



Joyful Journal

September 2022 NEWSLETTER

News From Your Mortgage Planner



"It is only through labor and painful effort, by grim energy and resolute courage, that we move on to better things."

— Theodore Roosevelt



Fall is approaching...



I hope your Labor Day weekend was great! We enjoyed the HOT SoCal weather, neither girl had softball, so it was relaxing without deadlines! We tinkered around the almost done remodeled house, watched college football, and rented a cabana at one of the downtown hotel pools for a daycation to combat the heat with the girls and their besties!

The girls started back to school on the 29th. I am still in disbelief that we have 8th and 10th grade girls. Funny thing about time, it just keeps moving forward! I guess we are meant to as well. We are full press on the multiple calendars and logistics of lunches, snack and carpools! And that will change in mid-December when Addy gets her driver's license.

August is my birthday month so it's always a great month! A celebration of another year around the sun ☀️. I spent the day doing what brings me joy. I went to the beach with the girls and did some surfing, then we went to the season opener of University City High School football. We watched the JV and Varsity games – Go Centurions 💙💜



Addy has been playing great on her JV field hockey team and was voted co-captain for the season. I wonder where she gets her outgoing loud encouraging voice from but then I smile

"We know that in September, we will wander through the warm winds of summer's wreckage. We will welcome summer's ghost."

— Henry Rollins



realizing that that kiddos do learn from us, I hope just all the good things 😊 She is also on her travel softball team, it can be hard to juggle both when she has field hockey games 2 times a week and practice daily, but she does gets it done. Sammy continues with her travel softball team and are gearing up to play more this fall. She plans to play field hockey in high school next year, so we hope to get her doing some stick work with an intermural program.

Scott and I celebrated our 23rd anniversary on the 28th and giggle about the journey we have been on together, what a fun ride with lots more to come. We celebrated 19 years in San Diego, longest place I have lived since being with my folks. I guess it's home!

Wishing you a wonderful fall season.

Angela Weathers

How Can I Help?

Disability insurance has been referred to as “the most important financial product you didn’t realize you needed,” yet only about half of all working Americans own it. It only costs about 1% to 3% of their annual income, and it keeps families in their homes and food on their tables.

What is short-term disability?

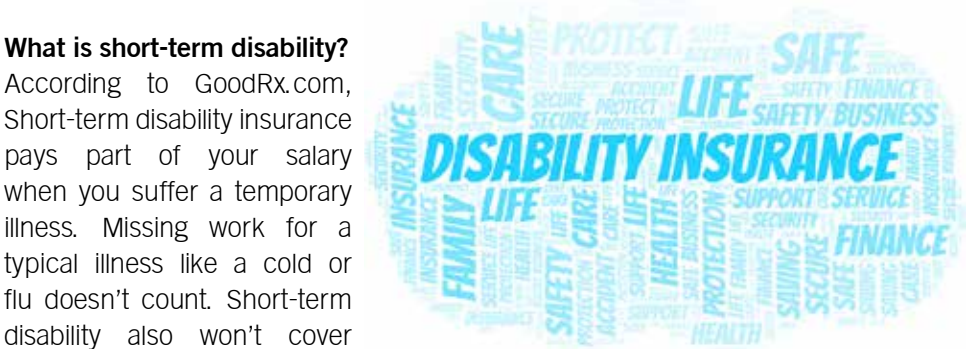
According to GoodRx.com, Short-term disability insurance pays part of your salary when you suffer a temporary illness. Missing work for a typical illness like a cold or flu doesn’t count. Short-term disability also won’t cover you for prolonged healthcare

problems like cancer or the impact of a terrible auto accident. Short-term disability is not workers’ compensation, either. Workers’ compensation is solely for injuries sustained on the job.

What Does Long-term Disability Mean?

A long-term disability is an injury or an illness that causes a person to be unable to work for an extended period. Long-term disability insurance, which pays the policyholder a portion of their original income, protects policyholders from having to go without income for the length of the long-term disability as explained by Insuranceopedia.

Make sure to check your employee benefits for proper coverages and if you would like advice on this or are not offered this as part of your benefits or self-employed, please reach out and I can refer to a qualified insurance agent that can assist.



Team Spot Light – Lee Swanson

Wearing many hats can be hard, but Lee makes it look easy. She is a DRE licensed salesperson, administrative assistant for Swanson Lending, Inc., owner and manager of Contract Loan Processing, Inc., loving mother, and my Branch Manager, Todd’s wife. Lee has a Bachelor of Arts in Business Management, along with ten years of work experience in the San Diego hospitality industry. Her attention to details keeps us organized and running smooth.





Fun Facts



The U.S. Constitution was signed 235 years ago, on September 17, 1787.

The original document was four pages long.

There are 27 Amendments to the Constitution.

The most recent one was originally proposed in 1789 and not ratified until 1992.

The U.S. Constitution has 4,400 words. It is the oldest and shortest written Constitution of any major government in the world.

Of the spelling errors in the Constitution, "Pensylvania" above the signers' names is probably the most glaring.



“A hand that's dirty with honest labor is fit to shake with any neighbor.”

— Proverb





Random acts of kindness are simple yet fulfilling things you can do. Take a look at your local community and see what is needed most, or act spontaneously and improve someone's day. There are so many ways to help each other. The possibilities are endless. Here are just a few ideas.

- Pay the toll for the person driving behind you.
- Go to an animal shelter and volunteer to help for the day.
- Feed someone's parking meter.
- Read a book to an elderly person or a shut in.
- Mow your neighbor's lawn.
- Bake cookies to share with others. Think rescue squad, neighbors, teachers, a construction crew.
- Send a care package to a soldier.
- Buy school supplies for a teacher.
- Donate towels and blankets to a homeless shelter.
- Volunteer to teach a homeschool group a skill. Woodworking, sewing, or changing a car's oil.
- Help someone try something new.
- Donate food or clothing to a shelter or family in need.
- Return a stray grocery cart from the parking lot.

“No act of kindness, no matter how small, is ever wasted.”

— Aesop



“Testimonial”



GRADY & CHRISTIE SMITH

Angela and her team are the best! We couldn't have asked for a better experience. They were on top of everything and always there if we had any questions. They will definitely be used in the future on any investment purchase. I would recommend Angela Weathers over and over!



Welcome To The Family



Tim Davis & Jayma Morgan – Peer referral
Wendy Jones – family

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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