



GALE TRACEY AMP- YOUR MORTGAGE PLANNER FOR LIFE

News To Help You Save Time And Money

THE DREAM HOME MAKER!

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Universal
Mortgage
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Spring home maintenance tips.

Spring's an excellent time to check out the wear and tear that winter may have caused to your home. Taking care of minor maintenance now can help prevent major repairs later on. Here's what to look for:



Inside This Issue...

Home Maintenance Tips..... 1
 Client News.....2
 Things you may not know 2
 Smart Ways to use tax refund . 3
 Soak Your Nuts!..... 3
 Quiz of the Month... 4
 First Time Buyers Tax Credit... 4

- Clean gutters.** Unclog gutters before spring rains begin, and make sure downspouts drain water away from the foundation.
- Fill in low areas.** If the soil around your foundation has settled and created low areas, fill them with compacted soil. You don't want spring rains to seep into your basement.
- Replace filters.** Clean furnace and AC filters extend the life of your motors and ensure healthier air.
- Clean out dryer vent.** Make sure lint hasn't built up in the vent. Not only will this reduce drying times, it also helps prevent fire.
- Check roof.** If winter storms loosened any shingles or damaged seals around chimneys, make the repairs now before you get water damage.
- Clean window screens.** Debris from winter winds may have clogged up your screens so they won't keep you as cool this summer. Remove them and spray with water.
- Prepare lawn mower.** Check electric mowers for cord damage. Change the oil in gas mowers. Sharpen cutting blades.
- Check window and door seals.** Winter may have hardened and cracked sealing materials. If so, repair them now before the spring rains begin.
- Repair and paint wood surfaces.** Probe wood trim with a screwdriver to discover any rotting. Replace or seal, as necessary. Strip and paint any areas that show peeling or blistering. Not only will your house look better, it will look good longer.
- Vacuum refrigerator coils.** A lot of dust can build up on the back of your refrigerator over the winter. By vacuuming the coils, you can reduce electricity costs.
- Replace smoke detector batteries.** By adding this to your spring maintenance list, you can help ensure your detectors are working when you need them.

Quote of the Month

"The more difficulties one has to encounter, within and without, the more significant and the higher in inspiration his life will be."

~Horace Bushnell

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!

Dell & Carol L. Of Surrey, BC, “Momma Needs a new set of wheels!” - Repeat Loyal Clients

Kim & Rosie S of Port Coquitlam, BC “Finally! Our First Home!” – Referred by Loyal Client, Bernadette R, Nanaimo, BC

Jon & Angela S of Coquitlam, BC “Extreme Home Make-over!” 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

Things you may not know about taxes.

Previous to World War I, the Canadian government earned revenue from tariffs and excise taxes. But in 1917, additional funding was needed to help finish the war, so the government introduced income tax. Originally meant as a temporary measure, income tax never went away and is now the main source of government funding.

Even though we complain about paying taxes, we have things pretty easy compared to people in other places and other times. Here are some painful examples:

- In the 1590s, the Japanese government decided to regularize taxation across the country. While taxes on things like seafood were abolished, a tax of 67% was imposed on rice crop yields.
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- In what is now Uzbekistan, the government imposed a heavy tax on weddings in the early 1500s. Regardless, people still got married, and the tax was outlawed in 1543.
- In the early 1800s, India imposed a tax on low caste women who wanted to cover their breasts in public like upper caste women did. According to reports, the “breast tax” rate was determined by the size of the breasts.
- From 1365 to 1828, the Ottoman Empire levied a tax on the sons of certain groups. Government officials would travel through the country, collect the boys and make them the property of the sultan.

Financial Freedom Tip of the Month

Smart ways to use your tax refund.

Deciding what to do with your tax refund can be a lot of fun. Who doesn't like to spend money? But instead of blowing it on things that are guaranteed to lose value—like expensive clothes or a vacation—consider investing your money for the future. Sure, it sounds like less fun, but think of the fun you'll have when you retire early!



