

DECEMBER 2015

# HELLO WORLD



It gets cold in the wintertime! Snow, ice, freezing temperatures, shorter days and darkness conspire to remind us of nature's potency and our human limitations. So we have festivals of lights! All over the world, people brighten the night by decorating their homes, trees, boats and cars. In my hometown, Farmington, New Mexico, we had luminarias lined up on rooftops and the edges of walkways and driveways. Many cities, small and large, hold festivals and parades of lights.

As the lights lift our spirits, we then turn to sharing with others. Small acts of kindness make a significant difference in someone's life. An unexpected gift, a smile, a shared laugh or a helping hand can help brighten the mood. This doesn't have to be a spending spree; you can just skip the mall and make edible gifts. My family often shares homemade cookies with jam made from grapes grown at home or the backyard honey. It sounds corny – pay the toll for the car behind you, put a silver dollar in the Salvation Army's bucket or give a needy person a pair of gloves. Volunteering with your local church, food bank or library or helping elderly neighbors binds us together and reminds us that we are together in this world. It is not "what goes around, comes around," but rather we give for the good, the joy, of all.

When you look at the Earth from outer space, it is evident that we are all in this together – on one planet. We unite together in countries for support and the common good. This is repeated locally at work, running clubs, singing groups, dance teams, book clubs, your credit union, community outreach organizations and more charitable groups than you can imagine. People do this to make our world a better place. If you can imagine it, if you can dream it, you can make it happen.

Best wishes for a merry Christmas and happy holidays. Peace on earth, good will to all.

I would love to hear how you made a difference this holiday season. Email [steve@srifcu.org](mailto:steve@srifcu.org).

Steve Bowles  
CEO/CFO

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# 2016 CALENDAR

S M T W Th F S  
27 28 29 30 31 DEC 15

JANUARY							FEBRUARY							
S	M	T	W	Th	F	S	S	M	T	W	Th	F	S	
					1	2			1	2	3	4	5*	6
3	4	5	6	7	8*	9	7	8	9	10	11	12	13	
10	11	12	13	14	15	16	14	15	16	17	18	19*	20	
17	18	19	20	21	22*	23	21	22	23	24	25	26	27	
<sup>29</sup> / <sub>31</sub>	25	26	27	28	29	30	28	29						

MARCH							APRIL							
S	M	T	W	Th	F	S	S	M	T	W	Th	F	S	
					4*	5							1*	2
6	7	8	9	10	11	12	3	4	5	6	7	8	9	
13	14	15	16*	17	18*	19	10	11	12	13	14	15*	16	
20	21	22	23	24	25	26	17	18	19	20	21	22	23	
27	28	29	30	31			24	25	26	27	28	29*	30	

MAY							JUNE						
S	M	T	W	Th	F	S	S	M	T	W	Th	F	S
1	2	3	4	5	6	7							
8	9	10	11	12	13*	14	5	6	7	8	9	10*	11
15	16	17	18	19	20	21	12	13	14	15	16	17	18
22	23	24	25	26	27*	28	19	20	21	22	23	24*	25
29	30	31					26	27	28	29	30		

JULY							AUGUST									
S	M	T	W	Th	F	S	S	M	T	W	Th	F	S			
					1	2							1	2	3	4
3	4	5	6	7	8*	9	7	8	9	10	11	12	13			
10	11	12	13	14	15	16	14	15	16	17	18	19*	20			
17	18	19	20	21	22*	23	21	22	23	24	25	26	27			
24	25	26	27	28	29	30	28	29	30	31						

SEPTEMBER							OCTOBER							
S	M	T	W	Th	F	S	S	M	T	W	Th	F	S	
					1	2*	3							1
4	5	6	7	8	9	10	2	3	4	5	6	7	8	
11	12	13	14	15	16*	17	9	10	11	12	13	14*	15	
18	19	20	21	22	23	24	16	17	18	19	20	21	22	
25	26	27	28	29	30*		<sup>29</sup> / <sub>30</sub>	<sup>29</sup> / <sub>31</sub>	25	26	27	28*	29	

NOVEMBER							DECEMBER																														
S	M	T	W	Th	F	S	S	M	T	W	Th	F	S																								
					1	2	3							1	2	3																					
6	7	8	9	10	11*	12	4	5	6	7	8	9*	10																								
13	14	15	16	17	18	19	11	12	13	14	15	16	17																								
20	21	22	23	24	25*	26	18	19	20	21	22	23*	24																								
27	28	29	30				25	26	27	28	29	30	31																								
							1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31

- \* SRI Payday
- \* SRI FCU Annual Meeting
- Holiday
- Floating Holiday
- Holiday Closing - 12/24/16 - 1/2/17

## HOLIDAY SCHEDULE

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WISHING YOU A  
*Merry Christmas*  
& Wonderful  
New Year

**Holiday Hours**  
December 24, 2015  
Lobby closes at noon  
December 28 – December 31, 2015  
Limited office hours  
January 4, 2016  
Lobby reopens

Visit [www.SRIFCU.org](http://www.SRIFCU.org)  
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**Mail**  
P.O. Box 2284  
Menlo Park, CA 94026-2284

**Website** [www.SRIFCU.org](http://www.SRIFCU.org)  
**Email** [CONNECT@srifcu.org](mailto:CONNECT@srifcu.org)

**Office Hours**  
Monday through Friday  
9 AM to 4 PM