



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](mailto:galetracey@shaw.ca) • [www.ownyourdream.ca](http://www.ownyourdream.ca)



*Designed around you.™*

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## Quote of the Month

*"Kind words can be short and easy to speak, but their echoes are truly endless."*

-- Mother Teresa

## 6 ways to create wealth through real estate.

Sure, real estate is a big investment. But remember it IS an investment. If you purchase a property strategically, it can help you generate income, tax savings and capital appreciation. Here are some proven ways to make money:

1. **Use your home for a business.** Not only does this save you the cost of renting a separate location for your business, it creates tax deductions for the portion of your home that you use for work. Even if you don't have your own business, you may be able to telecommute with your current employer.
2. **Rent out a portion of your home.** When buying, look for properties with basement suites, mother-in-law suites or, if you're willing to share living space, extra bathrooms. This can create substantial monthly revenue which can reduce or cover your mortgage payments.
3. **Rent out storage or parking.** If your garage or basement are usually empty, rent them out for storage space. Similarly, if your condo comes with a parking space you never use, rent it out. Be sure to check with condo regulations first, and have a contract so you're not liable for damage.
4. **Rent to vacationers.** If you travel for months at a time, offer your home as a vacation rental. This also works if you have a second often-unoccupied property in a desirable location. Again, make sure you have a contract that covers any potential risks.
5. **Reduce taxes.** When you purchase a revenue property with a relatively small down payment, you generate substantial tax deductions for mortgage interest, closing costs, property taxes and ongoing maintenance.
6. **Leverage your equity.** If you have substantial equity in your home, you have access to an affordable source of funding for other revenue-generating opportunities, like investments, starting your own business or upgrading your education.



For a **free strategy session** on how to create wealth through real estate, call us today at 604-575-1843. We'll explore your options and determine the best plan of action.

## 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

Congratulations to our new clients and new homeowners who we helped in the last month! We'd like to welcome you publicly, and send you our best wishes!

**Amye H. of Surrey – Awesome new condo & furniture! (Referred by brother, Robert H. Thanks!)**

Kelli-Anne A of Coquitlam - New home in Maillardville! (Referred by existing client, Mirjana S.Thanks!)

**Tony M. & Alyson M. from Vancouver – Awesome new rate! (Referred by existing client, Nicole E. Thanks!)**

Caroline G. & Howie S., existing clients – New beautiful home on acreage in Courtenay, BC!

**Mike M. of Langley. – First new bachelor pad! (Referred by existing client, Ashley B. Thanks!)**

Craig & Lisa R. of Surrey – Got out of 10 year rate, saving thousands (Referred by Dad)

**Sylvia & Wayne S.. of Surrey – Great new rate for condo(The NOW Newspaper)**

Erin & Athol W. of Surrey– Lots of memories in First Home, as previously Grandma's House! (Referred by Mom, Lori B. Thanks!)

**Tammy O. of Coquitlam – First new home & reno experience! (Referred by Mom, Audrey O. Thanks!)**

*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?*

## Financial Freedom Tip of the Month

### Are you an amateur or a professional?

In the world of investing, 90% of the people make 10% of the money, and 10% of the people make 90% of the money. When the markets crashed in 2007, all those trillions of dollars didn't just disappear. As usual, 90% of the money went to 10% of the investors. And those 10% were all professionals.

Whether you're a golfer, an actor or an investor, the only way to make the BIG money is to turn pro. When you're an amateur investor, all you can

do is take the advice of so-called stock market experts. The only problem is, in many cases, they're actually sales people who make money from commissions, rather than generating returns from investments.

To become an investment professional, it's necessary to gain the knowledge yourself. You have to take courses, study companies and the market, and learn from successful investors. Once you can generate returns by relying on your own knowledge and judgment, you're a professional. Just like the professionals who were already getting out of the market in 2007. They didn't ride the market down like most people did. They sold high and only started buying again when stocks were extremely cheap.

The best thing you can do for your financial security is to turn pro. Learn everything you can about investing, stop following all the amateurs, and start making the BIG money!



THANK YOU!



### ***FREE FINANCIAL PLANNING***

***"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*

## Resource of the Month

### Moving? Use this Snazzy Little Checklist for a Stress-Free Move!

Whether you're moving out of a home or an apartment, moving somewhere local or to another province, a Moving Checklist is an essential tool for planning and peace of mind. It's no small task packing your things, deciding whether to rent a truck or hire a mover, and keeping the whole process organized. To help you in this, we would like to give you a **free printable moving checklist** that takes you step-by-step – from what to do two months in advance (like arranging the transfer of medical records and scheduling utilities) to the weeks following your move (like completing your change of address checklist).



