



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 can't help everyone, but everyone can help someone."*

**- Ronald Reagan**

## Planning to become a millionaire.

Most of us dream of becoming a millionaire. But how many of us actually put a plan in place to make it happen? Here's a simple plan almost anyone can follow if they're serious about becoming financially secure.

The good news is that much of the planning you need to do is already in place—for instance, a TFSA (Tax-Free Saving Account). Since 2009, anyone over 18 can contribute to a TFSA and earn investment income tax-free. Even better, you can take advantage of unused contribution room from the past. So if you're just getting started investing now, you can max out all the previous TFSA years you missed, which in 2016 amounts to \$46,500. Given an average annual stock market return of 8%, even if you invested just that \$46,500 over 30 years, you'd end up with over \$460,000! Of course, if you topped that up yearly with the current \$5,500 allowable TFSA contribution, you'd end up with over a million dollars in 30 years!



But there's another wealth-producing plan just waiting to be used too: an RRSP (Registered Retirement Saving Plan). One of its biggest advantages is the yearly tax refund, which can be used to increase the following year's contribution. On top of that, many employers match an employee's contribution, up to 1-5% of salary. If you're earning \$50,000 per year and your employer gives you a 2% match, that amounts to a free \$1,000 per year invested for you.

The overall strategy for becoming a millionaire is to start setting aside 15% of your income as early in life as you can. Let's say you're 30 and earning \$50,000. That means setting aside \$7,500 per year. Do that every year until you're 70, and (based on the average 8% return), you'll end up with over \$2 million!

If you'd like help customizing a plan to your needs and goals, I'd be happy to refer you to one of my trusted local financial advisors. Call me today!

## 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!

**Patrick & Elsi B, Surrey, "Getting Ducks In a Row"! Repeat Loyal Clients**

*Connie & Brad, Surrey, BC "Our first Home with a Yard"! Referred by Scott McDonald, Realtor Re/Max Sabre Realty*

**Caroline B, Surrey, BC "Brand New Home of My Own" Friend**

*Dean, E, North Vancouver, BC "Great Recreation area" Repeat Loyal Client*

**Chris & Andrea H, Surrey, BC "WE DID IT!" Repeat Loyal Clients**

*Justin and Brittany, D., Maple Ridge, BC "Great New Neighbourhood and room to grow!" Repeat Loyal Clients*

**Nash & Andrew T, Surrey, BC "We have a Yard!!!" Repeat Loyal Clients**

*Dolores, S., New Westminister, BC "Rock Bottom Rate" Repeat Loyal Client*

**Russ, L., North Vancouver, BC "Back to Basics!" Referred by Julie Scarlatti, Realtor, Re/Max Crest Realty**

*John & Karen C, "Enjoying Year Round Recreation" Referred by Friend*

**Josef & Maria H, "Getting Ducks in a Row" Referred by Friend**

*Rachel & Terrence H, Port Coquitlam, BC "Great family home for Kids"! Referred by Audrey Olin, Realtor Re/Max Sabre Realty*

**Adrian and Anca A., Maple Ridge, BC "Our Beautiful New Home in Canada! " Referred by Julie Scarlatti, Realtor Re/Max Crest Realty**

## Resource of the Month

[www.weighlessmiracle.com](http://www.weighlessmiracle.com)

**email: [gale.weighlessmiracle@gmail.com](mailto:gale.weighlessmiracle@gmail.com) for information**

**FREE SAMPLES AVAILABLE BY REQUEST!!**

**30 DAY MONEY BACK GUARANTEE**

*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*

**PRE-VAIL** POWERFUL WEIGHT LOSS FORMULA  
**SlimROAST**

**NOT JUST COFFEE!**  
Delicious Italian Dark Roast Coffee With a Powerful Weight Loss Formula Inside!

**LIKE IT AND FEEL IT IMMEDIATELY!**

- Dramatically Diminishes Appetite
- Stops Cravings
- Blocks Sugar
- Burns Fat
- Elevates Mood
- Better Mental Alertness
- Better Focus
- NO GMO's
- NO Pesticides
- NO Chemicals
- NO Preservatives

**PRE-VAIL** VALENTUS  
**SlimROAST**  
Reduce Heavy Weight Gainage & Lose

## Financial Freedom Tip of the Month

### 5 ways to be broke even though you're earning six figures.

Sounds impossible, right? How can you earn over \$100,000 a year and still not have enough to cover your bills? It's actually much easier—and more common—than you'd think. Here are some typical mistakes high earners make.

