

## Transcript: Estefania

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### Full Transcript

Thank you for calling Benefits Center Clari. This is Stephanie. How can I assist you? Yeah, hi. My name's Monica Ambriz. Um, I, I work with the agency Partners Personnel. Okay. How can I help you today? Yes, um, they told me to call this number so that I can go ahead and decline the healthcare. Okay. I already have health insurance through my husband. Gotcha. Give me one second. Let me- Yeah. Before, you guys offered the option to decline it on the, on the, uh, portal. Um, and we don't have that option anymore, so I was told we needed to call. Okay, got it. Oh- It- Whatever- You g- you guys just wanted to be able to talk to people, huh? And then let me verify, 'cause I don't, I don't think Partners Personnel does auto enrollment. Yeah, they don't auto enroll their members, but if it makes you feel better, I can still decline your coverage. But they don't use the auto enroll. Yes, go ahead. But I'll still do it. Oh, I didn't know that. Yeah, they just said call to make sure that I let you know that I, you know, am declining the health coverage. But I didn't know that. Okay, yeah. Okay. Yeah, they don't auto enroll. But if you want, I can still do it, just to be on the safe side. Um, but I believe they don't do it. Were you, were you able to find me so quickly? No, um, I actually need the last four of your Social. 0849. 8409? No, no. 0849. Okay. And then your first and last name, please? Monica Ambriz. Last name is A-m-b-r-i-z. Okay, thank you. And the teasing I got with that last name. Let's see. All right. For security purposes, I do need you to verify your address and your date of birth. Sure. 21466. My address is 546 North Benson Avenue in West Covina, California, zino- 1791. Jesus. And then what was that date of birth? How did my voice get so weird? Yeah, you're fine. And then what was your date of birth? 2/14/66. Okay, thank you. And I went ahead and declined it, but yeah, they don't do auto enrollment. But I still did it, just so that you could see. Yeah, no. I'd, I'd rather be safe than sorry, you know what I mean? 'Cause if I don't, um, make the phone call, then I, you know, if it does get by mistake, then I'm gonna have to deal with it, and it's gonna be a hassle. Okay, yeah. But I declined it. Like I said, they don't do auto enroll, but I still declined it, so- Okay. ... it should be fine. Okey-dokie. I'm sorry, I didn't get your name. My name's Stephanie. Stephanie. Oh, I almost named my daughter that. Oh. My birthday's in February also. I'm sorry? My birthday's in February also. I just know you- No way. Yeah, on Valentine's. What about you? Mine's on the second, so Sunday. Oh, hey, wow. So your birthday's coming up soon. Yeah. But I bet I'm a lot older than you, I can tell you that. You, you sound so young still. I sound- Thank you. No. No, you sound like you're very- Not that old. Oh, okay. Well, I don't know. You know, sometimes your voice does change as you get older. Yeah. Um, but you sound, like, super young. Like you're not even 30 yet. No, I'm tw- I'm 23. There you go. You see? I was gonna say 20-something, but I thought I better just be safe and say under 30. Yeah, just you're very young. Oh my God. You're young enough to be my kid. Oh. Yeah, I'll be 59 next month. Oh, well, you sound great still, so. Oh, well, thank you. Yeah, but I'm not looking forward to being 59. Oh. I think now is, is the time away from telling

people my age when they ask me. Aw. I'm probably, I'm probably gonna say, "Never mind." You know how funny it is to date myself? Um, when I was born, uh, we didn't have, uh, color TV. We only had black and white, so that's how old I am. Wow. And we did not have disposable diapers. Yeah. We had cloths. So that's how old I am. Oh, ho. You know, I- Wow. I, I, people tell me, they say, "You must be that old where the dinosaurs were roaming." And I'm like, "Okay, not that old." Yeah. I'm like, "Not that old." Times change. Wow. But it was weird. And then when the, when the milkman would come around with those glass containers. Uh-huh. Yeah, that kind of era where all of it- Oh. ... was, like, done. Yeah, and it's kinda weird to say it, you know? I'm like- ... who knows how far back I go? Oh, wow. But, eh, I had to grow up with all this new modern technology. Yeah. And it just got harder and harder as you go along 'cause you're used to a certain way. Everything's- Mm-hmm. ... you know, manual, hard copy, paper, nothing like what we have now. And the cell phones too, so it's like, wow. Yeah, you had to- You know? ... know all of everybody's phone number back then. Now I don't think people remember, like, probably more than- No. ... three phone numbers, if I'm honest. If that. If that 'cause we're so, we're so spoiled. We're used to using our phones. Yeah. And you can, it's on your contact. You just click on their name and boom. I'm, I don't know anybody's number before. Yeah. I did before, but I don't now. I'm like, "Oh, God." 'Cause you forget. You got so many things going on, your password for your computer, your password for, well, your e-mail, and then when you do your banking, you got a PIN. Oh my God, you got so many passwords and pins it drives you nuts. Yeah. It's kinda hard to keep them straighten your head. Yeah. Oh, yeah. For sure. Well, happy birthday. Did you miss Joseph or any of that? You, you were lucky enough to be born in a time where everything was already, uh, picking up and all the stuff in, you know, I- like what it is now. So, you know- Yeah. ... 'cause, uh, you know the games, the video games? They didn't exist either. Yeah. So . I remember the, like, the big computers. That's what I do remember, and like the flip phones, when they came out. Oh, yeah. The drag, the flip ph- Well, I actually started off with one of those brick phones. Oh, oh- Yeah, the, with the antenna. The heavy ones? Yeah. Yeah. The big, heavy ones. It, I mean, it wasn't quite that big, but I did, they were still coming out kind of big. This one was a little smaller than that. Mm-hmm. But yeah, I started off with that kind of phone. And now they have them so small, and it's like, okay, but I can't read the screen. Yeah. So now that they offer bigger, bigger phones, now I got the bigger ones, and I'm like, "Uh-uh, it's not working for me." Even the 5s are way too small. Yeah. So it's like, wow, you know, my parents were lucky to not have to deal with that kind of stuff. They died before- Oh, man. ... they ever had to worry. They died way before COVID happened, let's put it that way. So they didn't have to go through that. Oh, wow. Yeah. So that was hard for me to go through that. Yeah. And for it to be 100 years later for it to happen, I'm like, wow. Yeah. I mean, that's- That's crazy. I feel like a lot of things- There's another- ... changed after COVID. Yeah, it did. It did, drastically. Um, there's a lot of people that are still screening. Uh, if you don't have an appointment, they don't let you get in. Just like before, you know- Wow. ... you were able to walk in and out of places. Now, if you don't have an appointment, you're not getting in that building. Yeah, that's true. Yeah. It's... It's- Wow. I know, it's got... You know, when it first happened, I got freaked out. I thought it was the end of the world, 'cause when you would go into the market- Yeah. ... you'd kind of see that the shelves were bare. And I'm like, "What?" Yeah, it was scary. Like, uh, it was like a ghost city. Everything changed. It was just weird- Yeah, I mean- ... becau- nope, I don't think we ever experienced... Like, I know me, we never

