



GALE TRACEY AMP- YOUR MORTGAGE PLANNER FOR LIFE

News To Help You Save Time And Money

THE DREAM HOME MAKER!

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Who Else Is Suffering From Christmas Debt Hangover?

Aside from the extra weight they gained over the holidays, most people also gained a lot of debt. Sure, that debt was built up in positive ways—by celebrating with friends and family, and being generous to the ones you love. But debt is debt. And now you have start paying it off!



If the holiday season put your credit card into dangerous territory, here's a way to get your finances back on track. Chances are you're paying anywhere from 10-20% interest on your credit cards. Meanwhile, you may have enough equity in your home to refinance your mortgage, consolidate your credit card debts, and end up paying mortgage interest in the 2-4% range!

The first step is talking to me, your local mortgage expert. I'm happy to sit down with you for a no-charge consultation to see whether your mortgage can be used to affordably reduce your Christmas debt hangover. Together, we'll go through your financial and housing situation to 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.

If we decide to go ahead with debt consolidation, it's important to remember that the goal of refinancing should be to save interest and get out of debt faster. The truth is 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. I welcome the opportunity to meet with you and help you and your family move toward financial security. Talk to me today!

Quote of the Month

"An optimist stays up until midnight to see the New Year in. A pessimist stays up to make sure the old year leaves." ~Bill Vaughan

Thinking of Renovating?

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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!

Diana M. of Surrey, BC - "Ready for tax time!" Repeat Loyal Client

THANK YOU!

Scott A. of Surrey, BC – "Ready to roll!" Referred by Loyal Client Julie A. of Surrey

Jennifer & Thad of Port Moody, BC - "Out with the old, in with the new - finally" Repeat Loyal Clients

Adam B. of South Surrey, BC - "Moving on up!" Referred by Loyal Client, Erin W. of Surrey

Carrie K. & Daniel M. of Delta, BC – "A place to call home" Referred by Bob & Jo-Anne Maynes of Re/Max Treeland, Langley

Albano & Fatima P. of Langley, BC – "Closer to good school" Referred by Helena Donovan, Team 3000

Malcolm S. of North Vancouver, BC – "New bachelor pad" Repeat Loyal Client referred by Chris Singer of Singer Olfert Financial



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?

Wacky New Year's Resolutions.

While you're trying to come up with some meaningful resolutions for 2013, take a break and enjoy some of the sillier resolutions that other people make!

- Here's my fail-safe plan to lose weight: I'll start smoking.
- I'm going to start getting mad now so I'll be prepared when Facebook changes its privacy settings AGAIN.
- I will wait one minute before using my phone to look up a fact that I can't remember. And in that minute I'll try to remember that fact using my brain, like we did back in the old days.
- There's no way this one can fail: I'll lose weight by inventing an anti-gravity machine.
- I will eat only white snow.
- I will stop texting and phoning people who are in the same room as me.
- Now that commercial space travel is almost here, I resolve to lose weight by living on the moon.
- I will try one new food that I'm convinced I don't like (even though I've never tasted it before).
- I'm going to get into a whole NEW rut this year.
- I will stop licking frozen flag poles.
- I'll try to come up with a better password than "password".
- I'm going to start buying lottery tickets at luckier stores.



**Need a New Year's Face
Lift for your Home?**
Call or email **Leslie MacInnis**
at **Strokeworx Painting**

Ph:604-319-7579

Email: info@strokeworxpainting.com



Financial Freedom Tip of the Month

It's not how much you make. It's how much you keep—and invest!

Instead of working harder, make your money work harder. Choose to live below your means and use the money that's left over to make MORE money. Here are some tips.

