



GALE TRACEY AMP- YOUR MORTGAGE PLANNER FOR LIFE

News To Help You Save Time And Money

# THE DREAM HOME MAKER!

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Designed around you.™

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## Quote of the Month

*Good luck is the willing handmaid of an upright and energetic character, and conscientious observance of duty.*

~James Russell Lowell

## How to Make Spring Cleaning Fun!

Nobody looks forward to cleaning the house. But by getting the whole family involved and building fun into every step, you can make spring cleaning a lot less painful.



- **Have a game plan.** Make a list of everything that needs to get done, but don't share it with anybody—if they know in advance, that takes the element of surprise out of it. Stock up on little prizes, like granola bars or juices.
- **Turn up the music.** Make sure it's loud and has a driving beat. The goal is to get everyone moving to the beat—or actually dancing—as they perform each activity.
- **Clear away the clutter.** Give everyone a garbage bag and tell them they have 15 minutes to go around the house and collect as much unwanted junk and garbage as they can. This includes candy wrappers, empty soda cans, broken toys, old newspapers and magazines, etc. For really young children, have them team up with an adult. The fullest bag wins a prize.
- **Put things in their place.** Give everyone a laundry basket or big box and tell them they have 15 minutes to collect everything that's not where it belongs. The fullest container wins a prize. Then give them another 5 minutes to return everything to where it belongs. The first one finished wins a prize.
- **Start cleaning.** Assign each person a task: vacuum, mop, kitchen counters and sink, bathroom, windows, dusting. Make sure everyone is still dancing to the music because the one with the best moves wins a prize.
- **Celebrate a job well done!** When everything's finished—and inspected—everybody does a group dance. Then everybody—including you—gets a prize, a hug and a big THANK YOU!



## 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 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!

**Jonathon & Carol B. of New Westminster, B.C., "Great new rate!" Repeat loyal clients!**

Maureen O. of Gabriola Island, B.C., "Enjoying Island Life!!" Repeat loyal clients!

**Ines B. of Vancouver, B.C. "All mine!" Repeat loyal clients!**

Lana & Justin C. of Surrey, B.C. "Secure future" (Referred by Mike R., Loyal Client!)

**La Vern R. of Surrey, B.C. "New Start!!" (Referred by Rachael L. & Gord H., Loyal Client!)**

Ken J. of Port Coquitlam, B.C. "Time to relax!" Repeat loyal clients!



**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

### A Couple of Laughs for St. Patrick's Day.

Two Irishmen, Patrick and Sean, were lifelong friends. When Patrick was on his deathbed, he said to Shawn, "I have one last request."

"Anything," Sean said through his tears.

"Under my bed is a bottle of the finest whiskey in all of Ireland," Patrick said. "It was bottled the year I was born. When I'm gone, I want you to pour that whiskey over my grave so it might soak into my bones and let me enjoy it for all eternity."



Overcome with emotion, Sean said, "It's a fine thing you ask of me, and I'll pour the whiskey. But might I strain it through my kidneys first?"

ooo

An Irishman was at a bar with his pet pig and ordered a couple of drinks. But the bartender wouldn't serve animals. So the Irishman said, "But this is a very special pig. Just last week, it woke us up when the house was on fire. And yesterday when my baby son fell in the pool, the pig jumped in and saved him."

The bartender gave them both a drink and said, "That's one special pig. But I notice it's missing a leg. What happened?"

"Well," said the Irishman, "with a pig this good, you don't eat him all at once."

## Financial Freedom Tip of the Month

### The Costs of Not Having a Proper Will in Place.

Nobody wants to think about death—or spend money having a will prepared. According to studies, fewer than half of all adults have a will. But not having a will can end up costing a lot more than the price to have one prepared. If you want to preserve the integrity of your life's assets AND make sure they go to the correct people, you absolutely, positively need a will.

Let's say you have grown children, a savings account and a house with a mortgage. If you die with a will, your executor could sell your house, pay off the mortgage and give your children their inheritances within a few weeks.



