



GALE TRACEY AMP- YOUR MORTGAGE PLANNER FOR LIFE

News To Help You Save Time And Money

THE DREAM HOME MAKER!

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The secret to attracting more health, wealth and happiness in 2014 and beyond.

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Inside This Issue...

Secret to Success in 2014 1
 Client News..... 2
 Dumbest Criminals of 2013 2
 Rate Prediction for 2014 3
 Immune-Boosting Mushrooms 3
 Quiz of the Month 4
 Got Christmas Debt Hangover? 4

Quote of the Month

"Success is how high you bounce when you hit the bottom."

~ George S. Patton



Like most people, you probably have lots of days when things go wrong and it's hard to feel grateful about what's happening in your life. But researchers are discovering that people who develop a consistent "attitude of gratitude" enjoy huge benefits.



Expressing gratitude means always being aware of the good things that happen to you and never taking them for granted. The very act of being grateful puts you in a more positive mood, with more overall life satisfaction and happiness. In one study, participants who wrote down five things they felt grateful for, once a week for ten weeks, reported feeling less stress, and more optimism and contentment. When participants wrote gratitude letters to the significant people in their lives, they experienced greater joy and more meaningful relationships. An attitude of gratitude even promotes better health. Grateful people report fewer headaches, nausea, acne, anxiety, depression, and they spend more time exercising.

The good news is that an attitude of gratitude can be cultivated. Here are some simple steps to help you feel more grateful so you can enjoy the many benefits:

- **Express gratitude.** Make a point of telling others how thankful you are to have them in your life, and mean it.
- **Gratitude reminders.** When you notice yourself feeling down about something, try to think of 4-5 related things you're grateful for. For example, if you're stressed at work, think of some things you like about your job.
- **Strategic comparisons.** Instead of feeling inadequate by comparing yourself to others who are more fortunate than you, compare yourself with those less fortunate and feel grateful.
- **Journal.** Every day, write down 3-5 things you feel grateful for. Not only does this help you focus on the abundance in your life, it gives you something uplifting to read when you're feeling low.
- **Make it a group ritual.** Over dinner every evening, ask each family member to tell one thing that happened that day that they feel grateful for.

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!

Ivan & Ann B., Port Coquitlam, BC – “Beautiful New Home!” – referred by Bob Charbonneau, Re/Max Sabre

Lisa F., Port Coquitlam, BC – “All mine!” – referred by Ray Phelan, Sutton

Julie B., Surrey, BC – “This is the one!” – Repeat Loyal Client

Cory W., Penticton, BC - “10 year plan!” – Repeat Loyal Client

Chris & Stacey P., Port Moody, BC - “Waterfront view!” – Referred by Loyal Clients, Tammy & Ryan P. of Port Coquitlam

Christine & Stuart P., Port Coquitlam, BC - “Long-term security!” – Repeat Loyal Clients

Matthew L., Surrey, BC – “First new home!” – referred by Jeff & Mel L. repeat loyal clients

Stevan & Teresa J., Port Moody, BC - “Ducks in a row!” – Repeat loyal clients

Donna & Darryl G, Surrey, BC – “That was fast!” – Repeat loyal clients.

Seasonal Article of the Month

Flat Belly for 2014

Start your morning with this belly flattening juice! It's my favorite!

Ingredients

- 1 cucumber, peeled and sliced
- 3 celery stalks
- 1 lime(juice)
- 1 cup of coconut water

Directions

- Blend all the ingredients and enjoy!



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"!

THANK YOU!
😊



Financial Freedom Tip of the Month

Rate prediction for 2014: Can you survive payment shock?

As the US economy improves, it's becoming less necessary for central banks on both sides of the border to hold down interest rates. Long term fixed mortgage rates have been climbing for many months now. And as the economy continues to improve, it will eventually become necessary for the Bank of Canada rate to rise, which would have a direct impact on variable rate mortgages. Currently, the Bank rate is at 1%, but some economists predict it could start rising by late 2014 and reach as high as 2.25% by the end of 2015.



