



GALE TRACEY AMP- YOUR MORTGAGE PLANNER FOR LIFE

News To Help You Save Time And Money

# THE DREAM HOME MAKER!

Ph: (604)575-1843 • Fax: 1-866-280-9427 • Email: galetracey@shaw.ca • www.ownyourdream.ca



Designed around you.™

### Inside This Issue...

- Fun Father's Day Ideas... 1
- Client News..... 2
- Seven Fun In The Sun Ideas... 2
- Why The Rich Aren't Cheap.... 3
- Non-Stick Pans Are Toxic..... 3
- Quiz of the Month... 4
- Save Big on Closing Costs .... 4
- Free Info Request Form..... 5

### Quote of the Month

*"One often hears the remark 'He talks too much.' But when did anyone last hear the criticism 'He listens too much?'"*

*~ Norman Augustine, aerospace executive*

## Fun ways to make Dad feel loved on Father's Day.

Sure, it's easy to buy Dad another tie or golf shirt, but what he'd really like is some quality time with you. Here are some fun gift ideas—from free to moderately priced—that will bring the two of you together and create lasting memories.

**Ongoing car wash certificate.** Make a certificate that says you'll drop by once a month to wash and vacuum his car. Be sure to make time for coffee and a visit on each occasion.

**A walk down memory lane.** Pick Dad up, drive him to the neighborhood where you lived as a kid, and spend a few hours walking and talking. Point out where he taught you to ride a bike, coached your little league team, bought you ice cream, etc.

**Movie night at his place.** Gather up the family for a monthly or weekly movie night. You provide the popcorn, beverages and DVD (he gets to choose the movie).

**A sunny afternoon at the game.** Enjoy baseball, soccer, cricket, lawn bowling, whichever sport Dad likes best. And treat him to a hot dog or ice cream cone!

**Ongoing outings with the family.** Give Dad a family membership to an art gallery, museum, botanical garden or science centre, then get everyone together once a month for an afternoon of fun.

**Pre-loaded digital picture frame.** Gather up all your most meaningful photos of Dad and you, get the old ones scanned, then load them all onto a digital picture frame for his viewing pleasure.

**Play his favorite game with him.** Spend a fun afternoon playing golf, horseshoes, chess, basketball, crib, croquet, Scrabble, etc.

**Take him on a mini road trip.** Load up a CD or MP3 player with Dad's favorite tunes, pick him up, then spend an afternoon driving to a destination of his choosing.



### A REALTOR YOU CAN TRUST!

If you're considering buying or selling please call me if you would like a referral to a professional, experienced, trustworthy Realtor. I've dealt with several realtors in the Surrey, Langley/Tri-Cities areas for over 8 years and can guarantee you will be happy with the results from all of these "Over Achievers". Why call a stranger, when you can be referred to a professional I "know" "like" & trust"!



## Client News

Here are the new clients who became members of our firm's family in the last month! We'd like to welcome you publicly, and send you our best wishes!

**Karen & Clayton W. of New Westminster - Penthouse rental to brand new home (Referred in by Judy Sehling, Sutton Realty. Thanks!)**

Brandy & Glen P. of Clayton - Beautiful new home above ground! (Referred by existing client, Marie P. Thanks!)

**Ashley B. from River Springs – “Like winning the lottery.” (Referred in by her Mom, Debbie Fillipelli of Re/Max. Thanks!)**

Randy A. (existing client) of Langley – Great rate & pay down strategy!

**Clay & Caroline W. - Salmon Arm – Family memories at new retreat!**

Brian & Janice M. of Surrey – Best call you ever got from a stranger!



*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

### Top 7 ways to have fun in the sun.

Summer's too short to spend inside. Here are 7 great ways to have fun with the family, get some exercise and make the most of the season!

1. **Swimming.** Swimming is good for the heart, lungs and muscles, and it's easy on your joints. Splash around in an outdoor pool with friends and family, or do lengths on your own.
2. **Picnics.** Food always tastes better outdoors, whether it's a quick sandwich in the park or the full meal deal at the beach.
3. **Bike riding.** Like swimming, cycling is great exercise and gentle on your joints. Best of all, it's easy enough for almost any age and lets you enjoy fresh air and scenery while you get fit.
4. **Camping.** Here's an inexpensive family activity! Whether you go to the wilderness or a city campground, be sure to include campfire songs and roasted marshmallows.
5. **Amusement park or water park.** Nothing says summer like kids screaming with joy on a roller coaster or water slide.
6. **Hiking.** Walking can be the easiest form of exercise of all. Start with a leisurely stroll in the park, then gradually build up to a wilderness trail.
7. **Outdoor movie.** There's nothing like watching a movie under the stars. Some cities still have drive-ins and many have free movies in the park.



## Financial Freedom Tip of the Month

### Why being cheap isn't the way to get rich.

When we hear about rich people who are cheap, we assume that's how they got rich in the first place: by pinching every penny. But in reality, most rich people don't concentrate on price, they concentrate on value.



Let's say you see a foreclosed property listed at less than half its original price. A cheap person will see the huge price reduction and jump at it. But a shrewd investor—the kind of person likely to become rich—will investigate the value. Houses aren't cheap for no reason. Maybe the neighborhood is deteriorating or dangerous. The shrewd investor sees the pitfalls and realizes there's no long-term value in the property.

The reason so many people only look at price is because understanding value takes education. Let's say a friend tips you off to a well-known company whose stock price is really cheap. You could jump at it, assuming things will turn around. Or you could learn about the stock market, investigate the company and get advice from successful investors—not the people who earn a commission from selling stocks. By shopping for value, you might learn that the company is on a long-term downward spiral and not worth investing in.

Remember, nobody gets rich simply by being cheap!

