



GALE TRACEY AMP- YOUR MORTGAGE PLANNER FOR LIFE

News To Help You Save Time And Money

THE DREAM HOME MAKER!

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Beyond Valentine's Day: How to romance your spouse all year long.

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Valentine's Day is a great excuse to be extra romantic and show your spouse how deeply in love you are. But remember, February 14th is only one day. What about the other 364 days of the year? If you want to keep your relationship strong, be sure to express your feelings in hundreds of different ways on hundreds of different days! Here are some ideas:



- **Schedule one-on-one time together.** Once the honeymoon's over, it's easy to let career and kids get in the way of romance. Schedule a time each week for just the two of you to enjoy a movie, dinner, walk, whatever you love doing together.
- **Take turns making plans.** If one of you always seems to initiate outings, dates and romance, start taking turns instead. This makes sure you both know that you're deeply interested and committed to the relationship.
- **Change your routine.** Frequently throw a new activity or interaction into the mix. Try a new restaurant, take up a new hobby, sign up for a course. It's a great way to keep your relationship fresh and alive.
- **Make time for talking.** Relationships are all about communication. But with today's busy schedules, some couples can go days or weeks without saying anything meaningful to each other. Set aside 30 minutes every day just to talk—and listen!
- **Share household duties.** Even if the two of you have well-defined responsibilities at home, change it up once in a while. Offer to help do something your spouse normally does. Trade duties for a few days. This shows you care and are committed to an equal, giving partnership.
- **Let go of grudges.** If something's bothering you, express how you're feeling, see if you can both understand how this happened, agree to make the necessary changes, then let go of the anger and hurt. Resolving small issues as they come up is a great way to deepen understanding and keep your love alive!

Quote of the Month

"You have to learn the rules of the game. And then you have to play better than anyone else."

- Albert Einstein

Seasonal Article of the Month

Valentine's Day Humor

Here are some romantic chuckles your spouse is going to love.

On Valentine's morning, a wife said to her husband, "I dreamt you gave me a pearl necklace for Valentine's. What do you think it means?"

The husband said, "I guess you'll know tonight."

That night, he gave her a wrapped package which she eagerly opened.

Inside was a book entitled "The Meaning of Dreams".

Q: What do single people say to each other on Valentine's Day?

A: Happy Independence Day!

A handsome man was at a coffee shop on Valentine's Day and noticed a beautiful woman sitting by herself. Their eyes met and he was confident she wanted him. He sat down at her table, grinned and said, "I'll make your Valentine's wish come true, on one condition."

Astonished, she asked, "What's the condition?"

"Tell me your wish in just three words," he said.

After a pause, she looked into his eyes and whispered, "Clean my house."

Q: What do farmers give their spouses on Valentine's Day?

A: Hogs and kisses!

A woman walked into a post office just before Valentine's Day and noticed a man putting heart-shaped stickers on pink envelopes which he then sprayed with perfume. Seeing that the woman was curious, he said, "I'm sending out 500 Valentine's cards signed 'Guess who?'"

"But why?" asked the woman.

"I'm a divorce lawyer," he said.

Financial Freedom Tip of the Month

7 inconvenient truths of investing in real estate.

Real estate investing can be a great way to build assets and achieve financial security. However, there are some expensive mistakes and misconceptions you have to avoid along the way.

1. **Not having a plan.** Some people shop for a "deal", then decide what to do with it. That's backward. First, decide what kind of revenue properties you want, how big, how many, etc. Have a plan before you buy.
2. **Not being educated.** Before you buy, read as much as you can, study the market, get advice.
3. **Looking to get rich quick.** Make sure you understand how much work is involved and how long it will take to realize the significant returns you expect.
4. **Doing it yourself.** You're not an expert. So make sure you have expert support, including real estate agent, appraiser, home inspector, lawyer, mortgage broker, trades people, etc.
5. **Overestimating cash flow.** Budget for vacancies and expenses (like property management) that can dramatically reduce returns.
6. **Not doing due diligence.** Make sure you use an inspector, title insurance, accountant—do everything you can to avoid costly mistakes.
7. **Not having a Plan B.** Sure, you want to earn rental income. But what if the rental market collapses? Make sure you're prepared with strategies for selling, rent-to-own, etc.

If you'd like more valuable tips about investing in real estate, please feel free to give us a call.



Quiz Question of the Month

Valentine's Day Trivia Question

Which country's national day or Independence Day is on February 14th?

- Austria
- Mauritius
- Costa Rica
- None

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

Lost the love? Six things you need to know *before* you divorce.

A divorce doesn't only result in emotional pain, it can often lead to financial turmoil. Deciding on how to deal with the break-up of the family home can be the most intimidating and potentially devastating part of ending your marriage.

What you need most during this uncertain and confusing time is some unemotional, straightforward information and advice. Once you know how a divorce affects your home and mortgage, making important decisions becomes a lot easier.

Unfortunately, many final decisions come with unexpected pitfalls that can be very expensive and damage your credit rating. Knowing what to look for—and what mistakes to avoid—at this uncertain time is essential. That's why we've prepared this valuable FREE report: Divorce and your home: 6 things you need to know before you sell.

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

- How to qualify for financing to buy your spouse out or buy a new home.
- How to make sure you're not still liable for the mortgage after you leave.
- Ways to increase your qualifying income after divorce and lots more!

If you, or someone you know, is considering divorce, don't wait until it's too late! Call me at 604-575-1843 and I'll send you a confidential free copy of this essential guide.

Answer to Last Month's Quiz

According to a Marist Poll, what was the most popular resolution people made for 2015?

- a) Lose weight
- b) Get a better job
- c) Be kinder to others
- d) Spend less and save more

ANSWER: a) Lose weight

How do I submit my answer?

To respond with your answer, email me at: gale.tracey@mtgarc.ca. The contest deadline is Feb 28.

ANNOUNCING LAST MONTH'S WINNERS!

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

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Valentine's Day Maze



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