1. **“I deserve a fancier lifestyle.”** Some people work hard to get to the top and decide to reward themselves before they actually get there. So by the time they're earning six figures, they're already deep in debt.
2. **Keeping up with the Joneses.** No matter how rich you are, there will always be richer people. If you try to keep up with their taste for BMWs and penthouses, you'll go broke fast.
2. **Huge student loans.** Many six figure earners work in professions that require multiple years of university. Sure, they earn big after graduation, but many are kept in poverty by even bigger loan payments.
3. **Poor money management.** It's easy to get carried away no matter how rich you are (think Michael Jackson). Put yourself on a budget and stick to it!
4. **Living in an expensive city.** Ever notice how rich people are attracted to expensive cities like New York, Vancouver or San Francisco? Keep in mind that you can cut your cost of living in half by moving to a more modest location.



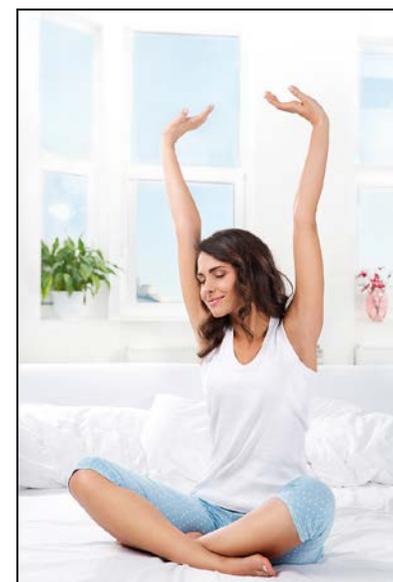
For more tips on living within your means, call us today!

## Holistic Health Tip of the Month

### Why stretching is just as important as exercise.

If our exercise goals are gaining strength, toning the body or losing weight, it's easy to assume there's no need to include stretches in our routine. But stretching provides many benefits, as well as helping us avoid serious problems. Here are some reasons why you should include stretching in every workout.

- Helps improve flexibility and increases range of motion.
- Helps correct posture. For instance, when we spend all day at the computer, our muscles can get tight and short from poor posture. Gentle stretching helps restore our muscles to a healthy condition.
- Helps prevent injury by preparing muscles for work (as long as muscles are already warm).
- Increases supply of blood and nutrients to muscles, so we feel less soreness.
- Slow, gentle stretching calms the mind. Yoga is especially effective for this.



Here are some healthy stretching tips:

- Your muscles only benefit from stretching if they're warm and pliable. Stretching cold muscles can cause damage. Therefore, it's best to save stretching until after your workout.
- Instead of trying to stretch every muscle after exercise, focus on a specific area, especially if it's tight. This gives you time to stretch longer, more slowly, and with more repetitions.
- Do an intensive stretching session once a week, for instance, an hour of yoga, hot yoga or pilates. Try joining an ongoing class to keep you motivated.

## Quiz Question of the Month

### August Trivia Question

Which two astrological signs does the month of August fall under?

- a) Cancer and Leo
- b) Virgo and Libra
- c) Leo and Virgo
- d) Cancer and Libra

### How does this contest work?

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

## Seasonal Article of the Month

### Killer tasty taco salad recipe.

#### Salad Ingredients

- 1 tbsp olive oil
- .5 lb chorizo sausage (remove casing)
- 5 cups romaine lettuce, chopped
- .5 cup cooked black beans
- .5 cup frozen kernel corn
- 2 tomatoes, diced
- 3 tbsp cilantro, chopped
- 1 avocado, diced
- .25 cup shredded cheddar
- .25 cup tortilla strips



#### Dressing Ingredients

- .25 cup apple cider vinegar
- .25 cup olive oil
- zest of 1 lime
- 2 tbsp lime juice

#### Instructions

- Mix dressing ingredients and set aside.
- Heat olive oil over medium high heat. Cook chorizo until dry, crumbly and crisp, about 2 minutes. Let cool.
- In a large bowl, combine romaine lettuce, chorizo, corn, black beans, tomato, cilantro and dressing. Gently mix in avocado. Top with cheese and tortilla strips.

## Answer to Last Month's Quiz

Before Julius Caesar renamed the month of July after himself in 44 BC, what was the month called?

- a) Quintilis
- b) Quattro
- c) Pentagione
- d) Sextantium

ANSWER: a) Quintilis

### How do I submit my answer?

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

## ANNOUNCING LAST MONTH'S WINNERS!

Congratulations to **Richard D.** 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

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# N

# E

# R



### Seaside Word Merge

Can you find two full words in each of the following jumbles? The letters are in the right order, and you must use all the letters up.

We have done one to show you how.

**CSRAHELBL**  
= Crab and Shell

Now try these:

1. B T O O W O K E L

(Two things you may have in your beach bag)

2. S B U P A C D K E E T

(Two things you play with on the beach)

3. S S H U A N D E

(Sometimes you sit in the \_\_\_\_, sometimes the \_\_\_\_)

4. D I R C E I C R N E K A M S

(You can usually buy these near the beach)