



**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

*"Youth is when you're allowed to stay up late on New Year's Eve. Middle age is when you're forced to." ~Bill Vaughn*

*"Many years ago I resolved never to bother with New Year's resolutions, and I've stuck with it ever since." ~Dave Beard*



## New Year's Resolutions you may not want to keep!

If you're already struggling with the resolutions you made, take a break and enjoy some of the wack resolutions other people make.

- I will procrastinate more. Starting tomorrow.
- I will do less laundry and use more deodorant.
- (For computer nuts) My New Year's resolution is: 1670 by 968 pixels.
- I'm going to become absolutely, positiv focused on not worrying so much.
- I will stop pushing the flight attendant t just to get her/his phone number.
- I resolve to work with neglected children—my own!
- I will stop texting and phoning people who are in the same room as me.
- I'll see if I can find out why the book on "Internet Fraud" that I bought online never showed up.
- I'll try to come up with a better password than "password."
- I'm going to start buying lottery tickets at luckier stores.
- I resolve to read the manual for my PVR, just as soon as I can find it.
- I'm going to limit myself to one hour per day on the Internet. Of course, first I'll have to download an application that will time me, then find a funny alarm sound to notify me when time's up, then...
- I'm going to stop reliving the past and start worrying about the future instead.
- I will try to cut down to five or six email addresses, instead of the nine I currently have.
- I'll conserve water by not washing myself as often.
- I will give up chocolate. Completely. No excuses. Honestly...
- When security personnel at the airport frisk me, I will stop saying, "Oh ya, that feels great."



## 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 8 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"!

## Client News

Here are the new and loyal repeat clients who we've assisted with their mortgage needs in the last month! We'd like to welcome and thank you publicly, and send you our best wishes!

### **Dan & Sue S. of Surrey, B.C., “Awesome variable rate!” (Repeat loyal client)**

Rhys & Annette P. of Maple Ridge, B.C. “Getting ducks in a row!” (Referred by Brenda Cheng, Re/Max Sabre)

### **Dragomir & Nada T. of Langley, B.C. “Beautiful new home for the whole family!” (Repeat loyal client)**

Tammy O. of Coquitlam, BC., “Wow, awesome rate!” (Repeat loyal client)

### **Lauren R of Surrey, B.C., “Variable rocks!” (Repeat loyal client)**

Judi N. & Craig A. of Vancouver, B.C., “Cosmo investment!” (Best buddies)

### **Lina, Bashir & Hakima J. of Surrey, B.C., “A new family home!” (Referred by Atifa J., Loyal Client)**

Kurt H. of Langley, BC., “Great investment!” (Repeat loyal client)

### **Gary & Laurie A. of Richmond, B.C., “Preparing for the future!” (Repeat loyal clients)**

Julie B. of Surrey, B.C. “Beautiful new home!” (Repeat loyal client)

### **Cliff T. of Surrey, B.C., “Getting ducks in a row!” (Repeat loyal clients)**

Gord D. & Leslie M. of Langley, B.C., “Preparing for the future!” Repeat loyal client)

### **Paul & Tammy J., B.C., “New family vacation retreat!” (Repeat loyal clients)**

THANK YOU!  


*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

### How to NOT be defeated by New Year's Resolutions.

If you're serious about making New Year's resolutions (unlike the folks who made the resolutions on page 1!), you know how difficult it can be. We've all made resolutions that failed almost immediately. But it doesn't have to be that way. By knowing what the pitfalls are, you can achieve success.

- **Why now?** Just because it's January 1<sup>st</sup> doesn't mean it's the right time for you to make an important change in your life. It's much wiser to choose a time when you're ready to commit to a specific plan and have everything in place to help you succeed.
- **Don't buy into the hype.** Sure, it's fashionable to lose weight or get fit in January, but are those the most important issues in your life right now? Instead of listening to the media, choose a goal that has meaning for you. It can't just be a "should." It's got to be a "must!"
- **Get real!** How likely is it that you'll really be able to bench press 150 pounds by June? If you're setting the goal too high instead of working up to it, you'll almost certainly fail.
- **It's OK to enjoy yourself.** The point of setting resolutions is not to inflict pain on yourself. It's to achieve an important goal. Don't force yourself to do exercises you hate or learn behaviors you've failed at repeatedly. Choose constructive things you already like to do—like dancing or learning new recipes—then have fun doing them more often.



