



Winter 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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## Some Sensible Mortgage Strategies for 2010



1. **Take advantage of the \$1,350 home renovation tax credit;** get your renovations done or **buy your supplies by Feb. 1, 2010.** Renovations may also qualify for EcoEnergy Retrofit Grants of up to \$5,000.
2. **Prepare for rising rates!**
  - If you are buying a new home, don't borrow your maximum amount.
  - Variable mortgage holders may want to consider setting their payments higher to create a cushion.
  - Take advantage of your lender's prepayment options.
3. **Change from monthly payments to weekly or bi-weekly.**
4. If you're carrying high-interest consumer debt that is eating into your cashflow and racking up large interest costs, this is a great time to **use your home equity to pay off those debts.**
5. **Take a look at re-advanceable mortgages,** an excellent way to access equity for investing (tax deductible mortgage) or other needs without having to re-apply.
6. Try not to use credit to get you through a financial emergency. Put a small sum from every paycheque into a **special emergency fund.**
7. If you're worried that your household income could decline, **consider using some of your home equity to build a financial buffer.**
8. When you are **four months within renewal,** touch base with your mortgage planner to **discuss renewal options and strategies.**

**Take the time to CALL ME to get your blueprint that incorporates what may be ahead in 2010!**



## 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"!

# A Fast-Acting Remedy for Your Christmas Debt Hangover.

The downside of last month's festivity and generosity is this month's credit card bills. You may suddenly be looking at some huge balances with no idea how to pay them off. And what's worse, you'll be paying anywhere from 10-20% interest on what you owe!

Fortunately, the solution is close to home. If you've been in your house for a while, you may have enough equity to refinance your mortgage, consolidate your credit card debts, and end up paying mortgage interest in the 4-6% range!

The first step is talking to ME! I can help determine how much equity is available and advise whether debt consolidation is right for you. Even if you have to pay a penalty to break out of your existing mortgage, that cost is usually more than covered by the interest savings of debt consolidation. I'll do the math and show you how much you can save.

The goal of refinancing should be to save interest and get out of debt faster. It's important to understand that you're going to have to change your spending habits—at Christmas and year-round—or you'll be refinancing again before you know it. The best strategy is to use the money you save from consolidation to start a saving plan or to invest in an asset that will generate a return, such as revenue property. 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!

## Here's an opportunity to consult with a top-notch financial planner, without any cost or obligation!

With another year behind us, this is a perfect time to starting thinking about creating a retirement plan or reassessing the one you already have. Are you certain that you're on track to reach your goals? Do you have any retirement goals? These are the kinds of questions you need to be asking yourself before it's too late!

It's pretty fair to say that most people spend more time planning their next holiday than planning for their financial future. Perhaps you may be weary at the thought of seeking financial advice in these turbulent times? Understandable! After all, each passing day seems to bring more and more bad news out of Wall Street. Listen, if you can pull yourself away from the 'doom and gloom' coming from the media each day, you can actually place yourself in a great position with your financial planning.

That's why I strongly recommend that you call **Chris Singer** or **Vince Olfert**, at **Singer Olfert Financial Group**, for a Free, No Obligation Financial Consultation. They will analyze your current situation and implement strategies to help you achieve your financial goals. Whether you're in need of a financial tune-up, looking for ways to increase and protect the wealth in your current plan, seeking to reduce your taxes or looking to start your RRSP off on a sound financial footing, here's a chance to consult with a financial expert - for free. **Call today at (604)542-4298.**



***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!

Larry & Ann F (South Surrey) Referred by Vic Uganec, Roslyn & Assoc.- Took 3 Years, but finally have traded Ontario for the dream home with an Ocean View!!

Mark W. (Surrey) Referred by Mom Barb, Wow the first step into home ownership, a spacious bachelor pad!

Ken O. (Langley) Referred by Judy Singer, Sutton - Back in a brand new condo, after a rough start!

Johann & Julia C.(Port Coquitlam) Referred by Chris King Geeks Are Us Computers, getting finances organized for 2010.

Karen and Jason, L Referred by Linda L. Client, First new home with a nice yard to play in!

Amara G. and Marc. S., Referred by Audrey Olin, Re/Max - Building a beautiful home on a mountain!

Rick & Twyla M. Referred by Audrey Olin, Re/Max, Purchase of future home on acreage in the valley!

Rod L. Referred by Jeff L. Client, Great new penthouse overlooking the river!!

*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!





# How to Reinvent Yourself and Thrive in 2010

If this is the year you want to create a new you—whether that means being healthier, having better relationships, earning more money or leaving behind a non-productive behavior—here’s a proven way to get there:

1. *Ask yourself some questions.* What’s your special gift or talent? What assistance do people come to you for? What would you do with your life, even if you weren’t getting paid? What would you be, do or have if you knew you could not fail? Uncover your strengths, passions and dreams. This is the first step to a new YOU!
2. *Set your goal.* Be clear and specific. It’s not just “achieving career success”, it’s “becoming self-employed in the IT field and earning \$75,000 annually by the end of 2011”. Make your goal achievable and easy to measure. Don’t just say you want “to lose weight, get fit and look fabulous”, say you want “to lose 30 pounds, be able to swim 100 lengths per week and be in a totally new wardrobe by October 31<sup>st</sup>, 2010”.
3. *Envision how you’ll feel when you achieve it.* Imagine how healthy and energized you’ll feel after you’ve been eating fresh, organic food that you prepared yourself. See yourself behind that corner-office desk. Experience the feeling of achieving your goal, and use that energy to keep you motivated.
4. *Create a plan to get there.* Ask yourself what steps you need to take, then draw up a detailed plan. Focus on making slow, steady progress and getting used to new behaviors. When you experience doubt, re-imagine what it’ll feel like to succeed. Be sure to reward yourself for each step you complete.
5. *Fill your mind with successful examples.* Spend a few minutes every day reading or listening to stories of people who are already living the life you want to live. This will inspire and motivate you to keep charging forward.
6. *See setbacks as opportunities to learn.* There will always be failures along the way. But don’t beat yourself up. Analyze what happened and why, and what you could have done differently. Then take a new path that will get you to your goal!

## Quotes

“Before you begin a thing, remind yourself that difficulties and delays quite impossible to foresee are ahead... You can only see one thing clearly, and that is your goal. Form a mental vision of that and cling to it through thick and thin.” -- Kathleen Norris

### Disclosure:

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## 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

### Jokes

Why did the King go to the dentist?

To get his teeth crowned.

R

Why do birds fly south in the winter?

Because it's too far to walk.

N

Why are fish so smart?

Because they live in schools.

E

What do dogs eat the cinema?

Pup-corn!

R

What do you call a sleeping bull?

A bulldozer

What is black and white, black and white, black and white?

A zebra caught in a revolving door.

What is did the left hand say to the right hand?

How does it feel to always be right?

Source: [www.comedy-zone.net](http://www.comedy-zone.net)

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