



GALE TRACEY AMP- YOUR MORTGAGE PLANNER FOR LIFE

News To Help You Save Time And Money

THE DREAM HOME MAKER!

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Quote of the Month

"If you want to succeed you should strike out on new paths, rather than travel the worn paths of accepted success."

-John D. Rockefeller

5 ways to grow rich simply by thinking.

We've all heard about the power of positive thinking. But did you know that positive thinking is so powerful, it can actually help you reach your financial goals? Here's how to put it to work for you.

1. **Develop an attitude of gratitude.** Stop and consider all the positive things in your life (health, relationship, children, beautiful environment, friendships, etc.), and be grateful for them. It's easier to add to your good fortune if you start from a place of gratitude rather than focusing on what you DON'T have.
2. **Visualize exactly what you want.** Imagining scenarios in which you achieve your goals is a proven way to succeed. But you have to be specific. Don't just visualize getting a raise. See yourself sitting down with your boss, telling her about the good work you do, asking for a raise, getting it, then setting some of it aside each month for retirement.
3. **Express your visualizations in multiple ways.** The more senses you involve, the more likely you are to succeed. Say your specific visualizations from #2 out loud so you can hear them. Do them in front of a mirror so you can see them. Write them down so you can touch them.
4. **Keep track of your successes.** To achieve financial security, you need to keep a record of your income and spending. But to make financial success even more likely, keep a record of all your little achievements along the way. Write down every time you stick to your budget, put money in your saving account, pay off your credit card balance, etc. Frequently re-reading your list of successes will provide powerful motivation!
5. **Pay it forward.** Once all these positive thinking behaviors have become reliable habits, start spreading the positivity around. Encourage others to adopt positive thinking in their lives, provide support and coaching, teach them these 5 steps!



If you'd like more ideas on how to reach financial security, please call us today.

Client News

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

THANK YOU! 

Jeff & Janis K. of Coquitlam – “All tied up in a bow!” – Repeat Loyal Client

Miltiadis & Vanessa C. of Surrey – “You found your new family home!” – Repeat Loyal Client

Abbass R. & Taher A. now of Maple Ridge: – “Our First Family Home in Canada!” – Referred by Gord Karpinsky, Re/Max Sabre Realty

Amara G. & Marc S. of Coquitlam – “Ready for the future!” – Repeat Loyal Clients

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

14 habits that help build happiness.

Happiness can be broken down into the pursuit of three things: pleasure, engagement and meaning. It turns out the pursuit of pleasure contributes the least to happiness. Most of our happiness comes from engagement with people and activities, and from personal and spiritual growth that provide meaning. Here are some ways to add engagement and meaning to your life.

1. Surround yourself with happy people rather than pessimistic, critical people.
2. If you smile, mean it. Faking a smile can worsen your mood.
3. Learn how to bounce back. The opposite of depression isn't happiness, it's resilience.
4. Notice all the tiny things that go right in your day and be grateful for them.
5. Give your time to help those in need. This makes you feel good too!
6. Instead of small talk, seek out deep conversation on personal, meaningful topics.
7. Pay attention to everything around you so you don't miss tiny delights, like the first blossom of spring.
8. Listen more, talk less. This demonstrates confidence and respect, and can deepen relationships.
9. Spend less time on social media and more time face-to-face.
10. Frequently unplug from screens and work, and do some deep breathing or meditation.
11. Exercise regularly. This generates endorphins which help you feel happy.
12. Go outside and enjoy some fresh air.
13. Work at improving your sleep.
14. Don't just smile or chuckle, laugh out loud!



Financial Freedom Tip of the Month

The 6 jars of money management.



Here's an easy way to think about your finances. Instead of trying to picture all sorts of complicated accounts and budget lines, just imagine you have 6 jars in front of you. By putting all your money into these jars each month—in the correct proportions—you'll easily achieve financial security!

