



Spring 2010



GALE TRACEY AMP- YOUR MORTGAGE PLANNER FOR LIFE

News To Help You Save Time And Money

# THE DREAM HOME MAKER!

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## 7 inexpensive facelifts that can make your home more marketable.

If you're thinking of selling this spring—or any time during the next twelve months—here are some fast, easy and affordable ways to attract more offers and get a higher price.

- 1. Give your entrance a sense of occasion.** Replace the standard knob on your front door with a substantial piece of hardware that lets visitors know this is a home of significance.
- 2. Spruce up your carpeting.** If your carpets are in neutral colours and good condition, simply have them professionally cleaned. If they're showing their age, distract the eyes of buyers with tasteful yet inexpensive area rugs.
- 3. Add drama with light.** Living rooms and dining rooms can gain instant elegance by replacing lifeless light fixtures with a contemporary chandelier or ceiling fan. Shop around and you'll find that some very expensive-looking fixtures are actually quite affordable.
- 4. Make sure your kitchen is bright and up to date.** Replace the sink fixtures and cabinet door handles. Install brighter, energy-efficient light fixtures. Help your appliances look newer and more color-coordinated by ordering new face panels. If you have a little extra money, replace your cabinet doors and your kitchen will look brand new!
- 5. Transform your bathroom.** Replace the toilet seat. Remove the old sink cabinet and install a pedestal sink for a spacious, contemporary look. Install vinyl floor tiles right over the old flooring. Re-grout the tile around the tub and shower. If you have the budget, get a prefabricated tub and shower surround installed.
- 6. Maximize limited storage space.** Install a wire shelf and basket system in entry closets, pantries and bedroom closets for an efficient new look.
- 7. Convert your den into a bedroom.** If the room's big enough, all it takes is a closet, which doesn't cost a lot to have built in. Remember, adding an extra bedroom adds to resale value!



## 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 9 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"!



## Why it pays to buy, sell or refinance before April 19th

As we reported last month, the federal government was thinking about cooling down Canada's overheated housing market by making it more difficult for Canadians to qualify for a mortgage. In February, the Minister of Finance introduced some new rules to do just that. Starting April 19<sup>th</sup>, if you apply for an insured mortgage, here's how you'll be affected:

- ◆ To qualify for a mortgage, you'll have to meet the standards for a five-year fixed rate mortgage even if you choose a shorter term or variable rate (currently, you have to meet the three-year standards). Lower rates and shorter terms will still be available, but they'll be harder to qualify for.
- ◆ If you're planning to refinance to access extra funds, you'll only be able to withdraw up to 90% of the value of your home (currently, you can withdraw up to 95%).
- ◆ If you're thinking of buying a revenue property, the minimum down payment will rise to 20% for non-owner-occupied properties (it's currently 5%).

Obviously, if you're thinking of buying, refinancing or investing in a revenue property, now's the time to do it, while mortgages are still easier to qualify for. Even if you're thinking of selling, you may want to act now since prices are expected to drop after April 19<sup>th</sup>. For more details on the new rules and a free analysis of how they might affect you, **please call me today at (604)575-1843.**

The **smart cookies'**

Helping women take control of their finances, attract more money into their lives and turn their dreams into reality.

Go to: [www.smartcookies.com](http://www.smartcookies.com) to learn more!

## Spring's the time to prepare your garden for summer beauty.

As the days lengthen and temperatures rise, it's hard to resist getting out into the garden. Here are some simple things you can do now to promote a healthy garden year-round.

- Once the lawn is no longer waterlogged, rake to remove dead grass, leaves and winter debris. You may also want to aerate to encourage stronger growth. If you find dead or bare patches, clear off the debris, loosen the surface with a rake, re-seed and keep well-watered until it germinates.
- Once temperatures are reliably warm, remove winter mulch from perennials and shrubs, and cut back any dead foliage.
- Now's the time to transplant any shrubs or perennials you've been planning to move. They always transplant better before they begin to leaf out.
- Pull weeds now while their roots are still shallow.
- Spring's a good time to prune roses and some fruit trees and vines, as long as their leaves haven't formed yet.
- Don't dig in the soil while it's still soggy or you may damage your soil's structure. When it's loose enough to fall apart in your hand, you can start working in compost or manure.
- Since grass grows vigorously in early spring, edge your garden to create a narrow trench between lawn and soil.



***FREE FINANCIAL PLANNING  
CONSULTATION AVAILABLE TO GALE'S CLIENTS***

***"If you Fail to Plan, You Plan to Fail"***

**Call to set up an appointment to get you on track for your future!**

*Please call Chris Singer or Vince Olfert (604) 542-4298 to book your FREE consultation!*

[www.singerolfert.com](http://www.singerolfert.com)

# LET'S BE WEALTH SPREADERS! (sound familiar)

First and foremost, I have my clients' "**best interest**" at heart as you are No.1, not the lending institution. I have over 30 years of experience in the business and will always be here for you. I don't get paid unless I **do** the mortgage as I am not an employee of any bank. Bank employees still get paid whether you use their service or not.