experienced anything like that. While I was alive. Well, neither did you. I heard it happened before. Like, back then, I think they had something- Yeah. ... similar like that that happened. And then- 100 years ago, and it was pretty bad. It was the, uh, bubonic plague. Yeah. That killed a lot of people. Yeah. And I'm like, and then 100 years later, we got this COVID, and I'm like, "Oh, great." Yeah. I mean, I caught it twice. Wow. And even though I was vaccinated, I caught it twice. So it's like, "Okay, this is not cool." But I didn't, I didn't get it really severe. I didn't, I was fortunate. But I did have a death in my family. So it was kind of like, wow, this thing is serious. Oh, no. I had a relative die. She caught it pretty bad, and didn't survive it. Oh, no. It got complicated. No. And she, she died, she was young. She was not even six- she was what, 52 or something like that. Yeah, I had a uncle who was a doctor, and, um, he passed away. Mm-hmm. He was, like, in his 30s, and he caught COVID. Yeah. No way. He was young. 30 years old? Yeah. Oh, my God. That must have been awful. Yeah, I guess some people's immune system, like, I guess couldn't fight it. Well, they say that it's, you know, depending on how your health is, but I really don't think... Because I, I have asthma and I had cancer. Mm-hmm. So, you know, I gotta be honest, it didn't affect me like that, you know. So, not even before I had the vaccination. So I, I don't know if that has anything to do with it. I really think if it's your time, you're gonna go no matter how healthy you are. Yeah. Oh, yeah. Yeah, I heard even if you put yourself there, ev- I heard even if you put yourself there, and if it's not your time, you're not passing. That's why I, I think your uncle, I don't think him being... He probably was healthy and 30. My God. Yeah. He died. He was young. He... I don't think, I don't think it had anything to do with how it affected his body. I think it was just his time. That's all. Right. Yeah, probably. Yeah. Because my stepmother, she didn't have health issues, and she ended up dying of COVID. Oh, my God. So that's what I'm saying. It did, it did not ha- Her health didn't factor into it. It just, complications of COVID. She developed pneumonia and died. Yeah. Oh, my God. I, on the other hand, I have a weak immune system because I did chemo. Um, I have asthma. And even with all that, I had a really mild case of it the first time and the second time around. So I wasn't sick like everybody was getting really sick. I wasn't that bad. I've, I've... With quarantine, obviously, but it, it was a mild, mild case of it. I mean, and my husband's had it too, and it was mild on him. So it's like, go figure. You know what I mean? And I heard some people even, like, lost their sense of, like, what is it, smell and taste. Yeah. My daughter, she, uh- Wow. ... she says she's now, now, barely now starting to be able to taste and smell things. But it, it, it- Wow. ... lingered on her for a while. Wow. Um, I had to somebody say... And it's so crazy that, you know, your senses can be, uh, affected that badly from this, from this virus. Like, man, I- Man. And all I can think about is please, I hope n- there's not another... I pray for that every day. No more pandemics, please. Oh, yeah. That was awful. And then, a lot of people, like, lost their jobs and stuff. That was very sad. Like, uch, all of that was crazy. Yeah. And I was one of them too. I was just hired onto a company, and then the COVID happened, and they started to cut down my hours. And then- Oh, no. ... I ended up quitting because I was like, I need a job every day, not just 24 hours a week. Yeah. So I ended up quitting and going to another place that was essential. You know how they have those jobs that if it's essential to, like, the products for eating and things of that nature? Mm-hmm. I got into a company that, um, does distribution for paper goods for companies. Oh, wow. So I got lucky. I was able to- Yeah. ... stay there and stay afloat. But it got really bad on the job situation. I'm like, man, I feel sorry for all those people that got... But you know what? They benefited. A lot of them got unemployment. They were getting paid more money being

