



GALE TRACEY AMP- YOUR MORTGAGE PLANNER FOR LIFE

News To Help You Save Time And Money

THE DREAM HOME MAKER!

Ph: (604)575-1843 • Fax: 1-866-280-9427 • Email: gale.tracey@mtgarc.ca • www.ownyourdream.ca



Planning for prosperity: simple, bedrock rules on personal finance.

Ph: 604-575-1843

Smart money strategies aren't more complicated than you think. They're simpler! Here are some to consider:



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- **Ignore economic forecasts.** They only keep forecasters employed. Most economists were blindsided in 2008 by the biggest financial collapse in 70 years.
- **Ignore “expert” stock picks.** The stocks that Wall Street experts like the most generally fare no better than those they like least.
- **Keep it simple.** Choose a simple, diversified portfolio of low-cost index funds, rebalanced yearly, as well as some long-term treasury bonds.
- **Know thyself.** Don't pursue complex financial or tax strategies if you're not a details person. Cut up your credit cards if you're a shopaholic. Invest more conservatively if you're apt to panic in a crisis.
- **Protect yourself from disaster.** Have disability insurance, either through work or directly. Buy term life insurance to protect your dependents.
- **Save early, save often.** Time and patience are the investor's best friends.
- **Make the most of what you have.** Don't pin too much hope on the next pay raise or stock windfall. The more we have, the more we want. The only way to have enough is to master the art of being satisfied.
- **Plan for a long life.** A third of your adult life could come after you're 65. By the time you retire, try to have your mortgage paid off and at least 10 times your annual salary in savings. Delay taking your government pension for as long as you can (up to age 70) to maximize monthly payments.
- **Pay off debt.** Don't carry a balance from month to month unless you're planning to default and file for bankruptcy. Credit card interest rates are extremely high—partially to account for the borrowers who default.
- **Cut the waste.** There's fat in every middle-class budget. Most cell phone bills are too high. Most cable bills are too high. Most people waste too much money on cars. Regularly eating out can bust your budget.

Quote of the Month

"Start by doing what's necessary; then do what's possible; and suddenly you are doing the impossible."

- Francis of Assisi

To learn more about how you can use your mortgage to accelerate your wealth, call me today at 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!

Fernando P. & Hayley M. of Langley, BC – “Love Our New Family Home” - Loyal Repeat Clients

Shirley Q. of Vancouver, BC – “Exciting Changes!” – Loyal Repeat Client

Sergio & Juliana M. of Port Coquitlam, BC – “Beautiful New Home!” - Referred by Realtor Llawrey Godin, Re/Max Sabre Realty

Thea B. of Langley, BC – “Tied up with a Bow!” – Repeat Loyal Client

Shane & Tracy M, Langley, BC – “Re-organizing and Renovating!” Repeat Loyal Clients

Cyrille & Hien D of Burnaby, BC – “Becoming Land Barons!” Repeat Loyal Clients

Alan Y & Kinga U of Port Coquitlam, BC – “Sparkling New Home!” Referred by Realtor Dee Hnatko, Re/Max Sabre Realty

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

Little-known facts about Christmas.

Amuse your friends by dropping a few of these facts during holiday parties:

- In Japan, Colonel Sanders is as popular as Santa! Japanese people like to celebrate Christmas in a non-religious way. Forty years ago, when they wanted a Christmas dinner but couldn't find a chicken or turkey, they went to KFC. The company started promoting its Christmas offerings, and today KFC is a hugely popular Japanese Christmas tradition.
- Before turkey, the traditional Christmas meal in England was pig's head with mustard.
- Mincemeat—that popular fruit pie filling—includes the word “meat” because in Victorian England it was made with beef and spices.
- There are no references to angels singing anywhere in the Bible.
- The word Noel comes from the French expression "les bonnes nouvelles" or "the good news".
- Composed for Thanksgiving 1857, “Jingle Bells” was originally called “One Horse Open Sleigh”. In December 1965, it became the first song broadcast from space when two astronauts sang it.
- A holly wreath symbolizes Christ's crown of thorns, with red berries symbolizing drops of blood.
- Boxing Day gets its name from the money collected in donation boxes for the poor.
- There are 13 Santas in Iceland who come down from the mountain starting December 12th to leave gifts for children. Rather than being called Santa, they have names like Spoon Licker, Door Sniffer and Meat Hook.



Financial Freedom Tip of the Month

Debt-free Christmas: How to bring wonder without going under.

