and things like that, you know, they've they've, managed to do fine some of our retail stores. Maybe they're not seeing as many people in the stores, but they've been able to do a lot of online sales now. So they're doing okay, as well. I do think that the winter is really going to hurt though the bars, restaurants, catering companies, movie theaters, things like that. So everything that I've heard is that Congress is working on stimulus plans that will maybe only be focused on those businesses, if that's the only amount of money that we can get approved. But I do think and I do hope that our Congress does something and get something put together for the businesses for the winter months. The best analogy I have is my God, we got them this far. Let's not leave them in the 11th hour and then say, Okay, good luck. You know, we just we can't do that to our businesses. We got you through this far. We need to help to get you to spring and then you know, at that time, then you'll be on your own and we'll have to kind of figure out how to pay back some of the debt that we are obviously accruing here in our country because of this, but we're all hoping we're all waiting.

MM: Yeah, for sure. And like you kind of mentioned like how there are people that are deferring their loan payments, do you feel like that could also kind of be hurting them because if they have to make bigger payments and like later on like, is that something that is also kind of have in the back of your mind like we're gonna, we might have to do something more to help that.

BD: Yeah, yeah, absolutely. I think that was the biggest thing when the members would call and ask for deferral was explaining to them what that actually looks like. Because I think a lot of people thought, Well, okay, my loan doesn't mature until December of 2023. So if I take a three month deferral, now, it won't mature until March of 2023. And once I get back into it, my payments will all be the same. Unfortunately, that's not how a deferral works. So it was really explaining to the member, "this is really how this works. If this is something you want to do, we can do it. But keep in mind, that means that you're going to have to put some extra payments towards this loan, once we get to the other side of this". Yeah, we're we honestly, as business loan officers, when we met we really prepared for what happens when our deferral periods are up. And these businesses need to start making payments again, we need to prepare for that, because if they can't make payments again, what do you do? You know, I mean, you can't, unfortunately, is not good for a member to say you don't have to make a payment for a year, because, dear Lord, they'll never come out of it, then you really put them underwater, when we get to the time when we can hopefully start making those payments again. So really trying to manage that has been difficult. Thankfully, again, I the members that I've worked with everyone is out of their deferral period, and everyone's making their monthly payments. And I'm very thankful for that. Because we were preparing for "what does that look like?" And truthfully, I can't even tell you exactly what it would look like. Because with every business, it's something different.

MM: Yeah,

BD: you know, for some of them, it's it would be just totally redoing the loan and re amortizing out. For some it's, do you ever see yourself coming out of this? You know, it doesn't make sense to redo the loan, if you if you're never going to come out of it, and you're not gonna be able to pay it, then we have to look at what the next steps are to collect on that loan.

MM: Yeah.

BD: So again, thankfully, in our area, we've, our businesses have done pretty well. But I do think it's because we're in small communities, and our community cares so much about the person that owns that business, and they're going and supporting that business. You know, the the movie theater, even if you can't go to the movie theater, they're selling that buttered popcorn, and there will be lines of people waiting to buy that buttered popcorn. You know, you're just buying popcorn, but you're trying to support that business. And I think in the small communities, that really matters.

MM: Yeah, for sure. Were there some businesses that had to call it quits and just closed because of everything?

BD: Yeah, we're seeing that now. I didn't see very much of it during the summer months, but we are seeing it now we're seeing it more now. Because I think they're looking ahead and saying, "I, you know, I'm not gonna be able to make it through more shutdowns, or I'm not gonna be able to make it through the winter." So we are seeing that what we do, if that happens is we work with each again, we work with each business individually, we look at what you know what their debt

is, what we had for collateral, are there things that you can sell that we use as collateral to help pay down this debt? If not, then we take a look at that debt and say, Okay, if we kind of have to turn this over, and you're now paying from it individually versus a business paying for it. What can you afford? What are those monthly payments that you can afford? And we do what we call it? It's called a troubled debt restructure. And we look at that debt and say, okay, we need to restructure this. There are rules that we have to follow through the state and regulations and national regulations to make sure that we're following all of those rules. In doing something like that, because we can't offer them special terms that we won't offer anybody else unless we actually structure it as a troubled debt restructure, but we have we have plans in place. And I mean, businesses have gone out of business prior to pandemic. So we've, you know, we kind of know how to deal with it and how to move forward with it. But it is it's different for every business, because it really depends on how big of the loan it is and what we had for collateral and how we can handle that.