off work than... Yeah. What is it, the... I went back. No, I didn't, I didn't get that break, you know. Their unemployment benefits were, if I'm not mistaken, 600 a week. Yeah. They... It was, yeah. And I'm like, who are the- A lot of people got that. Well, a lot of people were very fortunate- Yeah. ... so they had nothing to complain about 'cause, you know, 600 a week, you're talking, what, 2,400 a month? Come on. Yeah. And, and that's just to do nothing. Yeah. So I'm like- And the bills never stop. Yeah. Them bills don't stop. Unfortunately. It doesn't. The smart thing to do is avoid credit cards, because I went through that too. Mm-hmm. So I don't, I don't use credit cards. I, if I fall on something, I pay cash for it. Mm-hmm. You know, or, you know, or in my direct deposit. But it... No more, no more credits 'cause you can get into a lot of trouble with those. And you don't even think about it, but when you're young, you're just like, yeah, whatever. And then it comes to bite you in the butt, like it did me. Oh, my God, yeah. I got so deep in debt with American Express. So I'm like, "Nope, no more. That's it." Mm-hmm. If you got the money, buy it. If you don't, don't. Um, another thing that I learned from this is good to save money 'cause you never know when things are gonna have a backup. Yeah, like, like that. Yeah. Like the whole pandemic thing? Oh my God. Like a lot of people- I know. ... lost their businesses and stuff like that 'cause of it. Yeah, I remember. There's places that we drive by that are closed down and I'm like, "You know how sad it is to turn around and look at all that?" Yeah. You kinda like, "What the heck?" You know, and I'm like... And then now, with Donald Trump doing what he's doing, I'm like, "Man, this is gonna get ugly." Oh my God, yes. It's gonna get so bad. I mean, he's, he's trying to take away rights for people and for gay people. Yeah. And I'm like, "Man, this guy is just really screwing up as a president." He- Yeah. The first time around, he did a lot of good. Now this time around, he's really screwing up left and right. Yeah. He doesn't care about anybody. Oh my gosh, yeah. He's just trying to screw up everybody's life. And let me tell you- And I think some apps, some agencies are already like removing their protective system for like gay rights. Like if you did- Did you hear? Yeah, I think Amazon is one of the first ones that did it. And I think they did it right away. I saw and it was a big thing on the internet. Oh, my God. And people were mad about it, 'cause at the end of the day, they are people too, you know? Well, yeah. I mean, I don't discriminate against them. They're human beings just like we are, regardless of, you know, their, um, pro... You know what I mean. Yeah. And, and the thing that, that bothers me the most is that he is now, uh, putting, um, a freeze on hiring. Oh, no. My daughter, my daughter told me. That's bad. She told me that she was trying to get a job. See, I didn't know that. She's in IT. Mm-hmm. She's in IT and she was trying to... She was applying to places and they would inform her by email that because of Donald Trump they were having a hiring freeze on, you know, on that type of stuff. Right. Oh my goodness. So my daughter's like, "Well, this really sucks." I go, "Tell me about it." I mean, it's bad enough to hear that he's deporting all Hispanics, you know? Yeah. Going place to place and sending them out, you know? It's like, man, this guy's really ruining so many people's lives. I know. Destroying it. Everybody comes here for a better life, you know? Yes, ma'am. Yeah, I agree. And then for him to say, "You know what? You were born here, too bad. You go back." And it's like, that is so wrong on so many levels. And, and- And it's crazy how some people are so for it too. Like some people love him. I know. Those are the wealthy people. Those are the wealthy people that are not affected at all by the increase of the economy or the decline of the economy. I mean, right now, the, um... What is it called? Cost of living has gone up big time. The food is very expensive. Gas has gone up. I mean, everything's just expensive now. So I used to fill my cart with a lot of food and spend

100. Now I'm not even anywhere near filling it, not even halfway, and I'm spending 100, \$140. Yeah. So that's how bad that is. Wow. And you're like... And you look at your card and you're like, "That's all I'm getting when I spend \$140?" Son of a gun. I'm like, "Shit." Yeah. Like for little things. Yeah. And, and I'm going to pizza less, mind you. Yeah, everything's going up. Eater than before, but it is just getting crazy and I'm like, the people that are not affected are, are the millionaires. Yeah. They're not... No matter what goes on in this Earth, they are definitely not affected by that, because they're not- What is that guy from Tesla? Is it the one that he really supports him? The Tesla guy? The one that owns that car company? Like he's a millionaire. Like he definitely won't get affected by it. N- none of them will... Oh, you mean him? None of them. Uh, who... No, I don't... Well, Tesla is his last name. But I don't know his first name. But yeah, no, I don't... You know what? I don't, uh, believe in electric cars. My husband's a mechanic and he says, "Let me tell you something. They're great, but if you have problems with them because they're electric-" Because they're electric. Exactly. He goes, "The ex- the expense on that is gonna be astronomical." Oh, no. He says, "I don't know why people are so quick to buy those, because if you have to repair something on that car, you, you're looking at 500 and up for whatever." Uh, like the battery, for example. You're gonna easily pay \$500 to \$1000 to replace that battery for that car. So, and no. I, I never liked the idea of electric cars. I'm like, I have my Ford Escape, um, and it's EcoBoost so I don't spend so much in gas 'cause it's an SUV. Um, I'm like, "Mm-mm. You're not getting me in one of those damn things." My husband had a Prius 'cause his brother swapped cars with him. The battery died and he tried to replace it, and he was told it was \$500. And my husband's like, "Yeah, I don't think so." So he ended up junking the car. yes. And he ended up buying a regular... A Te- a Toyota RAV4. And I'm like, "Yeah, let's stick with basic. Let's stick with what works and we don't have to worry about paying so much money to repair them." You know? So I feel- Yeah. I feel... Well-I don't know if people realize that these, you know, replacements are expensive. So, maybe when they're hit with it, they're gonna regret it. But who knows? Maybe these people do have money put aside to, to be able to pay for the cost of replacing parts in this ty- typical car. But nah, I'm not doing that. I'm sticking to my, my regular car. Thank you. Oh my God. You don't have one, do you? No. No, ma'am. Do you have one? Oh, okay. Yeah, pretty smart. That's smart. Stick with that, 'cause you can always, you can always trust a regular car. You don't need an electric one, 'cause that is... My sister has one, and I didn't say it to her face, but I'm thinking, "You dumbass." "You'll pay for it later, but that's okay. That was your choice." But even my husband goes, "Your sister bought a Tesla?" He goes, "What's wrong with her?" He says, "I thought your sister was smart." I go, "Apparently not." So, I said, "But that's her choice." Yes, ma'am. And like, good luck, good luck with that one. You know- All right. ... it was really nice chatting with you. I hope- Thank you. ... things are good. 'Cause I'm a gabber. No, you're fine. Well, I hope you have a great birthday. Thank you for your time. Oh, y- you too. Thank you so much. I know, Stephanie. You have such a pretty name. I should've named my daughter that, but being that my daughter, hmm, more of a tomboy. She didn't even like Rebecca. So, she goes, she c- changed her name to Blake. Blake? You know, like that, that girl, Bake, Blake Lively? Yes, ma'am. She also... Yeah, she likes that name, so she says, "Eh, I'm going by Blake now." It's, it's not legally changed, but she just kinda changed it to take the, uh, Rebecca. Her name is Rebecca, so she puts R. Blake . I'm like, "Okay, if it makes you happy, go for it." So, I go, "You're gonna have to legally change it, if that's what you want." She goes, "Nah, just do it this way and see what happens."