## Holistic Health Tip of the Month

However, if you don't have a will, a probate court could take several months to identify your heirs, ask permission from each of them to sell your assets, and distribute the proceeds. During this time, mortgage payments would still have to be made, and you could pay substantial legal fees and higher taxes.

To prepare a will, it makes sense to consult a lawyer (call us if you don't have a large or complicated estate. However, in simple cases, doing it yourself can cost less than \$100, you can buy a kit or software that leads you through all the steps.



### 5 Ways to Make Exercise More Enjoyable.

When we were kids, we never exercised. All we did was play. We didn't notice it, but the more we ran and jumped and played, the fitter we got. Unfortunately, now that we're adults, everything has to be serious. We have to endure repetitive, mind-numbing workouts that are no fun at all. But there IS a better way:

1. **Revert to your childhood.** What physical activities did you LOVE when you were a kid? No matter what they were—jumping rope, hopscotch, playing catch, riding your bike—you can do them now.
2. **Stay away from repetitive.** Sure, it may be more convenient to do repetitive activities, but they're not fun. Get outside where there's lots to look at and experience, while you row, run, cycle, walk, cross-country ski, climb steps, etc.
3. **Exercise your mind too.** If you must do repetitive indoor activities, give your mind something to enjoy. Listen to music, self-help podcasts, old radio programs, audiobooks, etc.
4. **Regularly change activities.** If you're outside, let the seasons and weather dictate your activities. If you're indoors, change activities every couple of months.
5. **Think outside the box.** There are no rules. If it involves vigorous movement, it's good for you. Consider rock climbing, mini-trampoline, swimming, pogo sticking, freestyle dancing around the house, boxing, dodge ball, hip-hop dancing, whatever!

## Quiz Question of the Month

### Answers to Last Month's Quiz

- a) The son of Venus (Goddess of Love, also known as Aphrodite).
  - b) The Greek God of wine.
  - c) The brother of King Neptune.
- Answer: a) The son of Venus (Goddess of Love, also known as Aphrodite).

## St. Patrick's Day Trivia

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

### 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](mailto:gale.tracey@mtgarc.ca) or fax **1-866-280-9427** in your answer. The contest deadline is January 30, 2011.

### Resource of the Month

### ANNOUNCING LAST MONTH'S WINNERS!

Congratulations to **Jake D.** of Surrey for winning February's quiz contest! He has won a FREE dinner at The Vault Restaurant. Enjoy!

## Selling your home? Don't do a thing until you read this!

"Staging" is the latest buzzword in real estate, but it simply means to present your home in its best and most appealing light. If you are preparing your home to sell, staging sets it up to appeal to prospective buyers and showcase the property in a way that makes buyers eager to purchase! In theory, staging isn't hard or costly, but in reality, many homeowners find it difficult because it's often hard to see something objectively when we love it.



**IF YOU ARE SELLING, REMEMBER AN INVESTMENT IN STAGING MAY VERY WELL BE LESS THAN YOUR FIRST PRICE REDUCTION.**

### What Are the Benefits of Home Staging?

- A staged home sells faster and for more money in most markets
- Inspectors view a staged home as a home that has been well cared for
- Appraisers are more likely to appraise a staged home at full value
- You can't sell what is covered up in clutter
- Homes that are staged, clean, and free of clutter have an immediate advantage in any market

If you're planning on selling in the next 12 months, I strongly recommend that you call me to get my recommendation on a top notch Home Stager who can provide you with a Free "In-Home" Consultation. This is the first step in preparing your home for sale. They'll meet with you to discuss your needs, wants and expectations. From there they will custom tailor a staging package that will give you the most impact for the least amount of investment. **The first hour of your consultation is complimentary.** For more info, call me today at (604)575-1843!

## K I D S Sudoku Puzzle

<b>K</b>	3	4	1	2
<b>I</b>				
<b>D</b>				
<b>S</b>	4	2	3	1

**20-ACROSS**

4	2	3	1
1	3	2	4
2	1	4	3
3	4	1	2