MM: Yeah, for sure. What would you say was the biggest challenge that you've had to face as a loan officer or maybe even in your personal life during this whole pandemic?

BD: I think, um, I think managing that the fact that I don't have the answers, I think, you know, I really think I'm somebody who is a little bit of a control freak. If you know me, you know, I need to be in control. And this year was definitely a year that there was no such thing as control. I didn't have answers. We've never been through this before. Nobody has you can even look over in European nations or Asian nations to see how they handle it. Nobody has been through this before. So we just don't have the answers. So when it comes to trying to help the businesses who have all these questions, I don't have answers. And I hate that I don't have answers, because I want to have answers for people. So that from from a work standpoint, I think has been the most frustrating thing. And even with the PPP loans, the forgiveness process and the process and even when we could start applying for forgiveness has been just this waiting game. "Why don't we know why aren't we doing this yet? What's happening?" Because we don't have answers. And that, to not have any answers drives me crazy. So that's been that part has been really hard. from a personal standpoint. I mean, it's, it's been controlling what I can control. And the things that I can't control I have, I've had to, you know, come to the realization that I can't sit and debate in my head over and over and over. And I can't watch the news channels all the time, in hopes that I can find an answer in there somewhere, I have to be okay, with letting go. And realizing that some of these things, I just, I can't flip to the last page of the book, to read the answer, you know, I just have to I have to wait it out like everybody else. And it's something that's very frustrating for somebody who has control issues. So it's that part's been tough, but it's been controlling what I can control and managing what I can manage and trying to focus on that.

MM: Yeah. And I'm sure not having the answers is tough, too, because you have all these businesses that are worried about what's going to happen next. And you're just like, "I don't know"

BD: Yeah, and that's a lot of the conversations, and I've tried to be very, very open and honest with my members. And, and for some of them, even that may be working with a different loan officer, they'll call me and say, hey, my buddy said, blah, blah, blah, blah, blah. And you said this. And I've said, "I'm not going to beat around the bush, and I'm not going to lie to anybody,

I'm going to be perfectly honest with you. And if I don't know the answer, I don't know the answer. But I want you to know that your frustration is shared by me. And I'm frustrated, too. Yeah, because I don't have the answers either". So you know, even if it was just telling my business, you are not in this alone, I am here, as frustrated as you are and as scared as you are. Because again, if I don't have the business, I don't have a job. So I need these businesses to be here. And sometimes it was just that communication with somebody to say, you know, you hear it on the TV all the time, like, "oh, we're all in this together, we're all in this together". But sometimes you just really need to hear that person on the other end of the line, say "I, I'm with you, and tell me how I can help. And if helping us just literally listening, listening to your fears, then that's what I'm going to do. And that's how I'm going to be here to help you". So that connection, I mean, it stinks that we can't be face to face. But to be able to have conversations like this, and to be able to have phone conversations with members and to just be there for them. And then for me, you know, I mean for because they can see one one member that I have He's like, "how are you hanging in there? You're still frustrated?" I'm like, "Sure am still don't have any answers?" So it's, um, you know, it's been nice to know that, that we are all there trying to help each other really,

MM: would you say that one positive that has come out from this is that it's helped you kind of build those relationships and kind of make them stronger.

BD: Very good point, I think some of the members haven't seen me as real, as when this happened, you know, because you do, you're always professional, and you always put on that professional face, and you always do what you need to do. And I'm just realizing that the sun is really shining on me here. So I can, I got to feel like I should see me now. Um, but one of the things I think is that a lot of members that I've worked with are seeing me for who I really am. And for a lot of them in taking down that whole, you know, professional thing. And now just being a human being who has the feelings and the emotions and all of that, with them has, has really strengthened, strengthen some of those relationships that I hope will last for years and years to come, you know that their business will still be there. And if they need something that they can come in, and I can be the one that can help them kind of get through that. So there's definitely positives that have come out of this. And I think that's really important that we don't forget that and we don't let 2020 kind of be in vain, you know, that we actually look at there was a lot of sadness, there was a lot of fear, there was a lot of confusion and things but what did we all we all for the most part have gotten through it. And how have we done that and let's, let's really focus on those positive things and then continue to build on those ss we move forward, because it's just going to make us better.