She, she- All right. ... can't do it legally 'cause she has to go to court for that, you know, submit court papers that she wants to change it. So, and that's not a cheap thing to do. So, I told her, "As long as you don't try and change your ID, 'cause that's gonna cost you." You know? I said, "Just use it for work purposes. They can refer to you as Blake, but legally, your name is Rebecca." That you're gonna have to deal with it. So. Yes, ma'am. So, you listen- Well, I hope you have a great birthday- You too. ... and I hope you have a great day today. Aw, thank you. You already made my day. Thank you. All right, Stephanie. Have a nice day. You too. Take care. Mm, bye. Bye.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits Center Clari. This is Stephanie. How can I assist you?

Speaker speaker\_1: Yeah, hi. My name's Monica Ambriz. Um, I, I work with the agency Partners Personnel.

Speaker speaker\_0: Okay. How can I help you today?

Speaker speaker\_1: Yes, um, they told me to call this number so that I can go ahead and decline the healthcare.

Speaker speaker\_0: Okay.

Speaker speaker\_1: I already have health insurance through my husband.

Speaker speaker\_0: Gotcha. Give me one second. Let me-

Speaker speaker\_1: Yeah. Before, you guys offered the option to decline it on the, on the, uh, portal. Um, and we don't have that option anymore, so I was told we needed to call.

Speaker speaker\_0: Okay, got it. Oh-

Speaker speaker\_1: It-

Speaker speaker\_0: Whatever-

Speaker speaker\_1: You g- you guys just wanted to be able to talk to people, huh?

Speaker speaker\_0: And then let me verify, 'cause I don't, I don't think Partners Personnel does auto enrollment. Yeah, they don't auto enroll their members, but if it makes you feel better, I can still decline your coverage. But they don't use the auto enroll.

Speaker speaker\_1: Yes, go ahead.

Speaker speaker\_0: But I'll still do it.

Speaker speaker\_1: Oh, I didn't know that. Yeah, they just said call to make sure that I let you know that I, you know, am declining the health coverage. But I didn't know that.

Speaker speaker\_0: Okay, yeah.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Yeah, they don't auto enroll. But if you want, I can still do it, just to be on the safe side. Um, but I believe they don't do it.

Speaker speaker\_1: Were you, were you able to find me so quickly?

Speaker speaker\_0: No, um, I actually need the last four of your Social.

Speaker speaker\_1: 0849.

Speaker speaker\_0: 8409?

Speaker speaker\_1: No, no. 0849.

Speaker speaker\_0: Okay. And then your first and last name, please?

Speaker speaker\_1: Monica Ambriz. Last name is A-m-b-r-i-z.

Speaker speaker\_0: Okay, thank you.

Speaker speaker\_1: And the teasing I got with that last name.

Speaker speaker\_0: Let's see. All right. For security purposes, I do need you to verify your address and your date of birth.

Speaker speaker\_1: Sure. 21466. My address is 546 North Benson Avenue in West Covina, California, zino- 1791. Jesus.

Speaker speaker\_0: And then what was that date of birth?

Speaker speaker\_1: How did my voice get so weird?

Speaker speaker\_0: Yeah, you're fine. And then what was your date of birth?

Speaker speaker\_1: 2/14/66.

Speaker speaker\_0: Okay, thank you. And I went ahead and declined it, but yeah, they don't do auto enrollment. But I still did it, just so that you could see.

Speaker speaker\_1: Yeah, no. I'd, I'd rather be safe than sorry, you know what I mean? 'Cause if I don't, um, make the phone call, then I, you know, if it does get by mistake, then I'm gonna have to deal with it, and it's gonna be a hassle.

Speaker speaker\_0: Okay, yeah. But I declined it. Like I said, they don't do auto enroll, but I still declined it, so-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... it should be fine.

Speaker speaker\_1: Okey-dokie. I'm sorry, I didn't get your name.

Speaker speaker\_0: My name's Stephanie.

Speaker speaker\_1: Stephanie. Oh, I almost named my daughter that.

Speaker speaker\_0: Oh. My birthday's in February also.

Speaker speaker\_1: I'm sorry?

Speaker speaker\_0: My birthday's in February also. I just know you-

Speaker speaker\_1: No way.

Speaker speaker\_0: Yeah, on Valentine's.

Speaker speaker\_1: What about you?

Speaker speaker\_0: Mine's on the second, so Sunday.

Speaker speaker\_1: Oh, hey, wow. So your birthday's coming up soon.

Speaker speaker\_0: Yeah.

Speaker speaker\_1: But I bet I'm a lot older than you, I can tell you that. You, you sound so young still. I sound-

Speaker speaker\_0: Thank you. No.

Speaker speaker\_1: No, you sound like you're very-

Speaker speaker\_0: Not that old.

Speaker speaker\_1: Oh, okay. Well, I don't know. You know, sometimes your voice does change as you get older.

Speaker speaker\_0: Yeah.

Speaker speaker\_1: Um, but you sound, like, super young. Like you're not even 30 yet.

Speaker speaker\_0: No, I'm tw- I'm 23.