Christmas is all about giving. But you don't have to give till it hurts. And the time it hurts most is when your January credit card bills start pouring in! This year, instead of going into debt, give low-cost gifts that are loaded with special memories. Some ideas:



- **Make a Christmas movie.** Instead of sending the dreaded Christmas letter, use your phone to make a video of family members saying what's new in their lives. Edit it, add music and share with everyone on your list.
- **Decorate the family tree.** Do some research into your family's genealogy, draw up a family tree and frame it.
- **Give your time.** Visit a loved one you don't see very often. Or phone a few special people and spend some time finding out what's going on in their lives.
- **Bake up a storm.** Make big batches of favorite cookies and treats, then wrap up a generous sampling for each person on your list.
- **Give your skills.** Give some lessons on social media, a couple of hours of landscaping, paint a room, or babysit.
- **Dress-up fun.** Give your kids hours of amusement with a box of funny, old-fashioned clothes from a second-hand store.
- **Give a giggle.** Save up funny stories and jokes and share them with loved ones. Use the phone so you can hear each other laugh!

Holistic Health Tip of the Month



Benefits of grass-fed dairy: what conventional dairy farmers don't want you to know.

100% grass-fed milk comes from cows that graze in pasture until the winter months when they're fed cut grasses inside the barn. On the other hand, most milk—including organic milk—comes from cows that spend little or no time outdoors and eat processed grain-based feed. To ensure your milk comes from pasture-grazed cows, look for "100% grass-fed". If the label just says "grass-fed", the cows may spend little time outdoors.

Here are some of the health benefits of 100% grass-fed milk:

- Good source of vitamin B2 (riboflavin), vitamin D, vitamin B12, iodine, phosphorus, calcium and protein.
- Provides omega-6/omega-3 fat in a healthier ratio that milk from conventionally-fed cows.
- Higher in an omega-3 fat called alpha-linolenic acid (ALA) that reduces inflammation and has been linked to lower risk of heart disease, stroke and type 2 diabetes.
- Includes conjugated linoleic acid (CLA), a fat associated with immune function and cardiovascular health.
- Rich in antioxidants. For instance, 100% grass-fed milk contains 50% more vitamin E than regular

K I D S

O



Christmas Word Search



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h	u	e	b	c	k	s	b	t	c	q	w
h	d	c	h	e	a	b	r	a	r	k	u
o	r	h	l	s	l	e	i	g	h	e	c
l	o	r	w	z	s	a	n	t	a	p	e
l	i	i	r	o	k	w	u	f	r	z	m
y	b	s	e	r	e	i	n	d	e	e	r
s	m	t	a	i	y	z	w	f	i	f	m
m	t	m	t	y	p	a	f	z	t	c	e
r	r	a	h	n	t	s	k	l	j	a	r
n	h	s	r	q	c	a	r	o	l	a	r
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|----------|-----------|----------|--------|
| carol | christmas | holly | merry |
| presents | pudding | reindeer | santa |
| sleigh | star | tree | wreath |

Quiz Question of the Month

Christmas Trivia Question

According to the Bible, how many wise men (magi) visited the baby Jesus?

- a) 3
- b) 5
- c) 2
- d) an unspecified number

How does this contest work?

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

How do I submit my answer?

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

Answer to Last Month's Quiz

Guy Fawkes Day is celebrated on November 5th in Great Britain. What is Guy Fawkes famous for?

- a) Inventing the firecracker
- b) Setting a bonfire to guide ships to safety
- c) Conspiring to blow up Parliament
- d) Guarding the Tower of London

ANSWER: c) Conspiring to blow up Parliament

ANNOUNCING LAST MONTH'S WINNERS!

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

Resource of the Month



*"If I could show you a way how to lose **12 lbs. or 12"**, or any combination thereof, in only **24 days**, how would that make you feel?"*

... INTRODUCING the **"12 in 24 Plan"** featuring 3 Valentus® Products that are Cutting Edge, Delicious and They work! This plan is Easy, Simple to Follow and FUN!

Here's how the "12 in 24 Plan" works:

Wake Up! Drink 1 SlimROAST before your Breakfast. Delicious Italian Roast Coffee, "that's Amore!"

30-60 minutes before Supper mix & drink 1 Trim in a bottle of water. Yummy Piña colada!

30-60 minutes before Bedtime mix & drink 1 Immune in a bottle of water. Delicious! Sweet dreams!



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www.weighlessmiracle.com gale.weighlessmiracle@gmail.com