



Joyful Journal

August 2022 NEWSLETTER

News From Your Mortgage Planner



"Everybody needs beauty as well as bread, places to play in and pray in, where nature may heal and give strength to body and soul."

— John Muir



July was FUN and FAST!



It's official! Not only was July the fastest month this year for me, but Scott and I are parents of TWO teenage daughters – let the fun begin!

Sam celebrated her birthday with a camp out in the backyard (since the house is still in remodel status....), I'm not going to lie, it got loud – but what a sound. The sound of LIFE being lived. Addy and I left mid-month for a softball tournament in Reno – it was hot! I was grateful to be able to spend some Addy and I time together living in a hotel for a few days. After Reno, I flew to Southern Oregon for my 30-year High School Reunion. It was strange to stay at my aunt's house now that my folks are living in Bend. I had been helping plan the reunion for 18 months, so it was lovely to see all the hard work come together in a fun filled weekend. I then spent a week in Central Oregon with my parents, working and hanging out. It sure is nice when someone else plans and cooks the meals, thanks Mom! And to round out my two-week trip, I flew to Portland to attend my niece's baby shower and have dinner with my aunt & uncle. I am now assimilating back into my real life after being away focusing only on me, thank you Scott! The house remodel should be done by the end of August and as Scott said, what are we going to do with the two storage pods in the front yard?! After living for almost 5 months without my "stuff" I wonder, do I need all that stuff? There might be another garage sale in my future, we will see... This month will see the girls going back to school and Addy start back to field hockey. Softball is going strong for both girls and my season will start again soon. Sending wishes of health and happiness as the summer wraps up.

"Breathe the sweetness that hovers in August."

— Denise Levertov

Angela Weathers



How Can I Help?



Life Insurance – is it time to start thinking about it?

Life insurance planning is a crucial part of your financial planning. And I asked myself why? Why do I need life insurance? According to USAA, every life has a value, and it is worth protecting. If an emergency were to happen, life insurance proceeds are tax-free and can help pay for bills and on-going expenses, outstanding debt, funeral costs and future needs such as children's education and a spouse's retirement. Life insurance policies differ between, whole life, term life and universal life. It is important to work with a trusted life insurance agent to help you decide which policy would be best based upon your personal situation. Please reach out if you would like a referral to a life insurance agent.

You may be surprised to know I am licensed to originate mortgages in 8 states, (CA, CO, FL, MS, OR, TN, TX, WA) and can therefore help anyone you know who lives in, or is planning to move to those areas.

So far this year, Swanson Lending we have helped clients with the purchase of 25 rental properties in MS and TX. The rent to purchase ratio is better in the mid-west and prices are far lower there, than here in California.



Fun Facts



It takes 12 pounds of milk to produce just 1 gallon of ice cream.

The average number of licks to finish a scoop of ice cream is 50.

The country that consumes the most ice cream is USA, followed by Australia, then Norway.

Chocolate ice cream was invented before vanilla, but the most popular flavor is vanilla.



Happy Birthday to the U.S. Coast Guard



The U.S. Coast Guard is one of the oldest organizations of the federal government. Its official history began on August 4, 1790, when President George Washington signed the Tariff Act authorizing the construction of ten vessels to enforce federal tariff and trade laws and prevent smuggling. It was then established, by Secretary of the Treasury Alexander Hamilton, as the Revenue Marine Service. It later became the Revenue Cutter Service and, in 1915, was combined with the U.S. Lifesaving Service (formed in 1878) to become the Coast Guard. The Coast Guard served as the nation's only armed force on the sea until Congress launched the Navy Department eight years later.

The United States Coast Guard, is a military service within the U.S. armed forces, charged with the enforcement of maritime laws. It is our maritime security and law enforcement service branch of the United States Armed Forces and one of our country's eight uniformed services.

The Coast Guard also operates ice cutters, rescue helicopters, lake patrol and protects our borders. Search and Rescue is one of the Coast Guard's oldest missions. They assist in preventing loss of life or injury and minimizing property loss at sea by rendering aid to those in distress.

The US Coast Guard consists of approximately 42,000 officers and enlisted personnel, in addition to civilians. It is under the jurisdiction of the Department of Homeland Security. In time of war, it functions as part of the U.S. Navy and is under the direction of the president.

“We do this job because every once in a while someone is out there without hope, desperately praying for their life, and we get to be the answer.”

— U.S. Coast Guard



“Testimonial”



LYNN VERNON

My husband Rich and I feel very fortunate to have had Angela Weathers as our refinance guide. We live in Florida, she in California.....but she is licensed to work in these and a number of other states as well. We found her to be a wonderful communicator, essential in all financial transactions, and felt she kept our best interests in mind. Referrals are the best way to thank someone for a job well done, so the Florida Vernon's are pleased to do just that. Use and refer Angela with confidence !!!!!



Welcome To The Family



Jake & Amie Shearman – referred by industry partner
Liza Parisky – referred by peer
Kevin & Jamie Walsh – networking partner

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

This licensee is performing acts for which a real estate license is required. C2 Financial Corporation is licensed by the California Department of Real Estate Broker # 01821025; NMLS # 135622. Loan approval is not guaranteed and is subject to lender review of information. All loan approvals are conditional and all conditions must be met by borrower. Loan is only approved when lender has issued approval in writing and is subject to the lender conditions. Specified rates may not be available for all borrowers. Rate subject to change with market conditions. C2 Financial Corporation is an Equal Opportunity Mortgage Broker/Lender.

This newsletter is intended for entertainment purposes only. Credit is given to the authors of various articles that are reprinted when the original author is known.

Any omission of credit to an author is purely unintentional and should not be construed as plagiarism or literary theft.



Joyful Journal