Speaker speaker\_1: There you go. You see? I was gonna say 20-something, but I thought I better just be safe and say under 30. Yeah, just you're very young. Oh my God. You're young enough to be my kid.

Speaker speaker\_0: Oh.

Speaker speaker\_1: Yeah, I'll be 59 next month.

Speaker speaker\_0: Oh, well, you sound great still, so.

Speaker speaker\_1: Oh, well, thank you. Yeah, but I'm not looking forward to being 59.

Speaker speaker\_0: Oh.

Speaker speaker\_1: I think now is, is the time away from telling people my age when they ask me.

Speaker speaker\_0: Aw.



Speaker speaker\_1: I'm probably, I'm probably gonna say, "Never mind." You know how funny it is to date myself? Um, when I was born, uh, we didn't have, uh, color TV. We only had black and white, so that's how old I am.

Speaker speaker\_0: Wow.

Speaker speaker\_1: And we did not have disposable diapers.

Speaker speaker\_0: Yeah.

Speaker speaker\_1: We had cloths. So that's how old I am.

Speaker speaker\_0: Oh, ho.

Speaker speaker\_1: You know, I-

Speaker speaker\_0: Wow.

Speaker speaker\_1: I, I, people tell me, they say, "You must be that old where the dinosaurs were roaming." And I'm like, "Okay, not that old."

Speaker speaker\_0: Yeah.

Speaker speaker\_1: I'm like, "Not that old."

Speaker speaker\_0: Times change. Wow.

Speaker speaker\_1: But it was weird. And then when the, when the milkman would come around with those glass containers.

Speaker speaker\_0: Uh-huh.

Speaker speaker\_1: Yeah, that kind of era where all of it-

Speaker speaker\_0: Oh.

Speaker speaker\_1: ... was, like, done. Yeah, and it's kinda weird to say it, you know? I'm like- ... who knows how far back I go?

Speaker speaker\_0: Oh, wow.

Speaker speaker\_1: But, eh, I had to grow up with all this new modern technology.

Speaker speaker\_0: Yeah.

Speaker speaker\_1: And it just got harder and harder as you go along 'cause you're used to a certain way. Everything's-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: ... you know, manual, hard copy, paper, nothing like what we have now. And the cell phones too, so it's like, wow.

Speaker speaker\_0: Yeah, you had to-

Speaker speaker\_1: You know?

Speaker speaker\_0: ... know all of everybody's phone number back then. Now I don't think people remember, like, probably more than-

Speaker speaker\_1: No.

Speaker speaker\_0: ... three phone numbers, if I'm honest.

Speaker speaker\_1: If that. If that 'cause we're so, we're so spoiled. We're used to using our phones.

Speaker speaker\_0: Yeah.

Speaker speaker\_1: And you can, it's on your contact. You just click on their name and boom. I'm, I don't know anybody's number before.

Speaker speaker\_0: Yeah.

Speaker speaker\_1: I did before, but I don't now. I'm like, "Oh, God." 'Cause you forget. You got so many things going on, your password for your computer, your password for, well, your e-mail, and then when you do your banking, you got a PIN. Oh my God, you got so many passwords and pins it drives you nuts.

Speaker speaker\_0: Yeah.

Speaker speaker\_1: It's kinda hard to keep them straighten your head.

Speaker speaker\_0: Yeah. Oh, yeah. For sure.

Speaker speaker\_1: Well, happy birthday.

Speaker speaker\_0: Did you miss Joseph or any of that?

Speaker speaker\_1: You, you were lucky enough to be born in a time where everything was already, uh, picking up and all the stuff in, you know, I- like what it is now. So, you know-

Speaker speaker\_0: Yeah.

Speaker speaker\_1: ... 'cause, uh, you know the games, the video games? They didn't exist either.

Speaker speaker\_0: Yeah.

Speaker speaker\_1: So .

Speaker speaker\_0: I remember the, like, the big computers. That's what I do remember, and like the flip phones, when they came out.

Speaker speaker\_1: Oh, yeah. The drag, the flip ph- Well, I actually started off with one of those brick phones.

Speaker speaker\_0: Oh, oh-

Speaker speaker\_1: Yeah, the, with the antenna.

Speaker speaker\_0: The heavy ones?

Speaker speaker\_1: Yeah.

Speaker speaker\_0: Yeah.

Speaker speaker\_1: The big, heavy ones. It, I mean, it wasn't quite that big, but I did, they were still coming out kind of big. This one was a little smaller than that.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: But yeah, I started off with that kind of phone. And now they have them so small, and it's like, okay, but I can't read the screen.

Speaker speaker\_0: Yeah.

Speaker speaker\_1: So now that they offer bigger, bigger phones, now I got the bigger ones, and I'm like, "Uh-uh, it's not working for me." Even the 5s are way too small.

Speaker speaker\_0: Yeah.

Speaker speaker\_1: So it's like, wow, you know, my parents were lucky to not have to deal with that kind of stuff. They died before-

Speaker speaker\_0: Oh, man.

Speaker speaker\_1: ... they ever had to worry. They died way before COVID happened, let's put it that way. So they didn't have to go through that.

Speaker speaker\_0: Oh, wow.

Speaker speaker\_1: Yeah. So that was hard for me to go through that.

Speaker speaker\_0: Yeah.

Speaker speaker\_1: And for it to be 100 years later for it to happen, I'm like, wow.

Speaker speaker\_0: Yeah.

Speaker speaker\_1: I mean, that's-

Speaker speaker\_0: That's crazy. I feel like a lot of things-

Speaker speaker\_1: There's another-

Speaker speaker\_0: ... changed after COVID.

Speaker speaker\_1: Yeah, it did. It did, drastically. Um, there's a lot of people that are still screening. Uh, if you don't have an appointment, they don't let you get in. Just like before, you know-

Speaker speaker\_0: Wow.

