



Joyful Journal

September 2021 NEWSLETTER

News From Your Mortgage Planner



*Pleasure in a job puts
perfection in the work.*

— Aristotle



Summer's a Wrap!



School started August 30th and I am still in disbelief that Addy is a 9th grader and Sam is a 7th grader. As I watch my friends take their kiddos to college, I tell my heart to be still but it's hard not to start counting the years left of first days.... As much as they don't want to admit it, both girls are happy to be back in school, even if wearing a mask. Addy is on the JV Field Hockey team and has practice or a game every night of the school week. Scott and I are still learning the rules of the game but I am pretty sure it is run, run, then a whistle. Then run, whistle. Run. Whistle. Something like that. It is a fast paced game and fun to watch Addy do a new sport. And it is great conditioning for her club softball team. Some days she has double practices and we take clothes and dinner in the minivan for a quick turn around from one sport to the other. Not sure when homework will get done but I trust it will happen. Sam joined a new club softball team this last month and is getting acclimated to a different softball group of girls, coaching and practice schedule. We enjoyed our time in our local recreational league but she was ready to move on. Some weekends Scott and I divide and conquer as girls play in different locations. We even have to rock, paper, scissors for who gets to take the pop up tent for shade! Scott and I celebrated our 22nd wedding anniversary with take out Chinese on the couch, we were tired 😊 I wouldn't change this busy, crazy, fun time of our lives for anything. I am always grateful for all I have. Enjoy the fall and be grateful for the small things.

Angela Weathers



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Sweet Dreams

A young boy and girl were enjoying a pleasant afternoon playing outside in their neighborhood together. The boy showed the girl his collection of beautiful, unique marbles. In turn, the girl showed the boy the handful of candy that she had just gotten for her birthday.

The boy proposed that the two of them switch—he would give her all of his marbles if she handed over all of her candy. The girl agreed, as she found the marbles to be beautiful as well. The boy handed over all of his marbles, but kept one—the most exquisite one of them all—in his pocket. The girl kept her promise and gave the boy all of her candy.

That night, the girl was happy with the exchange and peacefully went to sleep. The boy, however, couldn't sleep, as he was up wondering if the girl had secretly kept some of her candy, just like he did with the marble.

The Moral: If you don't give 100% in your relationships, you will always assume your partner isn't giving 100% either. If you want your relationships to be built on trust, you have to be a participating factor in that. Honesty grows your character. By being honest in relationships, you're holding your partner accountable to do the same. It allows both you and your partner to continuously think about your choices and how you can help (or hurt) your partner and your relationship.



Just One Penny



By Rich Powell

Crowdfunding seems like a fairly recent concept thanks to sites like Kickstarter and GoFundMe which enable people to seek small donations from the international online community. Yet, in 1987, freshman Mike Hayes, an 18-year-old from Illinois, managed to use this method of raising funds to pay for his entire college education - by asking millions of people for a penny.

After graduating from high school in 1987 and enrolling in a science program at the University of Illinois, Hayes found that his job at the local drugstore, that paid \$2,500, would not cover the funds required to further his education. Despite offers of support from his parents, he refused to let his parents go into debt after they'd already put four of his older siblings through college. This led to him coming up with the ingenious idea of approaching a popular nationally-renowned columnist called Bob Greene, who wrote for the Chicago Tribune, to help him appeal to a wide audience of millions of people for just a penny each.

With a letter outlining his plans and requesting his support, Hayes managed to woo Greene and gained his support, leading to the publication of an article on September 6, 1987, that called on his readers to send him their pennies.

“‘Just one penny,’ Hayes said. ‘A penny doesn’t mean anything to anyone. If everyone who is reading your column looks around the room right now, there will be a penny under the couch cushion, or on the corner of the desk, or on the floor. That’s all I’m asking. A penny from each of your readers.’”

Greene acknowledged that actually getting people to send pennies was going to be a challenge. In the article, he pushed hard the point that readers should support the cause by putting down their newspaper there and then sending a letter with a penny in. To really put the point across, he even put Mike's address twice within the article.

The plan was a success, and Mike found piles of letters that contained pennies, nickels, dimes, quarters, and even cheques and dollar bills coming through the mail every day. At its peak, the postmaster informed Greene that there was 26 feet of mail in one single day. As you can imagine, counting so many coins is almost unimaginable, so Hayes quantified them in feet rather than individually adding them up. In total, he received the equivalent of 2.8 million pennies, which more than covered the amount he needed for his college course.

He graduated free from student loans in 1991 with a food science degree.

"I just want to express my thanks to everyone... right now I'm feeling that the world is a pretty great place."

Mike had about a thousand dollars left over and once more approached Bob Greene to run a follow-up column offering the money to someone who needed it to attend college. After receiving around 90,000 letters, he awarded the money by selecting at random a letter from the pile.



For the Season



History of Labor Day

Before it was a federal holiday, Labor Day was recognized by labor activists and individual states. After municipal ordinances were passed in 1885 and 1886, a movement developed to secure state legislation. New York was the first state to introduce a bill, but Oregon was the first to pass a law recognizing Labor Day, on February 21, 1887. During 1887, four more states – Colorado, Massachusetts, New Jersey and New York – passed laws creating a Labor Day holiday. By the end of the decade Connecticut, Nebraska and Pennsylvania had followed suit. By 1894, 23 more states had adopted the holiday.



Grover Cleveland helped make Labor Day a national holiday. After violence related to the Pullman railroad strike, President Cleveland and lawmakers in Washington wanted a federal holiday to celebrate labor - and not a holiday celebrated on May 1. Cleveland signed an act in 1894 establishing the federal holiday; most states had already passed laws establishing a Labor Day holiday by that point. Sen. James Henderson Kyle of South Dakota introduced S. 730 to make Labor Day a federal legal holiday on the first Monday of September. It was approved on June 28, 1894.

"The miracle is not that we do the work, but that we are happy to do it."

— Mother Teresa

First day back after a long weekend
and you're just sitting at your desk like



ENJOY
life

Take a breath and
breathe the world,
taste the sweetness underneath.
Take in all you take for granted,
fill your soul with all there is.
For in this moment
no one else owns this piece of life, but you.
it is yours and yours alone
to hold and love.
This gift called Life.



“Testimonial”



KARLA A NICHOLL

Angela was great to work with in every way: she was a thorough communicator, very responsive, clear in explaining things and I really felt like she was taking care of me and had my best interests at heart. It's clear she knows the loan business very well and cares about her clients. She was kind and respectful to me every step of the way. Angela was also able to lock me in to a great rate with savings that I appreciate greatly. I highly recommend her.

Central Oregon June 2021



Welcome to the Family

Perry & Ashlid Peters – Friends
Jeremy & Christine Rich – 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
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