



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



Universal  
Mortgage  
Architects

Ph: 604-575-1843

## Inside This Issue...

Buying a fixer upper house? ..... 1  
 Client News..... 2  
 Origin of Valentine's Day Cupid .... 2  
 Creative Ways to Reduce Taxes ..... 3  
 21-day Cleanse..... 3  
 Quiz of the Month ..... 4  
 How Much Is Your Home Worth?.. 4



## Quote of the Month

*"We cannot solve our problems with the same thinking we used when we created them. "*

~ Albert Einstein

## The Canadian Home Renovation Plan? Here's how to finance your renovation on your next purchase or current home!

**Let us arrange to get you the MONEY you need to renovate this home and roll it all up into your Mortgage!**



Imagine this common problem. You find what appears to be the perfect home, in a neighborhood you love, in a price range you can afford. During the viewing you discover this home is “not quite perfect”. Sadly, MOST homebuyers stop here, looking for that perfect listing to appear, NOT REALIZING they can customize their Mortgage to include renovations on this home... UNTIL NOW!

There’s always a good intention to save money for that big “to do list” when you move in. However, life gets in the way and sometimes that big “to do list” ends up lost in the shuffle.

The Canadian Home Renovation Plan will allow you to do those renovations before you move in, so you can enjoy your new home and eliminate that “to do list” all together. **Add up to \$40,000.00 to your mortgage easily and cover the cost of renovations to your new home!**

Including your renovations in your mortgage, allows you to finance them at the lowest possible interest rate. Plus, since you will repay your mortgage over 25 years it is also the most affordable monthly payment available in Canada.

To see whether this type of program can help you affordably turn a fixer upper into the home of your dreams, give me a call. I’ll sit down with you and provide a no-charge analysis of your needs and financial situation. Then I’ll show you several financing options, and help you choose a mortgage strategy that achieves your long-term financial goals. For more information, call me today **604-575-1843!**



**Client News**

*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?*

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!

**Chris N., Langley, BC – Comfortable new family home! – referred by Existing Loyal Client!**

Kwene & Katarina L., Surrey, BC – Brand New Home Close to the Beach! – referred by Jim Baker, Re/max Sabre Realty

**Kris & Sarah D, Port Coquitlam, BC – Our First Home!! – referred by Brenda Cheng, Re/Max Sabre Realty**

THANK YOU!

**Seasonal Article of the Month****The origin of the Valentine's Day Cupid.**

In Latin, Cupid means desire. According to legend, Cupid was the son of Venus, the Roman goddess of love. Also a god himself, Cupid was traditionally depicted as a winged young man or boy, who was usually quite chubby. Cupid's godly powers were represented by his bow and arrow, which he could shoot at people to create uncontrollable desire in them. In one story, Cupid accidentally shoots himself with one of his arrows and discovers both the joys and ordeals of love.

Each of Cupid's attributes reinforce his position as the god of desire, erotic love, attraction and affection. He's a young boy because love is foolish and irrational. He has wings because lovers are flighty and likely to change their minds.

He shoots arrows because love wounds and inflames the heart. Sometimes Cupid is also depicted blindfolded because love can be blind and arbitrary.

Over the centuries, Cupid regularly appeared in art and was often confused with "putto" who were chubby boys with wings, and with cherubs who were angels. However, Cupid definitely isn't an angel since he represents non-religious passion! By the time Valentine's cards became popular in the 1800s, Cupid was a well-known romantic icon. Which is why even today most Valentine's cards show a chubby boy with wings drawing back his bow.

**A REALTOR YOU CAN TRUST!**

If you're considering buying or selling please call me if you would like a referral to a professional, experienced, trustworthy Realtor. I've dealt with several realtors in the Surrey, Langley/Tri-Cities areas for over 13 years and can guarantee you will be happy with the results from all of these "Over Achievers". Why call a stranger, when you can be referred to a professional I "know" "like" & trust"!

## Financial Freedom Tip of the Month

### Creative ways to reduce your taxes.

This year's RRSP contribution deadline is March 3rd. Here are some great RRSP strategies to help reduce taxes and save money.

- Sure, it's hard to come up with an RRSP contribution, but as your mortgage expert, I may be able to help. With mortgage rates near historic lows, it may make sense to do an equity takeout, make the maximum RRSP contribution, earn a substantial tax deduction, and invest the funds in secure equities that will yield a higher return than your mortgage rate.
- Contribute to your spouse's RRSP and benefit from income-splitting. The tax paid by a couple is often reduced when retirement income is evenly split, rather than being claimed by one spouse who would incur a higher tax rate.
- Ask your employer to contribute some of your compensation directly to your RRSP. This means tax doesn't have to be withheld on the amount paid, so you get a larger RRSP contribution.
- Don't wait until the RRSP deadline. The sooner you contribute, the longer your investment earns tax-deferred income.
- And even though it's not specific to RRSPs, remember to claim the child care deduction (be sure to keep all receipts from eligible child care providers).