MM: Yeah, for sure, it definitely kind of shows you how resilient we are and how we can just take it day by day, whatever happens happens. And, yeah, just call it

BD: like that we've that we have all kind of been able to do this together. It's when most of the time when you're grieving something, you're kind of grieving on your own, or, you know, if you it's the loss of a family member or something, it's a small group of you that's going through this. And this is truly, this has touched every single person. So to be able to know that, if there's anything, you know, that you can reach out to almost anyone and say, you know, this is kind of

how I'm feeling. And I'm, this is where I'm at, and, and even going into the office, when I do I'll, you know, I'll go on there, I'll be like, "Oh, you guys, I'm so sorry. But I'm just like I am at quarantine fatigue, like I am I don't want to wear this mask anymore. And I don't want to do this anymore. And I don't" and it's just you can just vent it all out and know that they feel the same way that you're talking to because they're going through it too

MM: Yeah, for sure. And kind of going through like, like mental health has been a huge topic through this whole quarantine. How do you feel like, and you could probably say this for both of your members as well as you, but how has it kind of affected your mental health in that way?

BD: Yeah, huge, I think. I think I've noticed it, you know, in some of the members, which is happening everywhere, I think when you get confined in a space with a certain person, you know, your significant other whatever it may be, I think that has brought to light, whether that's the person you were supposed to be with, or that's not the person you're supposed to be with. So truthfully, the thing that I'm probably seen the most of are not necessarily businesses failing, but divorces happening. And those businesses having to be split up or sold to one person or another, definitely more this year than I've ever had in my career as a business loan officer. But it's one of those things, too. I mean, my husband and I now have been working both from home both every single day of the week. And we have managed it very, very well like way better than I think a lot of people other people have, it's worked really well for us. We both work during the same hours. So maybe that's something that's helped. But from, you know, a mental health standpoint of it, it is one of those things where, you know, I kind of I miss being able to say it's a Saturday night, let's go play cards with our friends.

MM: Yeah.

BD: You know, just, we don't have anything going on this weekend. What should we do? Let's go figure out what to do. And the you can't do that. Now you're like, Okay, what's on television? You know? Oh, my gosh. So from that, that standpoint, I guess I didn't realize how much you miss the things that you can't do anymore.

MM: Mm hmm.

BD: But also knowing that it'll come back, you'll be able to do that. But I think, you know, I think there's a couple different business loan officers that I talked to almost every single day. And we have all kind of, you know, ridden the wave we've had times when we've been really high. And maybe they've been really low. And there'll be like three or four days where you're just blow like, it's just you're tired of not having the answers, tell your members and just all those different things. And I think it's really strengthen those relationships with those other loan officers as well. I mean, one of the guys see, when I've been down, he'll call like, first thing in the morning and say, "Okay, how are you? How are you doing today? What's going on", or he'll call right at the end of the day and say, "Okay, I know, it was a bad day today. Hang in there, tomorrow is coming", you know, and it was just having that support with that other person to say, "I know you're having a bad day, this is where I was two weeks ago, and you help me so I'm going to help you through It". That was something that I probably that connection, I probably wouldn't have had as strong prior to this happening, because maybe I want to share it as much either prior to this happening. So you know, I think like you said, mental health has become a

very big issue that has come to light, because it's this pandemic has forced us to look at it. And it's extremely important. And I don't know the the answer is I don't know how to fix all of those things. But I think if you are noticing those things in yourself, whether you're scared because of a business or your business loan officer, anybody out there, I think the first thing you need to do is communicate. And you need to reach out and talk to somebody.

MM: Yeah, for sure. I know for me, it's like I live alone, I go to work and because everyone else is working from home or shut in their office, I'm just like, don't get much human interaction. So I know when I go to my parents house or something, I'm like talking their ear off because I'm like, "I haven't had any human interaction".

BD: Yeah, I call it verbally vomiting.

MM: Yeah,

BD: which I also do to your mother, when I go into the Prescott office, and I'm like, I'm sorry that I'm like, verbally vomited on you but I'm talking to somebody else. About You know, it's just like I got to get all this out. So maybe that's another good thing. I mean, maybe that's something where we've all now realized how important that human interaction is. And when we can have it back, we're kinder to people. And we, you know, want to keep that connection more than before when we probably took it for granted.

MM: Yeah, for sure. Especially when you go from working in an office surrounded by people to being sent home, I'm sure that was a huge adjustment.

BD: And yeah, again, I felt like I felt like it was getting fired. Like, I'm packing up my box, and I'm all sad, like, I'm going through a grieving process now, because what just happened? I'm getting sent home. What do you mean? Um, so it does, it takes that away. But I also think I took those guys for granted, that they were always there, and I always had somebody that I could run out and talk to. And that probably won't happen again, you know, I, I will realize how important that interaction really is.