- 1) **Guaranteed Mortgage Renewal Rates** – I can hold rates up to 120 day in advance whereas your current lender may only provide a 30 Day Rate Guarantee. You may not receive a renewal notice in the mail until about 2 weeks prior to maturity. Tell your friends If they provide their maturity date to me I can also contact them 120 days in advance of their maturity to lock-in their rate. If I provide the better rate than their bank they use my services, if not they stay with their bank. It's a Win Win!
- 2) **Pre-approvals 90-120 Days in Advance**(dependent on Lender) - I deal with over 50 lenders across the country including all the products they offer. I do not just offer one lender's products!
- 3) **Refinancing for all clients** from Bankrupt to AAA – I always have a solution for my clients or work with them to create a financial plan to get them back on their feet to qualify in the future.

## REFERRAL REWARDS - You help me and I help you with a Gas Card or Store of your Choice - Home Depot, Walmart etc.

1<sup>st</sup> Referral - \$50 Gift Certificate

2<sup>nd</sup> Referral - \$100 Gift Certificate

3<sup>rd</sup> Referral - \$150 Gift Certificate

4<sup>th</sup> Referral - \$200 Gift Certificate

5<sup>th</sup> Referral – 2 Nights at Harrison Hot Springs!!!

## Client News

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

Sandy M. (South Surrey) Referred by Dad Karel M. - Gorgeous new townhome with a pool!

Murray & Jen F. (Delta) Referred by Laurie A., client. - First New Home! Like winning the lottery and with a pool too!

Allyson & Michelle H. (New Westminster) - A beautiful place to call your own! No stress!

Brian H. (Port Coquitlam) Gorgeous new condo for you and the girls!

Chang & Kwan J. (South Surrey) Adding another moneymaker to the portfolio!

Nasrin & Bieta K. (Surrey) Referred by Atifa J., client. - Great basement home to set up shop!

Tom H. (Surrey) Referred by Sean G., client. - Finally a new home for you and the kids!

Tony M. (Port Moody) Referred by Joanne Scott, Re/Max Sabre - First new home! Can't wait to see the Reno's!

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?

THANK YOU!



## Quote

*"Whatever you can do or dream you can, begin it. Boldness has genius, power and magic in it."*

-- Johann von Goethe

## The Calorie Counting Myth: Why counting calories doesn't work.



Counting calories might further your math skills, but it won't help your nutrition. For example, you can get the same 250 calories in 20 ounces of cola as you can in a dark green organic salad that includes vegetables and nuts.

Obviously, our bodies need more than just calories. We need vitamins, minerals and enzymes. But since we eat processed food grown on depleted soils, our metabolism becomes impaired, and we accumulate weight and toxins—regardless of how many calories we consume. To maintain optimal health, here are some things to keep in mind:

- Drink 8-10 glasses of filtered water each day.
- Do a cleansing fast at least once per year. Fresh fruit or vegetable juice fasts are easier on the body than strict water fasts. Fresh juices provide high concentrations of nutrients, which cleanse and nourish the body while giving the digestive system a break.
- Avoid excessively starchy foods, especially processed carbohydrates and white-flour products.
- Build meals around fresh vegetables and fruits, and eat more raw foods each day.
- Eat two or three servings of high-quality protein each day, including free-range eggs, fowl, fish and organic dairy products.
- Use unrefined, cold-pressed vegetable oils like flax seed, walnut and sunflower on salads. For cooking, use butter, extra-virgin olive oil, macadamia nut oil, coconut oil or palm oil.
- Exercise regularly, including resistance training and aerobic exercises. Make it fun!

## FREE REPORTS!

*Are you buying or selling a home?  
Call or email me for your free reports!*

- Protect Your Home From Burglars
- Five Deadly Mistakes Home Sellers Make
- Making the Move Easy on the Kids
- How Sellers Price Their Homes
- How to Stop Wasting Money On Rent
- How to Sell Your House For The Most Money In The Shortest Possible Time
- The 10 Dumbest Mistakes Smart People Make When Buying or Selling a Home

## K I D S

O

## FIGURE IT

*Look at the clues below and fill all the numbers you can into the grid. Then start again and use your answers to help solve the other clues.*

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### Down

1. Four times eight
2. 12 across minus 16 across
3. 1640 doubled
4. 6 down minus 5 across
6. Nine times nine
7. Five times 121
9. Half of 1450
11. 716 doubled
14. A third of sixty-three
15. Number of hours in two days
17. Half of 164
19. 100 divided by five

### Across

2. 7 down minus 482
4. Number of weeks in a year
5. Number of days in four weeks
7. Seven times nine
8. 8617 re-arranged
10. 15 down plus forty-two
12. Quarter of 100
13. Half of 10486
15. Half of 10 across
16. Quarter of 4 across
17. Four times twenty-two
18.  $82+62+78$

Source: [www.puzzlechoice.com](http://www.puzzlechoice.com)

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