



# Joyful Journal

February 2024 NEWSLETTER

News From Your Mortgage Planner

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*“Even if you cannot change all the people around you, you can change the people you choose to be around. Life is too short to waste your time on people who don’t respect, appreciate, and value you. Spend your life with people who make you smile, laugh, and feel loved.”*

— Roy T. Bennett, *The Light in the Heart*

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# January Highlights



< Mom and I went on a 10 day trip to GA and FL. In GA, we meet my brother's Granddaughter, born in Dec. After GA we flew over to Orlando to watch Addy and her field hockey team play in the Winter Escape Showcase.



> On the beach in Jacksonville, FL with my mom and her cousin, Lynn. We had a great trip visiting St. Augustine, the oldest city in US and Jacksonville.



< I received this picture of my family while I was gone, they were headed out to a birthday party – love my family so much





# Carpe Diem Day



Carpe diem! Rejoice while you are alive; enjoy the day; live life to the fullest; make the most of what you have. It is later than you think.

Horace

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Carpe diem is part of Roman poet Horace's warning to "carpe diem quam minimum credula postero", which appears in Odes (1.11) published in 23 BC. It can be translated to "pluck the day, trusting as little as possible in the next one." The phrase carpe diem has come to stand for the entire sentence and be known as "Carpe Diem - seize the day". The earliest known uses of carpe diem in print in English date to the early 19th century. Robert Frost took on the subject with his poem "Carpe Diem," first published in 1938. In it children are encouraged by a figure called Age to "Be happy, happy, happy / And seize the day of pleasure." By the 21st century the phrase could be found in the names of catering companies, gyms, and educational travel organizations.

Carpe diem day is celebrated on February 26th every year to remind people of the importance of living in the moment. I think it should be celebrated every day with gratitude for what is in front of us every day. Use it as a reminder that life is short and that we should not take it for granted. Carpe Diem !





# The Love of Travel



Lauterbrunnen, Switzerland lies at the bottom of a most impressive u-shaped trough valleys in the Bernese Alps, between gigantic rock faces & mountain peaks. It is one of the deepest valleys in the Alpine chain when compared to the height of the mountains that rise directly on either side. The Bernese Mountains of Eiger (13,015 ft), MÖnch (13,480 ft) & Jungfrau (13,642 ft) form a massive wall of mountains overlooking the valley and is one of the most distinctive sights in the Swiss Alps. Staubbach Falls, at 974 ft high, is the highest free-falling waterfall in the country. The valley also offers over 70 thundering waterfalls, ample hiking & mountain biking in the secluded valleys and an overall vibe of pure nature. It is an outdoor adventure in summer and winter. The Lauterbrunnen Valley is on the of the biggest nature conservation areas in Switzerland and a place I would recommend putting on your bucket list of places to visit.





# This happened in February

The National Football League (NFL) was officially formed in 1920, however the first Super Bowl wasn't played until 1967. When a group of businessmen wanted to own football franchises they were denied by the NFL, so they launched their own league, American Football League (AFL) in 1960. For years the two football leagues were rivals – competing for players, fans and support. In 1966, the owners agreed to merge the leagues by 1970. The first Super Bowl, originally called the AFL-NFL World Championship game, was played on January 15, 1967, at the Los Angeles Memorial Coliseum between NFL champion Green Bay Packers who defeated AFL champions, Kansas City Chiefs. The tickets cost \$12 and the game didn't even sell out, which is the only non-sell out game in history. The game had 61,000 fans and was televised on two TV networks. The Super Bowl teams are the champions of the two conferences within the NFL – the American Football Conference (AFC) and the National Football Conference (NFC). Super Bowl LVIII or 58, was played February 11th at Allegiant Stadium in Las Vegas between the Kansas City Chiefs and the San Francisco 49ers where the Chiefs took the trophy in a 25-22 overtime thriller.

## FROM SPORT TO SPECTACLE THE EVOLUTION OF THE SUPER BOWL

### TICKET COSTS

Adjusted for inflation (2014 dollars)

Source: Sports Illustrated

### PREGAME

Pregame shows grew larger each year and became the home of tributes and salutes expressed by marching bands and various branches of the military.

### COIN TOSS

Until 1977 the Super Bowl coin toss was performed by a game official. Since then, retired NFL greats have been given this honour.

In 1965 sitting U.S. Pres. Ronald Reagan assisted via video stream.

### HALF-TIME ENTERTAINMENT

Marching bands, armed forces drill teams, and astronauts.

Up with People, Broadway and TV personalities, dancers, and contemporary singers.

Global education organization Up with People performed a record four times—X, XIV, XVI, XX.

### ADVERTISING

In 1967, \$40,000 bought a 30-second ad spot; by 1985 this had eclipsed the \$500,000 mark.

Average cost of 30-second commercial (in millions of dollars)

**\$4,800,000**

2016 AVERAGE COST FOR A 30-SECOND AD

Source: AdAge, January 28, 2016

### VIEWERSHIP

The first game reached 51,000,000 home viewers across two networks. By 1986 home viewership had reached 97,000,000.

Average number of viewers (in millions)

Source: Nielsen

### FOOD FARE

325 million gallons of beer in 2015

Chicken-wing consumption in 2015: 1.25 billion

Avocado consumption (in millions of pounds)

8 million 2000 54 140

2000 2010 2015

Concerts featuring hottest pop mainstream artists and bands.

In 1983 superstar Michael Jackson's half-time show viewer ratings surpassed game-time ratings.

The notorious "warfare malfunction" incident in 2004 changed the direction of half-time entertainment.

Concerts with established time-honoured musicians and classic rock bands took the stage.

Returns to concerts featuring the hottest pop mainstream acts.

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# The Killdeer Bird



The killdeer is a large plover bird found in the Americas. Killdeer are vocal birds and call, even at night. Their calls include nasal notes, like "deee", "tyeeee", and "kil-deee". During display flights, they repeat a call of "kil-deer" or "kee-deeyu", and their alarm call is a long, fast trill. Killdeer usually spend their time singly or in pairs.

Outside of the breeding season, they may sometimes gather in loose flocks.

They forage almost exclusively in fields, especially those with short vegetation and with cattle and standing water. They primarily feed during the day but, in the non-breeding season, when the moon is full or close to full, they forage at night. This is likely because of increased insect abundance and reduced predation during the night. The population of killdeer is declining, and it is protected by the American Migratory Bird Treaty Act of 1918 and the Canadian Migratory Birds Convention Act.





# Leap Year is Here.



Leap year is a perfect time to **leap** out of your comfort zone, **break through** your self-imposed limitations, and **expand** your sense of what is **possible**.



LEAP YEAR  
*one extra day*



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