MM: Yeah, for sure. So kind of now starting to wrap up here, um, how has, or has your experience, transformed the way you think about your family, your friends and your surrounding community?

BD: I think, kind of, as I mentioned before, I didn't realize what I was taking for granted the ability to go and, you know, go over to somebody's house and play cards and have a couple drinks to relax on a weekend that we haven't been able to do for months, I'm really looking forward to being able to have something like that back. So realizing how important that those friendships are just things that we all took for granted. Being able to go to a sporting event, totally took that for granted. concerts, those types of things, those are the things that were just always available that were taken away that now I think I'm gonna have a new respect for to be able to do that. Part of what I hope we see I mean, I hope that we don't when we can get back to normal, I hope we don't give up on our cleaning that we've been doing, I think, I don't know, because I have not seen any documentation or any studies being done. But normally, we've been

pretty thick into the flu about now. And if we aren't this year, is it because the fact that we're being more clean. Is it because of the fact that we're wearing masks, obviously, we need to take care of this pandemic, but the flu is a big issue every single year as well. And so if we can learn something from how we're fighting COVID, to be able to fight the flu, which also stinks if you get that nobody wants that either. I just hope that we stay clean, I hope that people realize, you know, and some of those habits that we formed or that you do have to wash your hands. That's important. Yes. Let's just admit, there were a lot of people who were not doing that. Um, so those are the things that I really hope stick and that will change us forever, is just being cleaner, and maybe giving ourselves a little bit more space, you know, don't be a close talker, and just some of those things that it's still great. It's going to be great to be able to get back into public. But we need to still be smart about the way that we do it.

MM: Yeah, for sure. And when you talk about the flu, like I got my flu vaccine for like, the first time in maybe like seven years, this year, because I was like if I get the flu and end up in a hospital bed, like that's one hospital bed that a COVID patient can't have,

BD: Right

MM: That I was like if I can help at least I can get my flu shot and help with that.

BD: Right? All the little things and maybe, maybe it however this vaccine is that we're using for COVID? Can we use some of those ideas for a stronger vaccine against the flu, so just be done with the flu, too. You know, I mean, I'm hoping again, I'm a scientist by schooling. So I'm really hoping that all the science that we're learning in these last 9, 10, 11, 12, 13 months, however long it's going to take for us to get to that point that we're really that's just going to advance us that much faster with these types of things. So I have a lot of hope and a lot of positivity, that what we've had to do to try to kill COVID that we can use that same science and things like cancer treatments and all the other issues and all the other, you know, health things that we have going on, let's use that science and and maybe we're just going to be so much better and our bodies are going to be so much stronger because of all of it. At least that's what I'm hoping for.

MM: Yeah. So now that you're talking about science, it's kind of bringing me into a new question that I just thought of how do you feel about kind of just all the people that are discrediting the science and saying that it's all a hoax, like, what as a scientist or Someone who studied science, how does that make you feel?

BD: Yeah, that's a that's a great question. Um, because I think our I think this whole thing would have looked different and would have been handled differently if it weren't an election an election year. And I hate the fact that politics take over our lives. And I apologize for anybody out there who's watching this or reading this, who is a big politician or loves the politics aspect of our country. But I hate that, that the politics were allowed to get into this and skew things. Because, again, from a science aspect of it, there's a science behind this, and whether people wanted to say, Oh, it's just the flu. It's a strain like that, but it's an pneumonia is that you know, that's what it is. It's an pneumonia. And if you haven't had pneumonia, you can't sit there and tell me that pneumonia and the flu are the same, because they're not. And yes, the flu affects everybody differently. And COVID, for the most part, affects everybody differently is how our

