



# Joyful Journal

January 2024 NEWSLETTER

News From Your Mortgage Planner

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*" And now we welcome the new year.  
Full of things that have never been."*

— Rainer Maria Rilke

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# And 2023 is a Wrap...



< I am grateful that my folks were able to come for the Christmas Holiday. We did a terrible job of taking photos this year, so I am attaching one of us in Mexico for Thanksgiving. We enjoyed Swedish Meatballs on Christmas Eve, a Patterson Family tradition and a traditional turkey dinner on Christmas Day.

> Addy celebrated her 17th birthday in early December. She got to spend time with her boyfriend, Jacob, and got a homemade cake. She is weeks away from getting her braces off, stay tuned for the big reveal in February edition! (I will be getting lessons on how to take proper photos in the New Year!)



< Sam & one of our cats, Daisy. The cats enjoy winter break as the girls are home and they get more attention. Delilah, the other cat isn't as social as Daisy.

# National Quinoa Day

January 16th is National Quinoa Day and is celebrated every year to honor all things quinoa. A known superfood, quinoa is full of dietary fiber and proteins. Originally cultivated in South America, the popularity of the grain spread in the U.S. as a gluten-free alternative to wheat and wheat-based dishes.

Quinoa has a mild taste and a somewhat nutty flavor, which makes it a great base for both savory and sweet dishes. Quinoa is often used to make salads and bowls, where it can be combined with many other foods, ranging from meats to fresh vegetables. You can also use quinoa to make soups, stuffed vegetables and mushrooms, porridge, casseroles, vegan burgers, quiches, muffins, pancakes, and many other delicious dishes.

Quinoa is a staple in our household and a favorite dish for all of us is stir fry with our favorite veggies. I make it in the rice cooker with chicken broth(1:2). Give quinoa a try this year!



*“It’s not about eating healthy to lose weight. It’s about eating healthy to feel good.”*

— Demi Lovato



# The Love of Travel



Cinque Terre is called Italy's Fabulous 5. It is a collection of five picturesque villages located on the Italian Riviera. The name Cinque Terre means "Five Lands" in Italian, and it refers to the five villages that make up this territory: Monterosso al Mare, Vernazza, Corniglia, Manarola, and Riomaggiore. The villages are located in the region of Liguria in the northwest of Italy, and they overlook the Ligurian Sea in the province of La Spezia. The area is known for its turquoise waters, emerald mountains, and brightly colored buildings. Visitors can enjoy activities such as hiking or biking along the best trails of the Cinque Terre National Park, visiting heroic vineyards and tasting local wines, joining a cooking lesson to learn typical recipes, sailing in a traditional Leudo, and more. Planning a trip to Italy – you might want to add this to your itinerary for a day or two. This is one of my favorite places.



# This happened in January

January 25th will mark a 100 years since the first Winter Olympics were held in Chamonix, France. Approximately 250 athletes competed for 16 countries in 16 events. Women were only allowed to participate in figure skating (11 competed). Other events included bobsled, cross-country skiing, curling, hockey, military patrol, Nordic combined, ski jumping and speed skating.

The event, originally named Winter Sports Week, was considered a great success, with 10,000 spectators paying admission. This led the International Olympic Committee to retroactively name it the first Olympic Winter Games in 1926.

The next winter Olympics in 2026 will be held at the San Siro, Milan's iconic soccer stadium. An estimated 3500 athletes from the 93 countries will gather to compete for 114 sets of medals in 8 sports and 15 disciplines. The sports include men's and women's dual moguls, mixed team skeleton, women's double luge, women's large hill ski jumping and three events in the new sport of ski mountaineering.





# New Years Resolutions

The custom of making New Year's resolutions has been around for thousands of years, but it hasn't always looked the way it does today. The ancient Babylonians are said to have been the first people to make New Year's resolutions, some 4,000 years ago. They were also the first to hold recorded celebrations in honor of the new year—though for them the year began not in January but in mid-March, when the crops were planted. A similar practice occurred in ancient Rome, after the reform-minded emperor Julius Caesar tinkered with the calendar and established January 1 as the beginning of the new year circa 46 B.C. Named for Janus, the two-faced god whose spirit inhabited doorways and arches, January had special significance for the Romans. They believed that Janus symbolically meant looking backwards into the previous year and ahead into the New Year.



The practice of making New Year's resolutions continued throughout the centuries. In the early 19th century, the practice became more widespread in the Western world. Today, New Year's resolutions are mostly secular and focus on self-improvement. According to recent research, while as many as 45 percent of Americans say they usually make New Year's resolutions, only 8 percent are successful in achieving their goals <sup>1</sup>. Despite the low success rate, people continue to make resolutions every year, hoping to improve their lives in some way.

While the practice has evolved over time, the basic idea of making promises to oneself or to a higher power remains the same. What are your New Years Resolutions? What will you do to ensure you are successful come December 31, 2024? Share with me your resolution to keep you accountable!

## Ideas for New Years Resolutions

- Eat healthy foods
- Read (more) books
- less time on social media and/or TV
- travel: plan a vacation
- volunteer with charity
- schedule time for hobbies
- get more sleep
- set up a fitness routine
- save money & pay off debts

Welcome to 2024!

The most  
effective  
way to do it,  
is to do it.

Amelia Earhart



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