## **Financial Freedom Tip of the Month**

### Paying down your mortgage or investing: which makes more sense?

Let's face it, both mortgages and investments are products designed to make financial institutions money. Thanks to mortgage interest, you typically end up paying more than twice as much as your home is worth over the life of the loan. And of course, every time you buy or sell an investment, you pay a fee (even if you invest in a GIC, the bank makes money by paying very low interest).

So which is the best strategy? As always, it depends on your financial situation, goals, risk tolerance and the current economic environment. If equity markets (or even real estate) were delivering more positive and consistent returns, and mortgage rates remained low, it might make sense to put a lump sum into investments instead of your mortgage.



But in today's economy, most people will benefit from paying down their mortgage. Even though mortgage rates are low, they're still higher than GICs. By paying down your principal, you get a guaranteed return on your money equal to what your mortgage rate is. Can you think of an investment that offers **GUARANTEED** returns at a rate higher than that (remember, it has to be a **GUARANTEED** return to make it a fair comparison)?

If you'd like a no-cost analysis of your situation to see which option works best for you, please call me today.

## **Holistic Health Tip of the Month**

### Eat your way to vibrant health in 2012.

When we talk about junk food, we usually mean potato chips, hamburgers, French fries and colas. But the largest quantities of junk we eat are actually things like white flour, white rice, white sugar and factory-farmed meats. Like traditional junk foods, these ingredients taste great and save us money, but they compromise our health today and well into the future.



Here are some ways to eat better, feel better and enjoy better health:

- Eat at least one large salad every day.
- Enjoy at least three fresh fruits every day.
- Focus on eating lots of health-promoting foods, like greens, onions, mushrooms, beans, berries and seeds.
- Eat at least half a cup of beans every day. This can be as easy as making big batches of vegetable bean soup and keeping it in the freezer for quick meal preparation.
- Stay away from processed white flour and sugar, artificial sweeteners, processed oils, and factory-farmed meats. Not only do they contain fewer nutrients and more harmful substances, they're also highly addictive.
- Retrain your taste buds to prefer natural flavors, without a bunch of sugar and salt added.
- Make healthy eating easier by keeping your fridge stocked with fresh and frozen vegetables and fruit.
- No matter what the people around you are eating, stay focused on wellness. Remember, today's junk foods put your health in the junkyard tomorrow!

**Quiz Question of the Month**

**January Trivia**

Which month-long event is celebrated in January?

- a) National Oatmeal Month
- b) National Hot Tea Month
- c) National Soup Month
- d) All of the above

**How does this contest work?**

The first person to respond with the correct answer will win a FREE Dinner at the VAULT Restaurant or Washington Avenue Grill, \$25 value!

**Resource of the Month**

**Who Else Is Suffering From Christmas Debt Hangover?**



The downside of last month's festivity and generosity is this month's 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!

The first step is talking to your mortgage broker. I 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. I'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**

**Answers to November's Quiz**

Why is November sometimes called Movember?

- a) Lots of people move in MOVember.
- b) November is MO' wet, MO' cold, and MO' dark than other months.
- c) Men grow moustaches ("mo's") in November to raise money to fight prostate cancer.
- d) It's the month we need to get MOTivated not to overeat.

Answer: c) Men grow moustaches ("mo's") in November to raise money to fight prostate cancer.

**How do I submit my answer?**

To respond with your answer, email us at: [gale.tracey@mtgarc.ca](mailto:gale.tracey@mtgarc.ca) or fax **1-866-280-9427** in your answer. The contest deadline is Jan. 31, 2012.

**ANNOUNCING LAST MONTH'S WINNERS!**

Congratulations to **Rania S.** of New Westminster for winning November's quiz contest! She has won a FREE dinner at The Vault Restaurant. Enjoy!

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