bodies handle things that science. So the people who, you know, there's plenty of people that you see on the news that say, I thought it was a hoax, I thought it was a hoax, and then I got it, and my God is not a hoax. Some of the members that I talked to that, you know, in March, we're seeing more people die of the flu, and I'm talking to them now. And they're like, yes. So you know, my father, and my brother and I, we all had it. And this is what the experience was, my father went into the hospital. This is real stuff. And whether it affects me like a common cold, but it affects the grandma, and puts her into a hospital bed. I can't, I don't want to discredit the fact that, oh, it's just a common cold. It's not just a common cold, because it affects everybody differently. And that mindset of what happens to me happens to everybody in this world needs to stop. And you need to realize that for every single person, this virus has affected everybody differently, this, the quarantine has affected everybody differently, no two people are the same. We've all had our own experiences, because of this. But from a science standpoint, you'd be a fool to say that this is a made up thing. It's, it's just not, you're just don't under you're not listening to the science of it, then you're just trying to discredit it because you don't want to believe in it and teach honestly, to each their own. We can only you know, there's people who don't want a vaccine, or vaccinate against anything, because they're not comfortable with that. And those are their beliefs. And I'm not here to tell them that they're wrong, I have to do what's right for me. And I think if we all just kind of focus on that we can get rid of some of the hatred that's out there is that it's, you know, Morgan, what you believe is what you believe. And you believe those things, because this is where your life brought you to, and you've had life experiences that I haven't. And that's why your beliefs are the way that yours are. But I've had life experiences that you haven't. And that's why my beliefs are the way that mine are. And neither one is wrong. So we just need to respect that. And recognize that I have to do what's right for me. And if what's right for me is believing in the science, getting the vaccine when it comes out and being as safe as possible. That's what is right for me.

MM: Yeah. Yeah, it's almost just like that lack of empathy that we're missing out on.

BD: Yeah.

MM: Because I was listening to a podcast. And they were saying that like right now in the US, like, it's not the politicians that are the enemy. It's not the health officials that are the enemy, it's each other.

BD: Absolutely.

MM: It's kind of something that's really dangerous and very scary to think about.

BD: Absolutely. I mean, that's such a, it's such a good point. Because it was one of the things I put out a weather email every day. And I put in there when the election was happening is that just because you might vote for somebody that I don't want to vote for doesn't make you the enemy. And it also doesn't make the person that you're voting for the enemy.

MM: Yeah,

BD: nobody is nobody's the enemy. We all like if we could just listen to each other. And again, if we understand where somebody is coming from in their life, that makes their views and their opinions different if we listen to why they have them versus just them saying them. That'll be in said, I don't think you should ever get your news from Facebook. So let's just start there. Please don't get your news from Facebook. But again, from going back to your original question, the science of it and and the frustration of it. Yeah, I there's a lot of, you know, I just I roll my eyes a little bit because I in my mind, just having that science background and having the science brain that I have, how can you not believe it when it's right here in black and white on paper? The studies have been done. This is what this shows how are you not believing this? But again, I try really hard to just respect the fact that other people have had different life experiences and and They're not gonna see my point of view. So

MM: yeah,

BD:control what I can control. As much as I can control issues. I like to control it all. I need to control what I can control. So

MM: taking the deep breath. Yeah. Me personally, like there's so many times where like, like how you said like people who say that it's just the flu, I almost want to come back and just say like, when was the last time over 200,000 people have died from the flu in less than a year.

BD: Right?

MM: But again, it's just like biting your tongue like,

BD: right? Because you can say that, but they're gonna come back, you know, because there's been times when, again, from my any business that's just in front of me, they should not know what side I sit on politically. They shouldn't, you know, those are things that should never be evident in a conversation with a member that I'm talking to. But when they're saying those things, and you have to do the smile and nod, yes, well, it'll be interesting, you know, especially in an election year, I was like, well, it'll be interesting to see how this turns out. It's those things where you have to realize that I, I could try to come back at them with facts, but they're going to think that they're not facts. And, you know, maybe I got my facts from NBC and somebody else found different facts on, you know, Fox9, or whatever. And, you know, I mean, so it is, it's really, unfortunately, we, we get our news in so many different places now, that, who the heck knows what's true, and real you know, you really just have to do what's best for you.

MM: Mm hmm.

BD: And the mask thing is a big part of it, you know, I see people coming, still coming in to the credit union, and they're not wearing a mask, or at least when our lobbies were open, and they're not wearing a mask, and you look at them, and you're kind of like "how are you not just be respectful of other people and put a mask on?". But I don't know their story. Yeah, don't you know, maybe they have a medical reason why they're not. So I can't shame them. I don't know their story. I just know what's best for me. And what was best for me is I am going to wear a

mask until I'm told that it's safe to not wear one, even though I don't like them. But I will do it. So.

MM: And again, it's just that empathy, like you just don't know what other people are going through.

BD: Yeah. So and then one final question, because this kind of segues into it almost perfectly, um, kind of knowing what you know, now, what do you think that individuals communities, or our government need to keep in mind for the future as we move past this?

