



GALE TRACEY AMP- YOUR MORTGAGE PLANNER FOR LIFE

News To Help You Save Time And Money

THE DREAM HOME MAKER!

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Quotes of the Month

“I hope life isn't a big joke, because I don't get it.” ~Jack Handey

“The trouble with practical jokes is that very often they get elected.” ~Will Rogers

Why Real Estate agents sell their own homes for more.

The 2005 best-seller, Freakonomics, included an interesting statistic: when real estate agents sell their own homes, they get about a 3% higher sale price than if they were selling a client's home. Realtors are able to do this thanks to some strategies they've learned over the years—strategies that the rest of us aren't always willing to adopt. Here are some of them:



- Even though we've all seen reality TV shows about the importance of staging a house, most of us think our houses are market-ready the way they are. But Realtors know better. Schedule the day in advance as a Family Fun Day, then get everyone together that morning (including all kids and adults) and get started. Or better yet, hire a professional stager!
- When they show homes, they constantly hear complaints from buyers about the smell, untidiness or bizarre décor. So when Realtors sell their own home, they make sure it's staged and ready to go.
- When we sell our house, we're tempted to set the price based on our pride of ownership, our desire to get rich quick and—most important—how much money we need in order to buy a new house. But a Realtor knows that none of these things are important to buyers. So when they sell their own home, they price it based on supply and demand. Even if this means starting with a lower asking price, that creates more demand which can result in a higher selling price.
- When our house is on the market for a while, we start to panic and jump at the first deal that comes along. But Realtors have sold hundreds of homes. They're willing to take the risk of waiting a little longer because sometimes the right buyer just hasn't seen the house yet.

If you can think like a real estate agent, you too can get a higher price for your home. But if you'd rather have a Realtor do that thinking for you, give me a call. I can connect you with one of my trusted Realtor partners.



JOIN ME ON FACEBOOK TO WIN!

I recently set up a Fan Page on Facebook and update it often with great mortgage and financial market information and tips to keep you posted on what's happening in the market.

To 'like' me on Facebook, search for " Gale Tracey, Mortgage Planner"

or visit: <http://www.facebook.com/GaleTracey.YourMortgagePlannerForLife>

I've created a contest giving you a chance to win a \$50.00 Gift Card to Home Depot. Once I reach 100 'likes' and 200 'likes' on Facebook, I'll do a draw from my 'fans' for the Home Depot gift card, so come join me!

Client News

Here are the new and loyal repeat clients who we've assisted with their mortgage needs in the last month! We'd like to welcome and thank you publicly, and send you our best wishes!

Tracy M. of Surrey, B.C., "The next CSI star!" (Repeat loyal client!)

Janis O. & Jeff K. of Port Coquitlam, B.C., "First home for a growing family!", (Referred by Joanne Scott, Re/Max Sabre)

Luly P. & Kim K. of Coquitlam, B.C. "Moving on up!" (Referred by Liz Parker, Re/Max Sabre, Coquitlam, BC)

Blake & Marie B. of Maple Ridge, B.C. "On the home stretch!" (Repeat loyal clients!)

Jake D. of Surrey, B.C. "New bachelor pad!" (Referred by Doug Brandt, Prudential Power Play)

Dal & Kash K. of Surrey, B.C. "Great long-term investment!" Repeat loyal clients!

Radu & Maria S. of Vancouver, B.C., "Home away from home!" (Repeat loyal clients!)

Liza & Del V. of Surrey, B.C., "Ducks in a row!" (Repeat loyal clients!)

Mike R. & Karen B. of Surrey, B.C. "Palm Springs anyone?" (Repeat loyal clients!)

Rob & Michelle N. of Smithers, BC "City slickers" (Referral by loyal client, Carman H.)

Lita M. of Delta, B.C., "On a new path" (Repeat loyal client!)

THANK YOU!



We love giving recognition to our new friends and our wonderful existing clients who are kind enough to refer their friends and relatives to us! We're all helping each other, which is the whole point of all this! Right?

Seasonal Article of the Month

7 Amazing Allergy Facts to Survive Springtime Blooming

Nature is reawakening with the promise of beautiful weather and fragrant flowers. All of this would be very poetic if it weren't for the fact that springtime is also allergy season, which can cause a variety of seemingly unrelated symptoms due to the inflammatory process of allergies. Here are a few secrets to help you enjoy the beauty of spring in good health:

1. **Sensitive to pollen?** Wash your hair before bedtime. **Reason:** You'll remove any pollen and keep it from settling on pillow and bedding. **Also:** Avoid irritants such as tobacco smoke, automobile exhaust, hair spray and perfume, wash your hands frequently, plan outdoor activities when pollen counts are low.
2. **Best time** to take an antihistamine, is before symptoms start. Since some allergy medications cause drowsiness, ask your health care provider for the non-drowsy formula.
3. **Dust** mites love to nest in area rugs and make you sneeze and itch. If you're allergic, place your area rugs outdoors in direct sunlight for a few hours until they become warm and dry. **Result:** Mites dry up and die.
4. **Moving** to another location is no guarantee of allergy relief. **Why:** People usually develop allergies to their new region's pollens and molds within a few years of moving. **Plus:** Most allergy-provoking grasses are widespread throughout the world.
5. As many as 20% of Canadians believe they have a **food allergy**, but true food allergies are actually rare. What most people consider food allergies are usually signs of digestive problems, food poisoning, toxins or stress.
6. **Bowel Scrubbing** removes toxins which promote allergic inflammation, and protects vulnerable organs.
7. **Ozone air purifiers** can help with airborne allergens. And use a humidifier or dehumidifier, as needed.



Financial Freedom Tip of the Month

What you need to know about Critical Illness Insurance.