Here are some ways to help your tax refund generate wealth:

- **Now's the time to invest in equities.** The stock market is finally producing some impressive returns. By investing in mutual funds now, you can participate in this bull market.
- **Invest in skills training.** Take a course or attend a conference that will help advance your career and increase your earning power.
- **Do strategic renovations.** Upgrade your home with a new kitchen or bathroom, and not only will you enjoy a better quality of life, you'll also increase resale value.
- **Start saving a down payment for a revenue property.** By choosing the right property, the revenue will cover your mortgage payments and you'll end up with substantial equity—which you can use to invest in a second property!
- **Make a charitable contribution.** Not only will you be helping a worthy cause, you'll generate an even bigger tax refund next year.

Holistic Health Tip of the Month

Want better health? Soak your nuts!

Nature designed nuts, grains and seeds to survive for long periods until there's enough moisture for growth. Only when nuts get wet do they finally germinate. To prevent nuts from germinating when it's still too dry, they're coated with such substances as enzyme inhibitors, phytates (phytic acid), polyphenols (tannins) and goitrogens. Unfortunately, some of these substances reduce the taste, digestibility and nutrient absorption of nuts.



By removing nuts from their shells and soaking them in warm water for an hour (or overnight in the refrigerator), we can simulate the process that nature uses to prepare nuts for germination. Here are some of the benefits of soaking nuts:

- Softens them so they can be blended more smoothly into nut milk.
- Removes dust, residue and tannins from the skins which can make nuts like walnuts taste bitter. Soaked nuts have a smoother, more buttery flavor.
- Begins the sprouting process which increases available nutrients, especially the B vitamins.
- Gluten and other difficult-to-digest proteins are partially broken down into simpler components that are more readily available for absorption.
- Removes enzyme inhibitors which can strain digestion. And encourages the production of beneficial enzymes.
- Prevents phytic acid from binding to minerals in the gastrointestinal tract thereby reducing mineral absorption, which can lead to mineral deficiencies.

Quiz Question of the Month

April Trivia

April's birthstone symbolizes innocence. It is:

- a) Diamond
- b) Amber
- c) Opal
- d) Quartz

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 or fax 1-866-280-9427 in your answer. The contest deadline is April 30th.

Resource of the Month

First-time Home Buyers' Tax Credit



First-time home buyers can claim a non-refundable tax credit of \$750 for the purchase of a qualifying home. A non-refundable tax credit reduces the federal income tax that a First-time buyer has to pay.

However, if the total of a First-time buyers' non-refundable tax credits is more than their federal income tax payable, then they won't receive a refund for the difference.

So how can a First-time buyer save this tax money? The tax credit is based on \$5,000. For 2012, their credit is 15%, the lowest personal income tax rate, times \$5,000.

The credit is \$750, maybe enough savings to hire student painters, pay your moving expenses or buy some new furniture.

For more details go to www.cra.gc.ca/hbtc

Answer to Last Month's Quiz

St. Patrick's Day is March 17th. Less well-known is St. David's Day on March 1st. Who was St. David?

- a) A statue by Michelangelo
- b) The patron saint of Wales
- c) The man who defeated Goliath
- d) A British soccer star

Answer: b) The patron saint of Wales

ANNOUNCING LAST MONTH'S WINNERS!

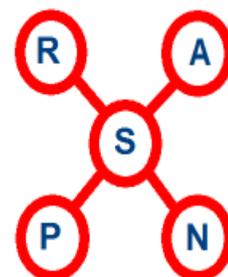
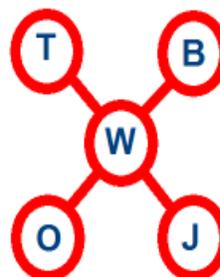
Congratulations to **Janis K. of Coquitlam** for winning March's quiz contest! She has won a FREE dinner at The Vault Restaurant. Enjoy!

K I D S

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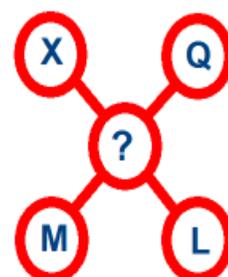
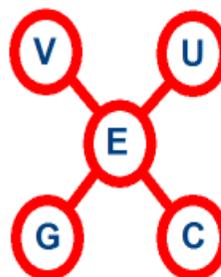
Break the code to discover the missing letter. Hint: A-Z = 1-26

R



N

E



R

The letters A-Z are valued 1-26. In each set, the difference between the two top values, plus the difference between the two bottom values, equal the middle value, so the mystery letter is H (8).