BD: I think I mean, obviously, the science of it, I hope is always going to be something that we will build off of, I don't think I think it's great to think that the new vaccines that come out are going to be perfect, I don't think they will be just, again, spending the amount of time that I've spent in doing experiments and things like that experiments, you typically don't get your answer, the first time around, something is different, something can be improved upon. So I hope that we just continue to build off of that. For our businesses, I think our businesses, again, I think they adapted very well. I think a lot of businesses, when they start a business, they have the blinders on. And they say, this is what my business is going to be. And this is how I'm going to run it. And this, you know, through a big boulder at them to say you're going to have to change and you're going to have to figure out how to change. And being able to do that is a skill. I'm just as guilty as anybody where I kind of get stuck in my ways and to say, okay, you need to change something, to be able to grow and be better. And that change is going to be uncomfortable. It's hard to just then take that first step into that change. But I think a lot of our businesses did a great job doing that. And I hope that those businesses continue to recognize that and say, you know, hey, I was a gym, and maybe I was focused on having the school kids come in and use my gym. But now that my gym is open, I'm realizing that I'm getting a lot of actually senior citizens coming in. And now I need to that needs to be my focus, I need to be able to, to change and make that that change so that's what's best for my business. And I think, taking that individually to looking at the things that have been frustrating this year, and how to get through them, either in work or in personal life and building on that. And again, that changes uncomfortable. But we have to take those first steps because we'll never be better than what we are today. If this is where we're gonna stay. So we have to we have to get uncomfortable. And we have to accept that things are uncomfortable, and sometimes they're painful, and that's been a lot of 2020. But we can't let that go in vain. The only way we're going to be better is to build off of that and to and to take those then uncomfortable and scary steps forward. To be either that better person or that better business, or whatever that is. And that's what I hope we see in 2021 is that people don't just say, well, it's 2021 now 2020 is done, let's forget it ever happened. I don't want to forget that this happened. I don't think we can forget that this happened. I think we need to take the positive lessons we got from it, and continue to take those scary steps forward, so that we can all be better whether it's internally or externally, or as a community, we just need to keep taking those steps.

MM: Yeah, for sure. And kind of like how you kept talking about the uncomfortable, it's like, we have to be comfortable being uncomfortable.

BD: Yeah. Like, we have to accept it.

MM: Mm hmm.

BD: And even when we feel like things can be comfortable, again, even I'm just thinking of, you know, River Falls as a community. When things can kind of see more back to normal. I just hope that we don't forget all of the things that we went through, that got us to that point, because I think there's things that there's been little issues that have been hiding in a lot of things. And those issues, I think came to light, because we had time to actually think about them and look at them. Because we weren't distracted by children's sports activities, or sporting events, or music, concerts, or all the different things that we were doing. We were forced to slow down. And we were forced to focus on those things, and maybe see those issues that have been hiding under the surface for a long, long time. And it's time to take those issues out, bring them to light, and really work on fixing them, because it's the only thing and the only way that we're going to be stronger.

MM: Yeah, for sure. Yeah, a lot of insight. And that's kind of like what the whole point of this project is, is so that we don't forget what people have learned and different people's experiences and what those experiences have taught them.

BD: Yeah. And that's again, when when you asked me to do this, and I was kind of looking into what this really was, I loved the idea of it. Because we all remember the things that are like the big things again, from a from a meteorological standpoint, you always say "oh my gosh, it used to be so snowy when we were kids", but you're just remembering maybe one snowstorm and the rest of the year, there was hardly any snow. You don't remember that. Because those days were mundane, and boring. And those aren't the ones that stick in your head, the days that stick in your head, or the blizzard, or the hurricane or the big stuff. That's those are the memories that stick. And so we need to take 2020 and we need to make sure that we keep these stuck in here so that we can continue to build off of what was sad and make it not sad anymore.

MM: Yeah. growing and evolving.

BD: Yeah. It's hard and nobody likes to do it. But if you don't, you're never you're never going to be any place other than where you are. And if where you are is not making you happy. You have to take that scary first step. And yeah, move towards something else.

MM: For sure. I think that's a good ending note for this. So thank you so much.

BD: Yeah,

MM: taking the time to do this. I loved your perspectives on everything. And I think it will be a great addition to the archive.

BD: Nice, good. I'm glad I'm This was fun. And thank you for thinking of me and invited me to be a part of this.

MM: For Sure. So with that, I'm going to go ahead and stop recording.

BD: Okay.

