

Joyful Journal

JULY 2021 NEWSLETTER

News From Your Mortgage Planner



For to be free is not merely to cast off one's chains, but to live in a way that respects and enhances the freedom of others.

— Nelson Mandela

Summer Time



Summer has arrived and we have been busy! School ended and we officially have a high schooler! Addy will start at University City High School in the fall! We celebrated with a beach party for her and her friends. Sammy's All Star Softball team had a great run this season. It was so much fun to watch Sammy and her team develop throughout the





season. Sammy was awarded MVP in one of the tournament games and they took 2nd in two different tournaments. Our family vacation to Oregon was so much fun! I giggle when I say vacation because we were on the move the entire time. We went to Crater Lake and then headed up to Sunriver. We enjoyed a day on Elk Lake with kayaks and paddle boards. We hiked around Benham Falls and then took the chair lift up Mt. Bachelor, had lunch and hiked down. And on the last day we did a lazy river float – even Kiki got in on the fun. We are grateful that we were able to see my folks as well as Scott's who traveled over to visit us. Family is so important. Wishing you a wonderful summer. Wear sunscreen and practice gratitude!

Angela Weathers



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The Obstacle In Our Path (Opportunity)

In ancient times, a King had a boulder placed on a roadway. He then hid himself and watched to see if anyone would move the boulder out of the way. Some of the king's wealthiest merchants and courtiers came by and simply walked around it. Many people loudly blamed the King for not keeping the roads clear, but none of them did anything about getting the stone out of the way.

A peasant then came along carrying a load of vegetables. Upon approaching the boulder, the peasant laid down his burden and tried to push the stone out of the road. After much pushing and straining, he finally succeeded. After the peasant went back to pick up his vegetables, he noticed a purse lying in the road where



the boulder had been. The purse contained many gold coins and a note from the King explaining that the gold was for the person who removed the boulder from the roadway.

Moral of the story: Every obstacle we come across in life gives us an opportunity to improve our circumstances, and whilst the lazy complain, the others are creating opportunities through their kind hearts, generosity, and willingness to get things done. https://wealthygorilla.com/10-most-inspirational-short-stories/

"We can choose to wake up and grumble all day and be bitter and angry and judge others and find satisfaction in others doing bad instead of good. Or we can we wake up with optimism and love and say, 'Just what is this beautiful day going to bring me?"

FUN FACT:

Desperate times call for desperate measures.

That's one business principle you likely won't need to explain to FedEx founder Fred Smith. In FedEx's early days, Smith took the company's last \$5,000 to a Las Vegas blackjack table after the shipping giant was denied a vital business loan. Had Smith's bet gone awry, FedEx wouldn't have been able to foot a \$24,000 fuel bill.



Founding executive Robert Frock describes the episode in his book, Changing How the World Does Business: Fedex's Incredible Journey to Success - The Inside Story.

"I asked Fred where the funds had come from, and he responded, 'The meeting with the General Dynamics board was a bust and I knew we needed money for Monday, so I took a plane to Las Vegas and won \$27,000.' I said, 'You mean you took our last \$5,000— how could you do that?' He shrugged his shoulders and said, 'What difference does it make? Without the funds for the fuel companies, we couldn't have flown anyway.' Fred's luck held again. It was not much, but it came at a critical time and kept us in business for another week."

Since that harrowing effort, FedEx is on much firmer ground. In the last fiscal year FedEx's 146,000 worldwide employees helped earn the company of \$26.5 billion in revenue. In the near future, FedEx plans to boost profits by nearly \$2 billion via a series of cost-cutting measures, The Jackson Sun reports.

Smith also recounted the story to Charlie Rose in 2008, but the FedEx founder and CEO isn't the only one who's benefitted his business by playing blackjack. PIMCO founder Bill Gross credited much of his investment success to his early days spent playing the casino game, according to CNNMoney.

"I proved that the system could work, you could apply your mathematical prowess in a card-counting way to beat the system so to speak," he said.

/// For the Season

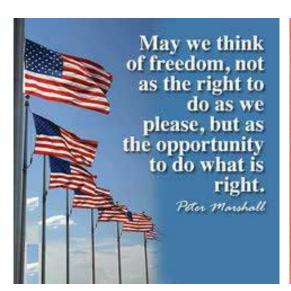
Independence Day

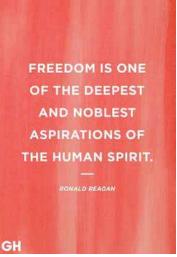
Fireworks date back as a tradition of Independence Day as early as the first anniversary in 1777. John Adams wrote in a letter to his wife, Abigail, that he wanted Independence Day to be celebrated with pomp, parade, shows, and "Illuminations." This original letter was written when Adams presumed that Independence Day would be celebrated on July 2.



"The essence of America, that which really unites us, is not ethnicity, or nationality or religion, it is an idea, and what an idea it is - that you can come from humble circumstances and do great things."

— Condoleezza Rice





"Testimonial"

Jason Harper

"As a homeowner, I had the great pleasure of working with Anglea on my home loan. Angela's experience and client-focused approach were greatly valuable in overcoming a few challenges. Something that truluy stands out for me was her follow-through and ability to keep you infomed and move the process forward effectively. She was a pleasure to work with, and she holds my highest respect. My recommendation goes without saying, and you working with her will find a tremendoues resource to achieving your outcome."





Rosie & Mike Barrie – referred by realtor partner

Ken & Lynn Homan – referred by peer

Cheryl & Tim Vandomelen – Family

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

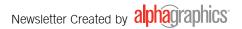


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