Of course, even if mortgage rates rise by a couple of points, they're still very low historically. But what matters to mortgage holders is payment affordability if they're in a variable mortgage or they need to refinance. Depending on what your rate was when you first took out the mortgage, the new rate you'll be paying could be substantially higher.

To see if you're at risk of payment shock, give me a call. I'll do a free analysis of your current mortgage to see how rising rates might impact you. If risks exist, we can discuss the possibility of refinancing now before rates rise further. Rest assured, I'll discuss all your options, offer affordable alternatives and help make sure your financial future is secure. Call me today.

Holistic Health Tip of the Month

Immune-boosting mushrooms that can help fight colds and flu.

As a defense against bacterial invasion, fungi (mushrooms) have developed strong antibiotics—such as penicillin, streptomycin and tetracycline—which also work for us. Science is finally beginning to recognize the many potent immunosupportive agents that come from mushrooms. For instance, some mushrooms kill viruses, bacteria and yeast, as well as facilitating nerve regeneration, curbing respiratory infections and balancing blood sugar. In addition, certain mushroom extracts are effective against cancer, helping chemotherapy drugs locate and identify cancer cells.



Most important at this time of year are mushrooms' cold and flu fighting properties. Medicinal mushrooms enhance immune function, especially during times of stress when your immune system is overworked. Mushrooms' naturally-occurring beta glucans boost macrophage activity and activate "superhero" cells that find and destroy infections. Another flu fighting ingredient in mushrooms is selenium, which helps white blood cells produce cytokines. These hormone-like proteins play an important role in defending against viral infections and tumors.

The most common cold and flu fighting mushrooms are shiitake, maitake, reishi and even white button mushrooms. For maximum effectiveness, take a regular dose of raw or cooked mushrooms as part of your diet or as supplements. Then double that dose when you feel a cold or flu coming on.

Quiz Question of the Month

New Year's Trivia Question

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

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

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. The contest deadline is Jan 30th.

Resource of the Month

Who else has Christmas debt hangover?



Unfortunately, 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!

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** and request my Free Guide titled, "*How to Escape Debt Prison.*"

Answer to November's Quiz

Sadie Hawkins Day is the first Saturday of November. Traditionally, it's the day when girls can ask boys out. Who was Sadie Hawkins?

- a) A prominent feminist in the 1930s
- b) A character in the "Li'l Abner" comic strip
- c) President of the Women's Temperance Union in the 1800s
- d) A vaudeville singer known for being "lonesome"

ANSWER: b) A character in the "Li'l Abner"

ANNOUNCING LAST MONTH'S WINNERS!

Congratulations to **Brent M.** 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

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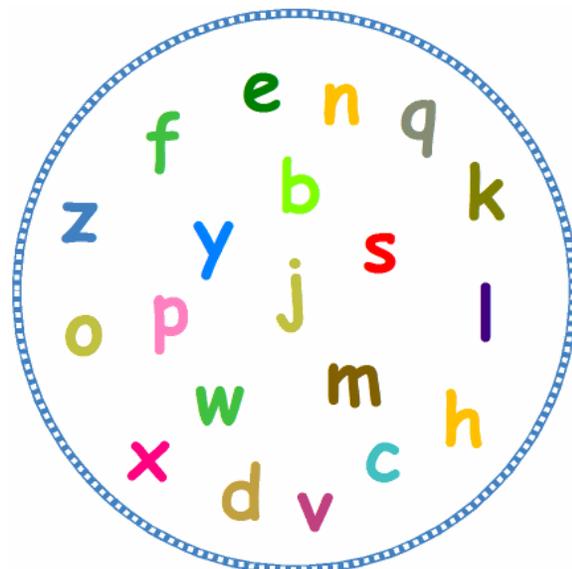
FIND THE LETTERS

R

N

E

R



Some letters of the alphabet are missing from the circle. Can you use the missing letters to find something to play?

Solution: Guitar