The good news about modern medicine is that you're much more likely to survive a critical illness like cancer, heart attack, stroke, organ transplants, multiple sclerosis, kidney failure, etc. Unfortunately, the bad news is that living with and recovering from such illnesses can be very expensive, and may not be covered by regular health insurance.

Critical Illness Insurance is a way to protect the financial security of you and your family if you were to become seriously ill. Unlike Disability Insurance, which replaces your income with ongoing monthly payments, Critical Illness Insurance provides a lump-sum payment just when expenses are at their highest.



To decide whether you need Critical Illness Insurance, keep in mind that it doesn't cover pre-existing conditions or illnesses (so if you already have cancer, you can't get a policy), and premiums are lower for younger, healthier people. Review your existing health insurance and life insurance coverage to see if you're already adequately covered for serious illnesses. Also, consider whether you have enough savings to see you through a serious illness, if you decide against purchasing Critical Illness Insurance.

If you'd like to explore the benefits of protecting yourself and your family from critical illness, give me a call and I'll connect you with one of my trusted insurer partners.

Holistic Health Tip of the Month

Boost your energy and wellbeing by avoiding gluten.

Gluten is a protein found in wheat. In many people, the body attacks gluten as if it's a virus, which results in the surrounding tissue also getting damaged. This process is known as gluten sensitivity, and it can lead to many health problems, including:

- Headache
- Abdominal pain
- Low energy
- Diarrhea
- Depression
- Behavioral problems in kids
- Anxiety
- Vomiting
- Skin rashes
- Numbness
- Muscle and joint pain
- Migraines



Such effects generally increase with exposure to gluten products, which means that gluten sensitivity can become more severe over time.

The best way to prevent gluten sensitivity or stop it from becoming worse is to reduce or eliminate it from your diet. Unfortunately, this can be more difficult than you'd think. Aside from breads and pastas, gluten is commonly found in gravy, sausages, soy sauce, some cheeses, some canned baked beans—it's even in some lipsticks and envelope glues! And just because a product package says it's wheat-free doesn't mean it's gluten-free.

However, there are lots of healthy, delicious alternatives to wheat flour, including buckwheat, rice, corn, soy, potato, etc., which are used to make bread, cereal, pasta, pancakes, pizza crust and countless other products. Even if you're not yet sensitive to gluten, it only makes sense to avoid it wherever possible for optimal health!

Quiz Question of the Month

April Trivia

The month of April has two official flowers. Which TWO of the following are both April's flowers?

- a) Daffodil
- b) Daisy
- c) Lily of the Valley
- d) Sweet pea

How does this contest work?

The first person to respond with the correct answer will win a FREE Dinner at the VAULT Restaurant or Washington Avenue Grill, \$25 value!

How do I submit my answer?

To respond with your answer, email us at: gale.tracey@mtgarc.ca or fax **1-866-280-9427** in your answer. The contest deadline is April 30, 2011.

Resource of the Month

Here's An Insider Secret The Government Doesn't Want You To Know on How to Slash Your Taxes!

Should I complete my tax return this year - or should I get an accountant to do it for me? With the tax season right around the corner there's no doubt plenty of us will be pondering that question.

There are obviously pros and cons whichever track you decide to head down, but in many cases forking out around \$200 (this figure would obviously change depending on the degree of complexity of your tax return) for a qualified accountant to do your tax once a year is a wise investment decision. **One of the main benefits is that a good accountant will be able to help you navigate through all the tax-deductions available, and will also be across legislative changes which could affect your financial situation.**

But before you decide to hand over control of your tax, it's worth doing your homework to make sure you're choosing the most suitable accountant. Like people of all professions, accountants have their own strengths and weaknesses, so it's best to choose the right fit for you.

An accountant can help you determine the best way to minimize your taxes and/or maximize your tax refund. Give one a call today, you'll be glad you did!

Answers to Last Month's Quiz

The first St. Patrick's Day parade took place on March 17, 1762, in which city?

- a) Montreal
- b) Dublin
- c) Paris
- d) New York

Answer: d) New York

ANNOUNCING LAST MONTH'S WINNERS!

Congratulations to **Megan R.** of Surrey for winning March's quiz contest! She has won a FREE dinner at The Vault Restaurant. Enjoy!

K I D S

TOPIC - Fruit & Veg

Can you find the hidden words? They may be horizontal or vertical.

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R

N

E

R

O L I V E S P I N A C H H L I Z T
 N M M C A B B A G E C A R R O T L
 I P A R S N I P B E E T R O O T I
 O X V C A U L I F L O W E R F P M
 N R H U B A R B B A N A N A Z S E
 A S P A R A G U S T U R N I P T R
 P P E G R A P E F R U I T Q L R B
 R R A J C V E H N M E L O N E A E
 U O C S Y D A P U M P K I N M W A
 N U H Q Q B R O C C O L I D O B N
 E T C U C U M B E R E N Z A N E Y
 T O M A T O C H E R R Y R T B R J
 V N A S I A P R I C O T S E J R P
 M U S H R O O M U O C E L E R Y E
 Z Q S L E E K V E V Y A P P L E A
 O R A N G E P I N E A P P L E T J
 C P O T A T O O H W M G R A P E M

APPLE, APRICOT, ASPARAGUS, BANANA, BEAN, BEETROOT, BROCCOLI, CABBAGE, CARROT, CAULIFLOWER, CELERY, CHERRY, CUCUMBER, DATE, GRAPE, GRAPEFRUIT, LEEK, LEMON, LIME, MELON, MUSHROOM, OLIVE, ONION, ORANGE, PARSNIP, PEA, PEACH, PEAR, PINEAPPLE, POTATO, PRUNE, PUMPKIN, RHUBARB, SPINACH, SPROUT, SQUASH, STRAWBERRY, TOMATO, TURNIP, YAM.