5. **Make another monthly payment—to yourself.** With all the bills you have, it's tough to start saving. So think of saving as another monthly bill. Choose an amount you can afford—maybe 10% of your income—and get your bank to automatically transfer that amount into your savings account every month.
1. **Avoid consumer debt.** If you don't have the money for a new TV or vacation, wait till next year. Use some of your savings from #1 to pay off credit card debt.
2. **Multiply your savings.** Put your savings into a high interest account or mutual fund. With compound interest, you can double or triple what you contributed over time.
3. **Pay down your mortgage.** Use your savings to make lump sum payments. Not only will you save thousands of dollars in interest, you'll build up equity faster which can be used to make other investments.
4. **Save for a down payment on a revenue property.** Once your savings or equity have grown enough, you can invest in a revenue property that will yield both monthly rent and capital appreciation. To see if this strategy is right for you, talk to me today!



Holistic Health Tip of the Month

The Juicing Miracle: how to lose weight, feel younger and have more energy!

Drinking fresh fruit and vegetable juices every day not only helps lose weight, it also helps rid your body of toxins while adding extra vitamins, minerals and enzymes—so you look younger and have more energy.

When you drink a glass of vegetable or fruit juice 20 minutes before each meal, hunger is reduced so you eat less. And if your juice still has the fiber in it, your bowel function will be improved so there's less bloating and weight retention.

An important part of the weight that juices help eliminate are all the toxins we absorb from our stressful lives and junk-food diets. A glass of fruit or vegetable juice every day takes virtually no effort to digest and assimilate, so your body has extra time to heal and rejuvenate itself. This helps reduce toxic buildup and results in more energy.

Dark green vegetable juices are especially good for weight loss and cleansing. Add kale, celery, asparagus or cucumber to help lose water weight. Add garlic to regulate blood pressure and strengthen immune response. For a metabolism boost—and even more energy—add ginger, cayenne, pepper or cinnamon. And for maximum benefit, combine fruits with vegetables. Fruits, like apples, add extra vitamins, as well as minerals like iron, copper, potassium, sodium, iodine and magnesium, so you get a balanced burst of nutrients every day!



Quiz Question of the Month

New Year's Trivia

Who wrote the words of “Auld Lang Syne”, the song we sing at the stroke of midnight on New Year’s Eve?

- a) John Philip Sousa
- b) Robert Burns
- c) Guy Lombardo
- d) Dick Clark

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!

How do I submit my answer?

To respond with your answer, email us at: gale.tracey@mtgarc.ca or fax **1-866-280-9427** in your answer. The contest deadline is Jan 30th.

Resource of the Month

FREE GUIDE: 8 Real Estate Investor Mistakes That Kill Profits!

With today's low rates and relatively low real estate prices, it's still a great time to buy investment properties -- using the bank's money. Like any other endeavor, though, there's a right way and a wrong way to go about it. No matter whether you are a seasoned real estate investor or a first-time buyer, there are some costly mistakes that you should watch out for. That's why we've prepared an informative free consumer guide titled, "8 Real Estate Investor Mistakes That Kill Profits."

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

- How to overcome four BIG hurdles that stop people from investing in real estate.
- **8 reasons why real estate is the #1 millionaire maker in the world!**
- 10 little-known strategies for making money in real estate, even if you're a complete newbie.
- **8 deadly traps that can kill your profits – and more importantly, how to avoid them.**
- And much, much more!

Let's face it, there are lots of ways to create wealth. But why take the risks involved in the stock market, mutual funds or retirement plans, when this revealing report can show you a way to leverage the bank's money to create wealth faster, easier and with less risk! Sure, wealthy people invest in those other things, but most of them got wealthy in the first place by investing in real estate. If you want to get rich the PROVEN way, join today's wealthiest people and start investing in real estate! To claim your **free report**, call me at 604-575-1843. Offer valid while supplies last.

Answer to November's Quiz

What was the first nation to grant the right to vote to all adult women?

- a) New Zealand
- b) United Kingdom
- c) Denmark
- d) Canada

Answer: a) New Zealand

ANNOUNCING LAST MONTH'S WINNERS!

Congratulations to **Robert H. of Surrey** for winning November's quiz contest! He has won a FREE dinner at The Vault Restaurant. Enjoy!



K I D S O SUDOKU

Rules: Place a number between 1 and 6 in each empty cell so that every row, every column and every 2x3 box contains all the numbers 1 to 6

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Courtesy of www.puzzlechoice.com