If you'd like more valuable tax-saving tips, I can introduce you to one of my trusted local tax experts. Call me today.



## Holistic Health Tip of the Month

### 21-day cleanse: how to ignite yourself with more energy in 2014.

Most of us eat too much sugar, fat, protein, alcohol, caffeine, etc., and end up feeling sluggish, depressed and sick. Sure, the solution would be to adopt healthy eating on a permanent basis. But failing that, here's a 21-day cleanse that washes away toxins and replenishes our body's nutrients. The result is more energy, vitality and overall health. (If you have any medical concerns, consult a doctor first.)

- **Days 1-8.** Drink only freshly-made raw organic vegetable juices, including carrots, cucumbers, beets, tomatoes, zucchini, romaine lettuce, sprouts, celery and cabbage. Either dilute the juice 50/50 with filtered water or drink a glass of water before each glass of juice. Make sure you drink at least three or four 8 oz. glasses of juice per day.
- **Days 9-11.** Gradually return to solid food. Eat half as much as you normally would at a sitting, but eat twice as often. Stick with organic fruits and vegetables, and eat them cooked, in soups or raw.
- **Days 12-21.** Return to normal-size meals, but make sure 75% is raw food, including vegetables, fruits, nuts and seeds. For the rest of your meal, include cooked brown rice, beans, vegetables, oil-rich seafood, eggs, tofu, etc. If you feel amazing at this point, why not stay in this phase permanently!



Quiz Question of the Month

Valentine's Trivia Question

Which of the following DOESN'T usually describe Cupid?

- a) A young man or boy
- b) Carries a magic net
- c) Has wings
- d) Uses a bow and arrow

**How does this contest work?**

The first person to respond with the correct answer will win a FREE Dinner for themselves and another guest couple of their choice!

**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 Feb 28<sup>th</sup>.

Resource of the Month

Curious to know how much your home is worth? Here's how to find out... for free with no obligation!

Knowing precisely what your home is worth can make all the difference when it comes time to sell your home. With over 22% of local MLS® listings expiring before they are sold, it is important that you price your home accurately. The correct selling price of your home is the highest price that the market will bear – no more, no less.

The last thing that you want to do is set your price based on guesswork, rumor, greed, or even by having someone promise you an inflated price just to secure a listing. Pricing your property in this manner can cause buyers to be wary of your property, even if you reduce your price at a later date.

That's why we recommend you receive a **Free Market Evaluation** from one of our top-notch real estate advisors... with no strings attached. As trusted real estate marketing professionals, they can provide you with a comprehensive market analysis of comparable properties sold and active listings in your neighborhood. With this current market data, you'll be able to determine what your home might sell for if you decided to put it on the market. The more information given, the more accurate the evaluation.

To book your free market analysis, call Gale Tracey at 604-575-1843. She can refer you to her Realtor Referral Partner.

**Answer to January's Quiz**

According to Chinese tradition, 2014 is the year of the:

- a) Horse
- b) Pig
- c) Rat
- d) Goat

ANSWER: a) Horse

**ANNOUNCING LAST MONTH'S WINNERS!**

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



**K I D S  
O VALENTINE**

Can you find the hidden words? They may be horizontal, vertical, diagonal, forwards or backwards.

**R**

V	D	N	E	I	R	F	L	R	I	G	G	N	I	T	E	E	R	G
A	V	S	E	S	S	I	K	P	A	V	W	O	R	R	A	I	B	V
B	Y	B	C	W	O	B	A	G	D	C	B	C	S	S	L	E	B	C
C	E	H	E	T	C	S	V	T	O	A	D	A	D	T	A	V	D	H
E	A	G	L	L	S	U	O	L	R	R	E	R	E	U	N	Y	N	A
M	R	A	U	I	O	E	P	S	E	D	V	I	H	B	A	T	E	R
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I	N	V	A	A	Y	E	T	D	M	F	I	H	I	V	T	Y	F	I
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N	O	I	T	A	U	T	A	F	N	I	N	H	E	L	I	L	O	V
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E	I	G	Q	O	V	L	D	E	A	I	T	R	E	A	S	U	R	E
T	R	U	E	L	O	V	E	O	N	S	A	B	A	V	H	L	E	S
V	E	N	I	T	N	E	L	A	V	H	E	V	O	M	T	L	R	T

ADORE, APPEAL, ARROW, ATTRACTION, BEAU, BEGUILLED, BELOVED, BEWITCHED, BOW, BOYFRIEND, CAPTIVATED, CARD, CARING, CHARM, CHERISH, CRUSH, CUPID, DEAREST, DESIRE, DEVOTION, DOTE, EMOTION, ENCHANTED, ENRAPTURED, EROS, GIFT, GIRLFRIEND, GREETING, INFATUATION, KISSES, LOVE, LOYALTY, PASSION, ROMANCE, SMITTEN.