Speaker speaker\_1: ... you were able to walk in and out of places. Now, if you don't have an appointment, you're not getting in that building.

Speaker speaker\_0: Yeah, that's true. Yeah. It's...

Speaker speaker\_1: It's-

Speaker speaker\_0: Wow.

Speaker speaker\_1: I know, it's got... You know, when it first happened, I got freaked out. I thought it was the end of the world, 'cause when you would go into the market-

Speaker speaker\_0: Yeah.

Speaker speaker\_1: ... you'd kind of see that the shelves were bare. And I'm like, "What?"

Speaker speaker\_0: Yeah, it was scary. Like, uh, it was like a ghost city. Everything changed. It was just weird-

Speaker speaker\_1: Yeah, I mean-

Speaker speaker\_0: ... becau- nope, I don't think we ever experienced... Like, I know me, we never experienced anything like that. While I was alive.

Speaker speaker\_1: Well, neither did you.

Speaker speaker\_0: I heard it happened before. Like, back then, I think they had something-

Speaker speaker\_1: Yeah.

Speaker speaker\_0: ... similar like that that happened. And then-

Speaker speaker\_1: 100 years ago, and it was pretty bad. It was the, uh, bubonic plague.

Speaker speaker\_0: Yeah.

Speaker speaker\_1: That killed a lot of people.

Speaker speaker\_0: Yeah.

Speaker speaker\_1: And I'm like, and then 100 years later, we got this COVID, and I'm like, "Oh, great."

Speaker speaker\_0: Yeah.

Speaker speaker\_1: I mean, I caught it twice.

Speaker speaker\_0: Wow.

Speaker speaker\_1: And even though I was vaccinated, I caught it twice. So it's like, "Okay, this is not cool." But I didn't, I didn't get it really severe. I didn't, I was fortunate. But I did have a death in my family. So it was kind of like, wow, this thing is serious.

Speaker speaker\_0: Oh, no.

Speaker speaker\_1: I had a relative die. She caught it pretty bad, and didn't survive it.

Speaker speaker\_0: Oh, no.

Speaker speaker\_1: It got complicated.

Speaker speaker\_0: No.

Speaker speaker\_1: And she, she died, she was young. She was not even six- she was what, 52 or something like that.

Speaker speaker\_0: Yeah, I had a uncle who was a doctor, and, um, he passed away.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: He was, like, in his 30s, and he caught COVID.

Speaker speaker\_1: Yeah.

Speaker speaker\_0: No way.

Speaker speaker\_1: He was young.

Speaker speaker\_0: 30 years old?

Speaker speaker\_1: Yeah.

Speaker speaker\_0: Oh, my God. That must have been awful. Yeah, I guess some people's immune system, like, I guess couldn't fight it.

Speaker speaker\_1: Well, they say that it's, you know, depending on how your health is, but I really don't think... Because I, I have asthma and I had cancer.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: So, you know, I gotta be honest, it didn't affect me like that, you know. So, not even before I had the vaccination. So I, I don't know if that has anything to do with it. I really think if it's your time, you're gonna go no matter how healthy you are.

Speaker speaker\_0: Yeah. Oh, yeah. Yeah, I heard even if you put yourself there, ev- I heard even if you put yourself there, and if it's not your time, you're not passing.

Speaker speaker\_1: That's why I, I think your uncle, I don't think him being... He probably was healthy and 30. My God.

Speaker speaker\_0: Yeah. He died. He was young.

Speaker speaker\_1: He... I don't think, I don't think it had anything to do with how it affected his body. I think it was just his time. That's all.

Speaker speaker\_0: Right. Yeah, probably. Yeah.

Speaker speaker\_1: Because my stepmother, she didn't have health issues, and she ended up dying of COVID.

Speaker speaker\_0: Oh, my God.

Speaker speaker\_1: So that's what I'm saying. It did, it did not ha- Her health didn't factor into it. It just, complications of COVID. She developed pneumonia and died.

Speaker speaker\_0: Yeah. Oh, my God.

Speaker speaker\_1: I, on the other hand, I have a weak immune system because I did chemo. Um, I have asthma. And even with all that, I had a really mild case of it the first time and the second time around. So I wasn't sick like everybody was getting really sick. I wasn't that bad. I've, I've... With quarantine, obviously, but it, it was a mild, mild case of it. I mean, and my husband's had it too, and it was mild on him. So it's like, go figure. You know what I mean?

Speaker speaker\_0: And I heard some people even, like, lost their sense of, like, what is it, smell and taste.

Speaker speaker\_1: Yeah. My daughter, she, uh-

Speaker speaker\_0: Wow.

Speaker speaker\_1: ... she says she's now, now, barely now starting to be able to taste and smell things. But it, it, it-

Speaker speaker\_0: Wow.

Speaker speaker\_1: ... lingered on her for a while.

Speaker speaker\_0: Wow.

Speaker speaker\_1: Um, I had to somebody say... And it's so crazy that, you know, your senses can be, uh, affected that badly from this, from this virus. Like, man, I-

Speaker speaker\_0: Man.

Speaker speaker\_1: And all I can think about is please, I hope n- there's not another... I pray for that every day. No more pandemics, please.

Speaker speaker\_0: Oh, yeah. That was awful. And then, a lot of people, like, lost their jobs and stuff. That was very sad. Like, uch, all of that was crazy.

Speaker speaker\_1: Yeah. And I was one of them too. I was just hired onto a company, and then the COVID happened, and they started to cut down my hours. And then-

Speaker speaker\_0: Oh, no.

Speaker speaker\_1: ... I ended up quitting because I was like, I need a job every day, not just 24 hours a week.

Speaker speaker\_0: Yeah.

Speaker speaker\_1: So I ended up quitting and going to another place that was essential. You know how they have those jobs that if it's essential to, like, the products for eating and things

of that nature?

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: I got into a company that, um, does distribution for paper goods for companies.

Speaker speaker\_0: Oh, wow.

