



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

"We cannot become what we need to be by remaining what we are."
- Max De Pree

Why smart homebuyers hire home inspectors.

Buying a house involves purchasing the services of several professionals: lawyer, Realtor, appraiser, mover, etc. So the last thing you may want to do is hire another professional. However, hiring a home inspector is absolutely essential if you want to make sure you're getting a quality home that won't constantly surprise you with ongoing repair costs. In making an offer on a house, most Realtors will recommend that you make the deal conditional on a home inspection. There are several reasons why this is an excellent idea:



- The inspector will examine all visible and accessible areas, and provide a report outlining any health and safety concerns, current and ongoing maintenance requirements, and the condition of roof, foundation, walls, windows, doors, insulation, basement/crawlspace/attic, electrical, plumbing, heating/cooling, appliances, and more.
- Chances are you don't have the technical skill to evaluate all these systems yourself. But even if you do, you may be emotionally invested in the house, which can influence your judgement. Much better to leave it to an objective professional.
- You can accompany the inspector, so you see everything with your own eyes and become familiar with the house.
- Because your purchase offer is conditional on a satisfactory inspection, you have options if the inspection doesn't meet your expectations. You can back out of the deal without penalty, you can negotiate a lower price with the seller, or you can ask the seller to make the repairs.

However, keep in mind the realities of an inspection report. No home is perfect. Even though there may be 50 issues listed, that doesn't mean the home isn't worth buying. Rarely is there an obvious "pass" or "fail". You have to weigh all the facts and use your judgement whether to buy or not. Inspection reports aren't warranties. They're only a snapshot in time, and other problems may still develop over time.

If you're considering buying, I can introduce you to one of my trusted local home inspection partners. Please call me 604-575-1843.

Client News

Here are the new and loyal repeat clients who we've assisted with their mortgage needs in the last few months! We'd like to welcome and thank you publicly, and send you our best wishes!

Marlies E, Vancouver, BC – “Getting Ducks In a Row!” Referred by Loyal Client Matt H

Marie P and Sean G, Rosedale, BC Repeat Loyal Clients – “Tying it all up into a Big Bow with an awesome Rate!”

Brian C, South Surrey, BC Repeat Loyal Client – “Life Is Good!”

Scott W, Port Coquitlam, BC “Ready for Growing Family” – Referred by Brenda Cheng, Realtor, Re/Max Sabre

Eddie B, Coquitlam, BC “Love That Rate” – Referred by Holly Collin

Dave & Carla F, Abbotsford, BC “Time to Simplify Life” Repeat Loyal Clients

Nick and Jane, South Surrey, BC “Love my Kitchen” Repeat Loyal Clients

Tom & Ruth G, Port Coquitlam, BC “First Canadian Home!” Referred by Llawrey Godin, Realtor, Re/Max Sabre Realty

Steve & Brittany B, Surrey, BC “Down Down Down” Repeat Loyal Clients

Selina V, Port Moody, BC “All Mine” Referred by Dee Hnatko Realtor, Re/Max Sabre Realty

Mario and Anna R, Richmond, BC “Great Timing!” 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

5 super-fun games you can play in the backyard.

You don't have to travel far or spend a lot of money to have fun with the kids this summer. Here are some easy, do-it-yourself backyard games:

- **Frisbee Targetball.** Set up two equal-sized trash barrels or laundry baskets, one at each end of the yard. Players toss the Frisbee at the barrel/basket. If the Frisbee hits the target but doesn't go in, score one point. If it goes in, score two points.
- **Lawn Twister.** Paint a Twister playing surface on the lawn using water-soluble spray paints. Cut a stencil out of cardboard to make the circles uniform. You'll find Twister rules online. You can even make your own spinner if you don't already own one.
- **Frozen T-Shirt Race.** Soak T-shirts in water, scrunch them up in plastic bags, then freeze them. On the next hot day, hold a race to see who can pull on a frozen T-shirt fastest.
- **Bean Bag Ladder Toss.** Set up a stepladder and tape a card on each step listing a different score. Then stand back and throw bean bags through the openings to earn points.
- **Giant Ring Toss.** Buy three or four pool noodles. Use duct tape to fasten them into large rings. Next, set up a vertical pole in the lawn. Then see who's best at throwing rings over the pole!



