



Joyful Journal

JULY 2022 NEWSLETTER

News From Your Mortgage Planner



*“AMERICA WAS BUILT ON COURAGE,
ON IMAGINATION AND AN UNBEATABLE
DETERMINATION.”*

— HARRY S. TRUMAN



I love summertime!



Warm sunny days, no running in the mornings for school and the girls get to do the dishes and laundry! We ended 7th and 9th grade with a beach party – it seemed most of our community was at the beach and each grade had their own section. It was a ton of fun watching the kids play spikeball and volleyball and celebrate the end of school. Our girls do well in their studies and high school proved to be a good challenge for Addy; juggling classwork and a fall & spring sport.

Sam will be 13 this month and she received an early birthday present, an Electric Bike! This is to allow her a bit more independence (and transportation help for us). She can ride herself to summer camp or run to the store for a missing dinner item. She is always very helpful around the house when asked and when her nose isn't in a new book! Addy will also help around the house IF she is home, but I am pretty sure her new home is at the beach with friends.

"Summertime is always the best of what might be."

— Charles Bowden

She passed her drivers permit and has started her behind the wheel instruction with a driving instructor (required in CA). Scott and I are also attempting to educate her on driving, but she's 15 and knows everything so we are just along for the ride. She is a good driver, just needs experience and practice. I never thought that practice would be on a SoCal freeway but if she learns to drive here, she will be able to drive anywhere!

Scott is busy at the shop and we are grateful that the pandemic has subsided to the point of companies needing print as the world resumes to a normal. I am not sure it will ever be normal, whatever that is defined as but life has kept going and there will be that line in the sand, before the pandemic and after the pandemic. We are blessed that our family and friends were relatively untouched by the pandemic, and I pray for the families that were. As always, I wish peace, love and light to everyone and enjoy the summer!!!!

Angela Weathers



How Can I Help?



Is it time to review your insurance coverages?

Have you reviewed your insurance coverages for life insurance, short- and long-term disability, umbrella and long term care and made sure the coverage you have fits your lifestyle? In 2020, only 54% of American's had a life insurance policy and that number is dropping yet 80% of consumers say buying life insurance is a relevant financial planning topic for their household as told by bestliferates.org.

According to Wikipedia, Insurance is a means of protection from financial loss. It is a form of risk management, primarily used to hedge against the risk of a contingent or uncertain loss.

Here are some important reasons why you should have the proper insurance coverage:

1. Distribution of Risk
2. Keep Your Property Secure
3. Safeguard Your Family
4. Health Concerns
5. Insurance Provides Peace of Mind



If you haven't done a serious evaluation of your insurance coverage to ensure it is matching wit you current lifestyle and financial goals, I can connect you with a trusted insurance broker for a free consultation. Call me today for an introduction.

Team Spot Light

As the Loan Coordinator for Team Swanson, Morgan's responsibility is to prepare our client's file by gathering and reviewing all documents necessary for underwriting.

Morgan has been assisting the team for the past three years from her home in Tucson, Arizona. Her husband, three children and 4 dogs love the fact that she can combine remote work with life at home so that she is more accessible. She and her family love the desert life!





The current tallest Ferris wheel, the 250-metre (820 ft) Ain Dubai in the United Arab Emirates, opened in October 2021. The previous record holder since 2014 had been the 167.6-metre (550 ft) High Roller in Las Vegas, Nevada, which opened to the public in March 2014.



Lightning bug vs firefly: Is it the same thing?



- Fireflies vs lightning bugs, which do you say? Turns out, it might depend on where you're from.
- In the South and Midwest, the parts of the country with the most lightning, they are frequently and almost exclusively referred to as lightning bugs. In the Northeast and West, they are called fireflies.
- Either way, they are the same bug. However, there are many various species of them. In fact, there are more than 2,000 firefly species and many share the same habitat.
- Did you know they talk to each other with light, their eggs glow, and they are found on almost every continent? The larvae also glow which is why they are often called glowworms. The glow is actually bioluminescence. It is a chemical reaction that creates energy. Even though a firefly's light is triggered by oxygen, fireflies do not have lungs. Instead, they inhale oxygen through tubes called "tracheoles."
- They imitate each other and the bug's flash can be yellow, green, or even blue!
- Fireflies are only about 1/2 inch long, and they have very big eyes to help see the flashes of other fireflies.
- Lightning bugs help to control garden pests like snails, slugs, cutworms, and aphids.
- Which team are you on? Team firefly or team lightning bug?
- Either way, as Shakespeare famously wrote, "a lightning bug by any other name would still have a glow-in-the-dark butt."



“Testimonial”



MIKE AND LORI BETH LILLIE

We just want to thank you and your team at Swanson Lending for your time talent, expertise, and all your hard work in our home buying process. Everything went so smooth and quickly. We are completely impressed and even more so with us living here in Washington state without even meeting in person.

You helped us make our lake living dream come true, all in record time. You went above and beyond , answering all our questions even some after hours. We highly recommend you and can't thank you enough.

Living the dream, we all worked for!



Welcome To The Family



Jason & Lori Lindell – industry peer referral

Kylin Davidson – Industry peer referral

I love recognizing new friends and existing clients who are kind enough to introduce their friends, family, and neighbors to us.



Angela Weathers; Mortgage Loan Originator, NMLS #1493846 is licensed in CA DRE #02110076, CO #100524266, FL #L081711, WA #MLO-1493846, TX #149384, MS #1493846, OR #1493846 & TN #1493846

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