## Quiz Question of the Month

### Can you answer this question?

Martin Luther King, Jr. was named after his father, Martin Luther King, Sr. What were the two men named when they were born?

- a) Michael King
- b) Luther King
- c) Martin King
- d) Thomas King

#### **How does this contest work?**

The first person to respond with the correct answer will win a FREE Dinner for themselves and another guest couple at the VAULT Restaurant, \$100 value!

#### **How do I submit my answer?**

To respond with your answer, email us: [galetracey@shaw.ca](mailto:galetracey@shaw.ca) or fax 1-866-280-9427 in your answer with the enclosed "Free Info" request form. The contest deadline is June 30, 2010.

# K I D S

# O

# R

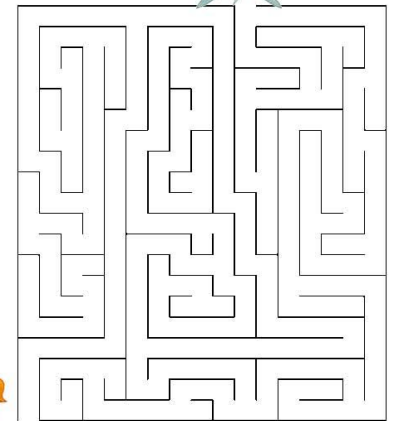
# N

# E

# R

### **Knight Rescue!**

Can you help the brave knight rescue his princess?  
He will have to find his way to her, first!



**Gale Tracey, AMP**

5710-182<sup>nd</sup> Street  
 Surrey, BC V3S 4M6  
[www.ownyourdream.ca](http://www.ownyourdream.ca)



**MA** Mortgage  
 Architects™  
*Designed around you.™*

**Recycle this newsletter!**

If you enjoyed my newsletter, please recycle it by passing it along to a friend, relative, co-worker, or neighbour.

## 7 Habits of Highly Happy People

Highly happy people know that happiness doesn't depend on wealth, possessions, social status or constantly seeking pleasure. They recognize that happiness is not an end in itself; it's a by-product of some very specific beliefs and behaviors that they consciously choose to adopt. Here are the top 7:

1. Love is the wellspring of happiness. Give love and you'll continue to receive an everlasting supply. Be with someone you love every day. Do something you love every day.
2. Participate in your own destiny and forge your own happiness. Don't wait for events or other people to make you happy.
3. Work at keeping yourself healthy. Happiness and health are interdependent.
4. Develop a sense of spirituality that lets you believe in something beyond the boundaries of your own life. Be less concerned about dying and more concerned about not living.
5. Give something back. Altruism connects you to other people, gives you purpose and gets you outside of yourself.
6. Laugh! Humor is a shift of perception that gives you the strength to go on when life looks its worst.
7. Develop a sense of purpose. Know why you're here on earth. Do the things you believe you were meant to do. Be confident that if you died today, you'd be satisfied with your life.



## **“Free Info” Request Form**

As you can see, we've got a growing selection of free reports that are jam-packed with valuable tips and proven strategies to help you and your friends and family avoid costly financial pitfalls. If you'd like us to rush you one or more of these free reports, please fill out the reply form below and submit it by fax: 1-866-280-9427 or snail mail it to: 5710-182<sup>nd</sup> Street, Surrey, BC V3S 4M6.

Have you gained value from this newsletter? If so, we want to invite you to “pay it forward” by giving the **GIFT of a FREE SUBSCRIPTION** to your friends, co-workers, relatives, business acquaintances, etc. Simply fill out the info on the “Subscribe-a-Friend” form at the bottom of this page, and we'll send them a free subscription. As a courtesy to you, we'll also enclose a special note along with their first issue telling them that you asked us to surprise them with this free gift. And of course, they can contact us any time if they'd like to cancel. If you've been enjoying our newsletter, this is your hassle-free opportunity to share it with the people you care about - for FREE!

## **“Do You Have All the Information You Need To Make An Informed Decision About Buying, Selling, or Refinancing Your Home?”**

**YES! Please send the FREE Report(s) I've selected below:** To Get Your Free Copy of Any Of These Reports Simply Call me at 604-575-1843 or email me at [galetracey@shaw.ca](mailto:galetracey@shaw.ca). Check Off The Ones You Want On This Form And Mail/Fax It In!

### **Press Extension:**

[ ] “7 Facts You Need to Know About Reverse Mortgages!”

[ ] “15 Home Buyer Mistakes and How to Avoid Them!”

[ ] “8 Real Estate Investor Mistakes That Kill Profits”

**YES! I'd like your trusted advice and counsel about:** \_\_\_\_\_ Getting a Mortgage \_\_\_\_\_ Refinancing \_\_\_\_\_ Other

### **Your Contact Information:**

First Name \_\_\_\_\_ Last Name \_\_\_\_\_ Best time to contact \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ Province \_\_\_\_\_ Postal Code \_\_\_\_\_

Phone \_\_\_\_\_ Fax \_\_\_\_\_ Email \_\_\_\_\_

**Don't forget to send in your Client Quiz answer to win a FREE DINNER! Submit your answer by fax, mail or email.**

### **Subscribe-A-Friend Request Form**

[ ] **YES! Please give the following people a FREE subscription to your monthly newsletter. I understand you'll enclose a special note informing them that I asked you to surprise them with this free gift, and that all they have to do is contact you if they wish to cancel.**

Full Name \_\_\_\_\_ Address \_\_\_\_\_

City \_\_\_\_\_ Province \_\_\_\_\_ Postal Code \_\_\_\_\_

Full Name \_\_\_\_\_ Address \_\_\_\_\_

City \_\_\_\_\_ Province \_\_\_\_\_ Postal Code \_\_\_\_\_

Please use the back of this form if you need more room. Remember to submit your Quiz answers to win a FREE dinner!