Speaker speaker\_1: So I got lucky. I was able to-

Speaker speaker\_0: Yeah.

Speaker speaker\_1: ... stay there and stay afloat. But it got really bad on the job situation. I'm like, man, I feel sorry for all those people that got... But you know what? They benefited. A lot of them got unemployment. They were getting paid more money being off work than...

Speaker speaker\_0: Yeah. What is it, the...

Speaker speaker\_1: I went back. No, I didn't, I didn't get that break, you know. Their unemployment benefits were, if I'm not mistaken, 600 a week.

Speaker speaker\_0: Yeah. They... It was, yeah.

Speaker speaker\_1: And I'm like, who are the-

Speaker speaker\_0: A lot of people got that.

Speaker speaker\_1: Well, a lot of people were very fortunate-

Speaker speaker\_0: Yeah.

Speaker speaker\_1: ... so they had nothing to complain about 'cause, you know, 600 a week, you're talking, what, 2,400 a month? Come on.

Speaker speaker\_0: Yeah.

Speaker speaker\_1: And, and that's just to do nothing.

Speaker speaker\_0: Yeah.

Speaker speaker\_1: So I'm like-

Speaker speaker\_0: And the bills never stop.

Speaker speaker\_1: Yeah.

Speaker speaker\_0: Them bills don't stop. Unfortunately.

Speaker speaker\_1: It doesn't. The smart thing to do is avoid credit cards, because I went through that too.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: So I don't, I don't use credit cards. I, if I fall on something, I pay cash for it.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: You know, or, you know, or in my direct deposit. But it... No more, no more credits 'cause you can get into a lot of trouble with those. And you don't even think about it, but when you're young, you're just like, yeah, whatever. And then it comes to bite you in the butt, like it did me.

Speaker speaker\_0: Oh, my God, yeah.

Speaker speaker\_1: I got so deep in debt with American Express. So I'm like, "Nope, no more. That's it."

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: If you got the money, buy it. If you don't, don't. Um, another thing that I learned from this is good to save money 'cause you never know when things are gonna have a backup.

Speaker speaker\_0: Yeah, like, like that.

Speaker speaker\_1: Yeah.

Speaker speaker\_0: Like the whole pandemic thing? Oh my God. Like a lot of people-

Speaker speaker\_1: I know.

Speaker speaker\_0: ... lost their businesses and stuff like that 'cause of it.

Speaker speaker\_1: Yeah, I remember. There's places that we drive by that are closed down and I'm like, "You know how sad it is to turn around and look at all that?"

Speaker speaker\_0: Yeah.

Speaker speaker\_1: You kinda like, "What the heck?" You know, and I'm like... And then now, with Donald Trump doing what he's doing, I'm like, "Man, this is gonna get ugly."

Speaker speaker\_0: Oh my God, yes. It's gonna get so bad.

Speaker speaker\_1: I mean, he's, he's trying to take away rights for people and for gay people.

Speaker speaker\_0: Yeah.

Speaker speaker\_1: And I'm like, "Man, this guy is just really screwing up as a president." He-

Speaker speaker\_0: Yeah.

Speaker speaker\_1: The first time around, he did a lot of good. Now this time around, he's really screwing up left and right.

Speaker speaker\_0: Yeah.



Speaker speaker\_1: He doesn't care about anybody.

Speaker speaker\_0: Oh my gosh, yeah.

Speaker speaker\_1: He's just trying to screw up everybody's life. And let me tell you-

Speaker speaker\_0: And I think some apps, some agencies are already like removing their protective system for like gay rights. Like if you did-

Speaker speaker\_1: Did you hear?

Speaker speaker\_0: Yeah, I think Amazon is one of the first ones that did it. And I think they did it right away. I saw and it was a big thing on the internet.

Speaker speaker\_1: Oh, my God.

Speaker speaker\_0: And people were mad about it, 'cause at the end of the day, they are people too, you know?

Speaker speaker\_1: Well, yeah. I mean, I don't discriminate against them. They're human beings just like we are, regardless of, you know, their, um, pro... You know what I mean.

Speaker speaker\_0: Yeah.

Speaker speaker\_1: And, and the thing that, that bothers me the most is that he is now, uh, putting, um, a freeze on hiring.

Speaker speaker\_0: Oh, no.

Speaker speaker\_1: My daughter, my daughter told me.

Speaker speaker\_0: That's bad.

Speaker speaker\_1: She told me that she was trying to get a job.

Speaker speaker\_0: See, I didn't know that.

Speaker speaker\_1: She's in IT.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: She's in IT and she was trying to... She was applying to places and they would inform her by email that because of Donald Trump they were having a hiring freeze on, you know, on that type of stuff.

Speaker speaker\_0: Right. Oh my goodness.

Speaker speaker\_1: So my daughter's like, "Well, this really sucks." I go, "Tell me about it." I mean, it's bad enough to hear that he's deporting all Hispanics, you know?

Speaker speaker\_0: Yeah.

Speaker speaker\_1: Going place to place and sending them out, you know? It's like, man, this guy's really ruining so many people's lives.

Speaker speaker\_0: I know.

Speaker speaker\_1: Destroying it. Everybody comes here for a better life, you know?

Speaker speaker\_0: Yes, ma'am. Yeah, I agree.

Speaker speaker\_1: And then for him to say, "You know what? You were born here, too bad. You go back." And it's like, that is so wrong on so many levels. And, and-

Speaker speaker\_0: And it's crazy how some people are so for it too. Like some people love him.

Speaker speaker\_1: I know. Those are the wealthy people. Those are the wealthy people that are not affected at all by the increase of the economy or the decline of the economy. I mean, right now, the, um... What is it called? Cost of living has gone up big time. The food is very expensive. Gas has gone up. I mean, everything's just expensive now. So I used to fill my cart with a lot of food and spend 100. Now I'm not even anywhere near filling it, not even halfway, and I'm spending 100, \$140.