3 advantages of real estate investing you can't get anywhere else.

Deciding how to invest your money is never easy. But if today's rising house values and low rates of return on investment accounts don't convince you of the value of investing in real estate, here are three other unique advantages:

1. **Buy below market value.** You can buy real estate below market value by making a low offer, buying a foreclosure, or finding a private deal. With equities, a stock may be undervalued, but the same price is available to everyone, so nobody gets it below market value.
2. **Add value to your investment.** Another way to buy real estate below market value is to find a fixer-upper and do the work yourself. With a little time and effort, you can add value to your investment. But if you buy a stock, there's nothing you can do to increase its value.
3. **Earn significant income without selling.** Sure, you can earn a modest income from dividend-paying stocks. But you don't make any significant money until the stock value rises and you sell it. On the other hand, if you buy a rental property, you can collect enough rent every month to gradually pay down your mortgage. So without selling the asset, your monthly net income continues to rise!



If you'd like to learn more innovative real estate investment strategies, feel free to call me today!

Holistic Health Tip of the Month

Amazing benefits of chamomile oil for skin, health and hair.

You may enjoy a relaxing cup of chamomile tea before bedtime. But that's just one of the many uses of the amazing chamomile flower. The oil extracted from both Roman and German chamomile offers important benefits for your whole body:

- Dab on acne to reduce inflammation, redness and scarring.
- Mix Roman chamomile oil with coconut oil to create a hydrating skin oil that reduces irritation and helps soothe sunburn.
- Chamomile oil helps repair, regenerate and strengthen skin, and reduces crow's feet and dark circles under your eyes.
- Add a few drops when rinsing hair to brighten blonde hair and give all hair extra strength, softness and shine. Also helps fight dandruff.
- Apply warm oil to arthritic areas and massage in to ease inflammation and pain.
- Add to your water vaporizer for relief from congestion and sinus headaches.
- Drinking warm water with chamomile oil added can help soothe stomach disorders, diarrhea, constipation and gas.
- For sciatic pain, warm a little Roman chamomile oil and massage into lower back, hips and legs.
- To promote restful sleep for babies, add chamomile oil to baby oil, then massage your baby before a warm bath.
- Ingesting German chamomile oil helps lower and maintain blood pressure, reducing the risk of myocardial infarction, atherosclerosis and stroke.
- Chamomile oil also cleanses the urinary tract, kidneys, and blood by inducing regular urination.



Quiz Question of the Month

August Trivia Question

The birthstone for the month of August is peridot. This gemstone almost always appears in various tints and intensities of:

- a) Green
- b) Red
- c) Black
- d) White

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



Need more space but don't want to move? Here's how you can get your home renovation to pay for itself.

Thinking of renovating? Whether your goal is to get a fixer-upper ready to sell, increase the market value of your home or just make your home more comfortable, this special renovation guide will uncover how to choose the highest value remodeling and renovation projects that maximize the price of your home at resale.

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

- What types of renovations provide the highest return on your investment.
- Renovating vs. buying a new home: How to determine which option is best of you.
- Insider secrets on how to maximize the value of your kitchen and bathroom renovations.
- Unique and innovative ideas for enhancing the comfort, beauty, enjoyment and resale value of your home.
- How to finance the entire project, eliminate credit card debts, and boost your equity – without any out-of-pocket costs or increased monthly payments.

To claim your Free Guide titled *9 Secrets to Make Your Home Reno Pay for Itself*, call me today at **604-575-1843**. Supplies are limited. Offer valid while supplies last.

Answer to Last Month's Quiz

July is a popular month for national holidays. Which of the following countries does NOT have its national day in July?

- a) Somalia
- b) France
- c) Belgium
- d) Brazil

ANSWER: d) Brazil

How do I submit my answer?

To respond with your answer, email me at: gale.tracey@mtgarc.ca. The contest deadline is Aug 31.

ANNOUNCING LAST MONTH'S WINNERS!

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

K I D S

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Camping Wordsearch

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- awning
- campfire
- campsite
- rucksack
- sleeping bag
- stove
- tent
- torch

