



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



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Quote of the Month

"Time is the coin of your life. It is the only coin you have, and only you can determine how it will be spent. Be careful lest you let other people spend it for you."

- Carl Sandburg

The compound effect: how small daily habits yield BIG results!

Let's face it, there are very few "Eureka!" moments. Most big, meaningful changes and achievements happen over time. This is known as the "compound effect". It's like compound interest: earning a few dollars a month doesn't sound like much, but after 30 years, it can translate into financial security.



Similarly, if we take one small constructive step each day, eventually the result will be major change. For example, cutting out one sugary beverage per day could result in losing 15 pounds after a year. But unfortunately, the compound effect also works with negative habits. If you spend an extra few dollars on expensive coffee every day, or sleep late so you're forced to drive to work instead of walk, a year later you'll notice a substantial hole in your budget—and maybe a bigger belly!

Here's how to make the compound effect work for you:

- 1. Make conscious choices.** Don't just float through life letting things happen to you based on your whim at the moment. Think about everything you do, weigh the pros and cons, consider the long-term consequences, then choose healthy, positive, constructive actions.
- 2. Turn your actions into habits.** Once you've chosen to take a positive action, keep repeating it until it becomes a habit. Then you don't have to think about it or force yourself to do it: it just becomes automatic. (But remember, if you choose a negative action and it turns into a bad habit, it's VERY difficult to break.)
- 3. Let time work its magic.** This is where patience comes in. The small steps you're taking each day may seem insignificant, and you might begin to think you're wasting your time. But once you've established a good habit, just keep doing it. Don't think about it or over-analyze it. After a year—or 10 or 20 years—you'll be astonished by the great things you've accomplished!

If you'd like to learn how to use the compound effect to achieve financial security, please give me a call today.

Seasonal Article of the Month

How the philosophy of ants can help you succeed.

Ants are amazing creatures. For instance, some ants can carry 50 times their own weight! Even more amazing: ants are experts in philosophy. While the great ant philosophers didn't write any books, we can still learn about their wisdom by observing their actions. Here are 4 ant philosophies we can adopt in our own lives:

1. **Never give up.** Ever tried to stop an ant or keep them out? It's difficult because they never stop trying and always look for another way. They'll move around, over or under almost any obstacle
2. **Plan ahead.** All summer long, ants are busy gathering and storing food for winter. They're not fooled into thinking the easy times will last forever. They know things
3. **Have faith things will improve.** In winter, it would be easy for ants to get discouraged and give up as they endure the dark, cold holes they live in. But they know things will get better, and as soon as spring comes, they're among the very first to venture into the sunshine.
4. **Give it all you've got.** Ants don't stop gathering food when they think they have enough for winter. They keep working and doing everything they can until the very end of summer.



By adopting the philosophy of ants, you too can achieve great things!

Resource of the Month

www.bodybyvalentus.com

email: gale.bodybyvalentus@gmail.com for information

FREE SAMPLES AVAILABLE BY REQUEST!!

90 DAY MONEY BACK GUARANTEE



12in24 Plan

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



Ask Me How

100% Natural

Before

After



**Down
30 pounds**

Financial Freedom Tip of the Month

Book summary: The Millionaire Next Door

If you've ever dreamed of being a millionaire, this might be the instruction manual you've been looking for. "The Millionaire Next Door" by Tom Stanley and William Danko provides insights into the beliefs, habits and behaviors of wealthy people. It offers tips on how to become wealthy and reminds us that wealth isn't about what we spend but what we accumulate.



Here are some characteristics of wealthy people. They:

- Live well below their means. For instance, they would never purchase a house that requires a mortgage of more than twice their household income.
- Believe financial independence is more important than social status. Only 23.5% of wealthy people own new or recent model vehicles.
- Didn't receive economic gifts or support from their parents or grandparents.
- Teach their children discipline and frugality. They never tell young children that their parents are wealthy, and they demonstrate how to live WITHOUT ostentatious spending.
- Have adult children who are economically self-sufficient.
- Examine the market and choose promising opportunities. For instance, it's possible to become wealthy today by providing services for the affluent and their children. Affluent people may shy away from purchasing expensive products, but they're happy to pay top dollar for services and advice from accountants, lawyers, financial planners, psychologists, dentists, etc. Those are the kinds of careers today's wealthy people would recommend for their children.

Holistic Health Tip of the Month

7 ways to increase health with collagen.

Collagen is a protein found in our muscles, bones, skin, blood vessels, digestive system and tendons. It adds strength and elasticity to skin, replaces dead cells, and acts as the "glue" that holds our joints and tendons together. Unfortunately, we produce less collagen as we age, which leads to things like wrinkles and joint pain.



The good news is that you can increase your consumption of collagen. Here are some very good reasons why you should.

1. Helps skin look younger, reduces roughness and dryness, and makes cellulite less obvious.
2. Lubricates joints and reduces deterioration, so joints move more easily with less pain.
3. Helps seal and heal the protective lining of the gastrointestinal tract, thus reducing "leaky gut".
4. Boosts metabolism, muscle mass and energy output.
5. Strengthens nails, hair and teeth.
6. Improves liver health.
7. Helps artery walls release fat buildup, reduces blood pressure and helps prevent hardening of the arteries.

While some people have low collagen due to genetic defects, many people can increase collagen through diet. Foods that are high in protein—like beef, chicken, fish and egg shell membranes—are also high in collagen. An especially good source of collagen is bone broth, either consumed on its own or in recipes. Collagen supplements are also available, but it's best to check with your health professional before taking them.

Quiz Question of the Month February Trivia Question

February 14th is Valentine's Day. Who wrote and recorded the 1961 hit song "Cupid"?

- a) Johnny Rivers
- b) Sam Cooke
- c) Otis Redding
- d) Roy Tierney

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

Got Christmas debt hangover?



Unfortunately, the downside of last month's festivity and generosity is this month's next credit card bills. You may suddenly be looking at some huge balances with no idea how to pay them off. And what's worse, you'll be paying anywhere from 10-20% interest on what you owe!

Fortunately, the solution is close to home. If you've been in your house for a while, you may have enough equity to refinance your mortgage, consolidate your credit card debts, and end up paying mortgage interest in the 4-6% range!

We can help determine how much equity is available and advise whether debt consolidation is right for you. Even if you have to pay a penalty to break out of your existing mortgage, that cost is usually more than covered by the interest savings of debt consolidation. We'll do the math and show you how much you can save.

The goal of refinancing should be to save interest and get out of debt faster. It's important to understand that you're going to have to change your spending habits — at Christmas and year-round— or you'll be refinancing again before you know it. The best strategy is to use the money you save from consolidation to start a saving plan or to invest in an asset that will generate a return, such as revenue property. Call me today at **604-575-1843** and request our Free Guide titled, "How to Escape Debt Prison."

Answer to Last Month's Quiz

Robert Burns Day is celebrated on January 25th. Who was Robert Burns?

- a) Poet and lyricist
- b) Inventor of the bagpipes
- c) Founder of Scotland
- a) Earliest distiller of Scotch whiskey

ANSWER: a) Poet and lyricist

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 **Julie A.** 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



Valentine's Day Sudoku

Every row, column and mini-grid must contain the letters H E A R T S. Don't guess - use logic

R

N

E

R

		E	R		
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	E			A	
	R			S	
H					S
		A	T		