



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

"What you get by achieving your goals is not as important as what you become by achieving your goals." -Zig Ziglar

More is not better: 5 ways debt limits your life.

With most things in life, more is better. More love, more career success, more time with family, more money. But when it comes to debt, less is definitely better. Sure, borrowing to invest in something that increases in value—like a house, revenue property or business—can be a good thing. But even then, it's best to keep debt to a minimum because the higher the debt, the greater the risk to your family and future.



Here are some of the negative impacts that debt can have on your life:

1. **Chains you to your job.** Even if you hate your job, your debts probably make it impossible for you to quit. If you were to take a job you like better or start your own business, the initial reduction in income would put you behind on your bill payments.
2. **Prevents you from retiring.** If you're carrying a lot of debt, chances are your retirement income won't be enough to make the payments. So you keep working past 65—and even 70—just to keep your head above water.
3. **Breaks your spirit.** The weight of decades of debt can easily destroy your passion for living. You withdraw inside yourself, lose hope, avoid giving back to the community through charity and volunteering, and stop growing emotionally and spiritually.
4. **Harms your health.** Lying awake at night worrying about money and constantly being stressed about debt can lead to all sorts of health issues, including high blood pressure, heart problems and depression.
5. **Diminishes your relationships.** Issues around debt and money are one of the leading causes of arguments and divorce. Even if your marriage holds together, chances are your children will rarely see Mom or Dad because you're working such long hours to pay the bills.

If you'd like to make 2017 the year you finally start reducing debt, I can offer plenty of helpful tips and strategies. Please give me a call today!



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 16 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 few months! We'd like to welcome and thank you publicly, and send you our best wishes!

Gord and Leslie D. of Langley, BC – “All Tied up in a Bow!” - Repeat Loyal Clients

Geoff and Karyn S. of Surrey, BC - “Making Headway!” – Repeat Loyal Clients

Jennifer D. of Surrey, BC – “All Mine!!” – Referred by friend Deana L.

Harrison & Linda H. of Langley, BC – “Getting Ducks in a Row!” – Repeat Loyal Clients

Tim & Jennifer of Port Moody, BC – “Great product & Rate” – Repeat Loyal Clients

Darlene M. of Surrey, BC – “Touch ups!” – Repeat Loyal Client

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?

Resource of the Month

www.bodybyvalentus.com

email: gale.bodybyvalentus@gmail.com for information

FREE SAMPLES AVAILABLE BY REQUEST!!

90 DAY MONEY BACK GUARANTEE

VALENTUS

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

The advertisement features a red 'V' logo with 'VALENTUS' underneath. Below the logo are three product images: a coffee sachet, a golden sachet, and a purple sachet, each with '100% Natural' at the bottom. A blue speech bubble on the right contains the text 'Ask Me How'.

Financial Freedom Tip of the Month

Is your financial planner a professional, an entrepreneur or self-employed?

That may sound like a funny question. After all, what difference does the job status of your financial planner make? Actually, it can make a big difference to the advice and investment knowledge you're receiving.



If you get financial advice from salaried bank employees, they rarely have specialized investment knowledge and take little responsibility for the outcome of the advice. On the other hand, if you're dealing with self-employed financial planners, their income depends on being up to date on the latest information and meeting client expectations. This is even truer when you deal with self-employed financial planners who are also entrepreneurs. In this case, they've invested their own money to establish their own business or office. As a result, they're even more committed to retaining clients by delivering a high level of service.

Providing the very highest level of value to clients are financial planners who are professionals as well as being self-employed entrepreneurs. Not only are such planners highly motivated to provide the best service in order to keep your business, as professionals, they adhere to strict codes of conduct, ethical obligations and continuing education requirements.

So the best answer to the question is, "My planner's all three!" If you'd like a referral to one of our trusted local financial planner partners, please give us a call today!

Holistic Health Tip of the Month

Healthy habits that will change your life.

Aiming to get healthier is like any other goal: it's easier to achieve when you take small, manageable steps every day. With that in mind, here are some simple things you can add to your daily routine that, over time, will make a big difference.

- **Get more, better sleep.** You'll sleep better if you're relaxed at bedtime. Avoid stimulating news and social media, do yoga or meditation, listen to relaxing music, and don't eat for two hours before bed.
- **Make one meal per day really healthy.** Trying to eat healthy EVERY time is too difficult a place to start. So pick just one meal per day, and do it right.
- **More water, fewer sugary drinks.** Juice, carbonated beverages and sports drinks are loaded with sugar and calories. Drink water instead. Add lemon, cucumber or mint if you need flavor.
- **Walk more, sit less.** Instead of spending the whole day sitting in the car, at your desk or on the sofa, give yourself little excuses to walk. Park farther away from work or the mall, get off the bus a few blocks early, or use a treadmill while watching TV.
- **Spend time with real friends instead of virtual ones.** Feeling lonely and isolated is bad for your health. Make a point of having chats with co-workers, visits with friends, and quality time with family every day!