To request your free moving checklist, call us today at 604-575-1843 or email us at [galetracey@shaw.ca](mailto:galetracey@shaw.ca)

**Disclaimer:** Every move is different. While planning your move, decide how detailed you want your checklist to be and make the appropriate changes. We don't guarantee everything you'll need to consider is on this list.

## Quiz Question of the Month

### Can you answer this question?

July was originally called Quintilis. The "quint" prefix means five because Quintilis was the fifth month of the Roman calendar, which started in March. In our current calendar, the month was renamed for Julius Caesar. Since July is named after Roman royalty, it has a rare and valuable birthstone. Which is the birthstone for July?

- a) Amber
- b) Emerald
- c) Opal
- d) Ruby

#### How does this contest work?

The first person to respond with the correct answer will win a FREE Dinner at the VAULT Restaurant, \$50 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 July 31, 2010.

## Answers to Last Month's Quiz

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

Answer: a) Michael King. Martin Luther King, Jr., was originally named Michael King, as was his father. But when Jr. was 5, his father changed both of their names to Martin Luther King in honor of the German Protestant leader.

## ANNOUNCING LAST MONTH'S WINNERS!

Congratulations to Haely L. of Delta for winning last month's quiz contest! She has won a **FREE** dinner at the Vault Restaurant in Cloverdale.

Enjoy!

**Holistic Health Tip of the Month**

**The importance of acid and alkaline balance for health.**

When your body's pH level is balanced between acid and alkaline, it can function normally and resist disease. Unfortunately, today's typical North American diet is far too acid-producing which leaves us with an unbalanced acidic pH level. This forces the body to borrow minerals—like calcium, sodium, potassium and magnesium—from vital organs and bones to neutralize the acid. Even mild acidosis can lead to:



- Cardiovascular damage
- Weight gain, obesity and diabetes
- Bladder and kidney conditions, including kidney stones
- Immune deficiency
- Premature aging
- Osteoporosis
- Joint pain, aching muscles and lactic acid buildup
- Low energy and chronic fatigue

Fortunately, acidosis is relatively easy to prevent. All you have to do is eat a healthy alkaline-rich diet. Reduce your consumption of acid-producing meat, eggs, dairy, processed white flour and sugar, alcoholic beverages, soft drinks and artificial sweeteners. Instead, eat more fresh organic fruits, vegetables and sea vegetables (like spirulina), as well as sprouted organic grains and seeds. Replace white sugars with black sugars like dates, maple syrup and molasses. Limit dairy intake to cheese and plain yogurt. Do this for thirty days and you'll be amazed with the results!

To determine your pH level, pick up some pH test strips from a health food store or pharmacy, and follow the instructions.

**How to Escape the Debt Rat Race.**

Do you ever wish those darn bills would just go away? Are you frustrated with how long it's taking to pay off your debts? Do you wish you had less financial stress in your life? If so, you're not alone. But don't despair, there is a way out.



Do You Ever Wish Those Darn Bills Would Just Go Away?

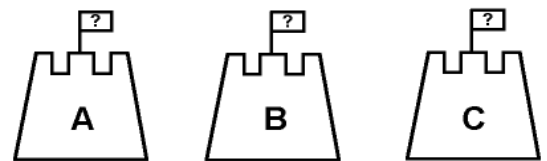
As your trusted consumer advocate, I've prepared an exclusive FREE guide for you called "How to Escape The Debt Rat Race." This eye-opening report reveals the guarded secrets your creditors don't want you to know. Here's just a portion of what you'll learn...

- **A proven method for getting yourself out of debt – FAST**
- How to increase your cash flow and cut your monthly bills by 25% or more
- **Critical steps for protecting and improving your credit rating**
- Where to go when borrowing money if you've had credit problems
- **How to skip your bills next month and still keep your creditors happy**
- And much, much more!

To get your free copy of this important guide call me at **604-575-1843** or email me at [galetracey@shaw.ca](mailto:galetracey@shaw.ca). Offer valid while supplies last.

**K I D S  
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SANDCASTLES**

Three kids are building sandcastles on the beach. From the picture and clues below you can match each castle (A, B and C), with the name and age of each kid (7, 9 and 11) and the type of flag on each castle (stars, stripes or cross)?



1. Scott is the eldest kid and he built castle A.
2. Castle C has a flag with stars on it and was built by a boy who is younger than Carla.
3. The kid who is 9 years old built the castle which has a flag with stripes.
4. The name of one of the kids is Jason and one of the flags has a cross on it.

	Castle A	Castle B	Castle C
Name			
Age			
Flag			

**Solution**

Castle A	Castle B	Castle C
Scott	Carla	Jason
11	9	7
Cross	Stripes	Stars

## **“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!

[ ] “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!