1. **Necessities Jar.** 55% of your money goes to cover necessities like rent, mortgage, utilities, taxes, food, clothing, etc.
2. **Saving Jar.** 10% of your money goes to help you save for expensive things you can't currently afford. Instead of going into debt to buy a new car, vacation, home improvements or kids' education, save the money, then pay cash.
3. **Future Jar.** 10% of your money goes to help you eventually become financially secure. It's for investments, retirement savings, building a down payment for a revenue property, etc. Remember, you never spend this money, only the returns you earn on it.
4. **Learning Jar.** 10% of your money goes to support your education and personal growth. Basically, you're investing in yourself. This can include courses, books, webinars, etc.
5. **Pleasure Jar.** 10% of your money goes for luxuries and treats, like dinner out, a weekend getaway, new games, a massage, etc.
6. **Giving Jar.** 5% of your money goes for gifts. These could include birthday and holiday gifts, charitable donations, and acts of random kindness.

Holistic Health Tip of the Month

Are YOU ready to find YOUR BREAKTHROUGH!

A simple 12 Day Cleanse (every 90 days) to assist in providing an optimal environment of digestion, detoxification and elimination.

Prevail Breakthrough Am/Pm™ is two simple formulas designed for morning and night use, this product will have you fit, healthy and happy all day.

A formula that is a source of antioxidants and probiotics that will temporarily modify gut flora.

The AM Prevail BREAKTHROUGH formula contains ProDura® Bacillus coagulans, a spore-forming probiotic bacterium that is superior to non- spore probiotics. It will help lower cholesterol and lactose intolerance while raising HDL levels and lipid status.

The PM Prevail BREAKTHROUGH is a wholefood, powerful nutrient drink designed to detoxify. It has traditionally been used in herbal medicine as a diuretic and laxative to help treat digestive disturbances. This formula may help the body combat an overgrown Candida yeast infection, increase nutrient absorption and increase overall metabolism.

A quarterly regimen (every 90 days) is designed for ease of use, and only 12 days are needed to provide the optimal environment for digestion and detoxification. Start drinking! Your body will thank you.



Coming April 25th. For more information go to: www.weighlessmiracle.com

Quiz Question of the Month

April Trivia Question

Both Easter and Passover happen in April this year. Which comes first, Easter Sunday or the first day of Passover?

- a) Easter Sunday
- b) First day of Passover
- c) Both start on the same day

How does this contest work?

The first person to respond with the correct answer will win a **\$25 Gift Card** to **THE VAULT** Restaurant!

Resource of the Month

WARNING: 15 deadly home traps to avoid!

Buying a home is a major investment no matter how you look at it. But for many home buyers, it's an even more expensive process than it needs to be. This is because they fall prey to common and costly mistakes, causing them to either pay too much for the home they want, or losing their dream home altogether. It's unfortunate but true.

As your consumer advocates, we have prepared an informative Free Home Buyer Guide entitled, "15 Costly Home Buyer Mistakes and How to Avoid Them," a must read for prudent home buyers.

Here's just a portion of what you'll learn:

- Shortcut secrets for buying your ideal home at your ideal price
- Critical steps that guarantee your offer is taken seriously
- Proven strategies to ensure you're not overpaying on your mortgage
- How to avoid the pain of buyer's remorse and much, much more!

To get your free copy, **call me at 604-575-1843**. Call now while supplies last!

Answer to Last Month's Quiz

Julius Caesar was assassinated on the Ides of March in 44 BC. What does "ides" mean?

- a) Unlucky
- b) The date on which Easter falls
- c) The middle or halfway point of a month
- d) The Roman word for 23

ANSWER: c) The middle or halfway point of a month

How do I submit my answer?

To respond with your answer, email me at: gale.tracey@mtgarc.ca. The contest deadline is Apr 30.

ANNOUNCING LAST MONTH'S WINNERS!

Congratulations to **Darryl G.** of Surrey for winning last month's quiz contest! She has won a **FREE** dinner at the **VAULT** Restaurant. Enjoy!

K I D S

O

R

N

E

R

Easter Sudoku

DIRECTIONS: Fill in the grids so that each horizontal row contains each letter exactly once, each vertical column contains each letter exactly once, and each subgrid contains each letter exactly once.

BASKET

B	T		S
A		B	
		T	K
K	A		
	T	E	

SPROUT

S			T
	O	S	
	T	R	P
P			U
			O

SPRING

	N		
I		R	
			S
	R	G	I
		I	N
			G

DUCKLINGS

C		U	G	L	
	K	S	L	U	
U	N			I	
				K	C
L			K	I	
K	U			S	
			C	L	I
C	U	I	K	L	S
	G	N		U	

TULIPS

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	T	I	S	
	L			
		T	L	
I			L	S