Speaker speaker\_0: Yeah.

Speaker speaker\_1: So that's how bad that is.

Speaker speaker\_0: Wow.

Speaker speaker\_1: And you're like... And you look at your card and you're like, "That's all I'm getting when I spend \$140?" Son of a gun. I'm like, "Shit."

Speaker speaker\_0: Yeah. Like for little things.

Speaker speaker\_1: Yeah. And, and I'm going to pizza less, mind you.

Speaker speaker\_0: Yeah, everything's going up.

Speaker speaker\_1: Eater than before, but it is just getting crazy and I'm like, the people that are not affected are, are the millionaires.

Speaker speaker\_0: Yeah.

Speaker speaker\_1: They're not... No matter what goes on in this Earth, they are definitely not affected by that, because they're not-

Speaker speaker\_0: What is that guy from Tesla? Is it the one that he really supports him? The Tesla guy? The one that owns that car company? Like he's a millionaire. Like he definitely won't get affected by it.

Speaker speaker\_1: N- none of them will... Oh, you mean him?

Speaker speaker\_0: None of them.

Speaker speaker\_1: Uh, who... No, I don't... Well, Tesla is his last name. But I don't know his first name. But yeah, no, I don't... You know what? I don't, uh, believe in electric cars. My husband's a mechanic and he says, "Let me tell you something. They're great, but if you have

problems with them because they're electric-"

Speaker speaker\_0: Because they're electric.

Speaker speaker\_1: Exactly. He goes, "The ex- the expense on that is gonna be astronomical."

Speaker speaker\_0: Oh, no.

Speaker speaker\_1: He says, "I don't know why people are so quick to buy those, because if you have to repair something on that car, you, you're looking at 500 and up for whatever." Uh, like the battery, for example. You're gonna easily pay \$500 to \$1000 to replace that battery for that car. So, and no. I, I never liked the idea of electric cars. I'm like, I have my Ford Escape, um, and it's EcoBoost so I don't spend so much in gas 'cause it's an SUV. Um, I'm like, "Mm-mm. You're not getting me in one of those damn things." My husband had a Prius 'cause his brother swapped cars with him. The battery died and he tried to replace it, and he was told it was \$500. And my husband's like, "Yeah, I don't think so." So he ended up junking the car.

Speaker speaker\_0: yes.

Speaker speaker\_1: And he ended up buying a regular... A Te- a Toyota RAV4. And I'm like, "Yeah, let's stick with basic. Let's stick with what works and we don't have to worry about paying so much money to repair them." You know? So I feel-

Speaker speaker\_0: Yeah.

Speaker speaker\_1: I feel... Well-I don't know if people realize that these, you know, replacements are expensive. So, maybe when they're hit with it, they're gonna regret it. But who knows? Maybe these people do have money put aside to, to be able to pay for the cost of replacing parts in this ty- typical car. But nah, I'm not doing that. I'm sticking to my, my regular car. Thank you.

Speaker speaker\_2: Oh my God.

Speaker speaker\_1: You don't have one, do you?

Speaker speaker\_2: No. No, ma'am.

Speaker speaker\_1: Do you have one? Oh, okay. Yeah, pretty smart. That's smart. Stick with that, 'cause you can always, you can always trust a regular car. You don't need an electric one, 'cause that is... My sister has one, and I didn't say it to her face, but I'm thinking, "You dumbass." "You'll pay for it later, but that's okay. That was your choice." But even my husband goes, "Your sister bought a Tesla?" He goes, "What's wrong with her?" He says, "I thought your sister was smart." I go, "Apparently not." So, I said, "But that's her choice."

Speaker speaker\_2: Yes, ma'am.

Speaker speaker\_1: And like, good luck, good luck with that one. You know-

Speaker speaker\_2: All right.

Speaker speaker\_1: ... it was really nice chatting with you. I hope-

Speaker speaker\_2: Thank you.

Speaker speaker\_1: ... things are good. 'Cause I'm a gabber.

Speaker speaker\_2: No, you're fine. Well, I hope you have a great birthday. Thank you for your time.

Speaker speaker\_1: Oh, y- you too. Thank you so much. I know, Stephanie. You have such a pretty name. I should've named my daughter that, but being that my daughter, hmm, more of a tomboy. She didn't even like Rebecca. So, she goes, she c- changed her name to Blake.

Speaker speaker\_2: Blake?

Speaker speaker\_1: You know, like that, that girl, Bake, Blake Lively?

Speaker speaker\_2: Yes, ma'am.

Speaker speaker\_1: She also... Yeah, she likes that name, so she says, "Eh, I'm going by Blake now." It's, it's not legally changed, but she just kinda changed it to take the, uh, Rebecca. Her name is Rebecca, so she puts R. Blake . I'm like, "Okay, if it makes you happy, go for it." So, I go, "You're gonna have to legally change it, if that's what you want." She goes, "Nah, just do it this way and see what happens." She, she-

Speaker speaker\_2: All right.

Speaker speaker\_1: ... can't do it legally 'cause she has to go to court for that, you know, submit court papers that she wants to change it. So, and that's not a cheap thing to do. So, I told her, "As long as you don't try and change your ID, 'cause that's gonna cost you." You know? I said, "Just use it for work purposes. They can refer to you as Blake, but legally, your name is Rebecca." That you're gonna have to deal with it. So.

Speaker speaker\_2: Yes, ma'am.

Speaker speaker\_1: So, you listen-

Speaker speaker\_2: Well, I hope you have a great birthday-

Speaker speaker\_1: You too.

Speaker speaker\_2: ... and I hope you have a great day today.

Speaker speaker\_1: Aw, thank you. You already made my day. Thank you. All right, Stephanie.

Speaker speaker\_2: Have a nice day.

Speaker speaker\_1: You too. Take care. Mm, bye.

Speaker speaker\_2: Bye.