



GALE TRACEY AMP- YOUR MORTGAGE PLANNER FOR LIFE

News To Help You Save Time And Money

THE DREAM HOME MAKER!

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Designed around you.™

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Quote of the Month

"Devoting a little of yourself to everything means committing a great deal of yourself to nothing."

-- Michael LeBoeuf



New Year's Resolutions: How to Finally Replace Self-Sabotage with Success.

One of the reasons it's so hard to keep our New Year's resolutions is because we subconsciously sabotage our efforts. Here are some steps to transform sabotage into success!

- Notice your self-sabotaging behaviors. These can include:
 - Giving up too soon because it seems hopeless.
 - Worrying whether others will accept the change you want to make.
 - Being addicted to doing things the hard way because you believe you deserve to struggle.
 - Thinking change is too difficult.
 - Starting too late when the problem is already too big to handle.
- Make a list of all the payoffs of sticking with these self-sabotaging behaviors. These can include comfort, safety, predictability, acceptance, keeping up appearances, etc.
- Now identify the emotion that gets triggered when you think about losing each payoff. For instance, if you were to stop eating junk food and therefore lose the comfort you receive from that behavior, which emotions are triggered? Emptiness? Feeling unloved? Loneliness? Boredom?
- What beliefs about yourself are triggering these emotions? For instance, will you feel unloved because you believe you have nothing to offer others? Decide if each belief is based on fact, fear or someone else's opinion. If you find a belief that you think is based on fact, re-examine the facts. Chances are it's based on your opinion that may be colored by feelings of inadequacy or fear.
- Once you've explored all your self-sabotaging behaviors, and exposed the beliefs and emotions behind them, set a goal that you truly want and believe you deserve. Then outline a step-by-step plan for achieving it, and make sure the plan has lots of short-term payoffs to keep you motivated.
- Ask your friends, family or a professional for support and accountability. Choose people who can give encouragement and help you feel good about each step along the way.



Stick with your goal long enough to see success. You can do it!

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!

Wangeur & Bethany E. of Surrey, B.C., "First New Home with New Baby!" (The Now Newspaper)

Mark & Maureen G. of Langley, B.C., "Great property for the kids and dog to run around!!" (The Now Newspaper)

Tanya & Josh H. of North Vancouver, B.C. "Build it and they will come!!" Repeat loyal clients!

Tor K. & Terrilynn B. of Langley, B.C. "A home of their own! New Beginnings!!" (Referred by Debbie Filippelli of Re/Max Sabre, Thank you!)

David M. of White Rock, B.C. "Investing for the future!!" Repeat loyal client!

Steve & Lois W. of Abbotsford, B.C. "Back to a piece of land of their own!" Repeat loyal clients!

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

Funny New Year's Resolutions.

Instead of obsessing about making and keeping your own resolutions, why not enjoy some of the zany resolutions other people make.

- I will do less laundry and use more deodorant.
- I'm going to become absolutely, positively focused on not worrying so much.
- I will stop giving my boss the same old excuses to get out of work. Instead, I'll come up with more creative excuses.
- I resolve to work with neglected children—my own!
- I'll stop spending all day in my pajamas in the living room. Instead, I'll move my computer into the bedroom.
- I will stop texting and phoning people who are in the same room as me.
- I'll try to come up with a better password than "password".
- 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'll conserve water by not washing myself as often.
- I will give up chocolate. Completely. No excuses. Honestly ...



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"!

Financial Freedom Tip of the Month

5 Ways to Reduce Your Taxes Without Reducing Your Income.

Some of these tips result in bigger savings than others, but if you take advantage of all the ones that apply to you, the total savings can be substantial.

1. **Contribute to a Tax-Free Savings Account.** You can invest up to \$5,000 per year without paying taxes on the income, no matter when or why you withdraw it.
2. **Use capital losses to offset capital gains.** If you're like most of us, many of your stock investments still haven't recovered from 2008 and 2009. However, you may also have some stocks that created capital gains in 2010. Consider selling some losing stocks and using those losses to offset your capital gains.
3. **Optimize your charitable donations.** Since the deduction rate for charitable donations nearly doubles for amounts over \$200, never claim less than \$200. Carry forward donations and claim them all in a year when your income is higher.
4. **Maximize RRSP contributions.** If you have contribution room from previous years, use it up. If you don't need all your contributions in a year when your income is low, carry the contributions into future years.
5. **Invest in a revenue property.** When you own a rental property, not only do you benefit from monthly rent income and long term property value appreciation, your mortgage interest and expenses are tax deductible. For advice on this tax saving tip, talk to me today!



Holistic Health Tip of the Month

Getting Sick Too Often? Here's How Prevent It.

Staying healthy in cold and flu season isn't rocket science. All it takes is some common sense:

- Wash your hands frequently throughout the day, especially when you come in contact with people who might be sick. Use soap and water, and rub vigorously for at least 20 seconds, including both sides of your hands, between your fingers and under fingernails. There's no advantage to antibacterial soap, and it can actually help bacteria become resistant to antibacterial agents.
- Get plenty of rest. This helps strengthen your immune system.
- Don't touch your mouth, nose, or eyes without washing your hands first.
- Get at least 15 minutes of sunlight daily. This increases vitamin D which strengthens your immune system.
- Drink plenty of pure filtered water throughout the day.
- Don't share drinks or double dip chips.
- Eat a variety of raw or cooked organic vegetables and raw organic fruits throughout the day. This provides many of the vitamins, minerals, protein and calcium you need.
- Add fresh garlic, onions and cayenne pepper to your meals. They help prevent disease and kill germs.
- Cut out refined sugar and flour, junk food, sodas, alcohol and caffeine. They all suppress your immune system.
- Don't overeat. Stuffing yourself overwhelms your body so it doesn't have the energy to fight incoming



Quiz Question of the Month

January Trivia

January's flower is:

- a) Violet
- b) Narcissus
- c) Carnation
- d) Chrysanthemum

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 January 30, 2011.

Resource of the Month

Who Else Is Suffering From Christmas Debt Hangover?



"So I charged a few billion gifts last year. I was going to pay it later."

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 planner - me. 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!

Answer to November's Quiz

Thanksgiving on two sides of the border.

Which Thanksgiving tradition is DIFFERENT in the US and Canada?

- a) Giving thanks for a bounteous harvest.
- b) Going shopping on the day after Thanksgiving.
- c) Eating turkey.
- d) Watching football.

Answer: b) Going shopping on the day after Thanksgiving.

ANNOUNCING LAST MONTH'S WINNERS!

Congratulations to **Kathleen B.** of South Surrey for winning November's quiz contest! She has won a FREE dinner at The Vault Restaurant. Enjoy!

K I D S

O



New Year Word Search



s	f	r	i	e	n	d	s	a	n	i	h
n	e	o	m	i	d	n	i	g	h	t	w
s	r	c	s	l	q	r	a	x	v	d	i
e	r	e	b	a	l	l	o	o	n	s	r
v	n	l	t	h	h	f	w	b	z	s	e
e	e	e	f	u	n	x	n	o	i	s	e
b	w	b	c	o	u	n	t	d	o	w	n
v	c	r	t	s	p	a	r	t	y	s	z
g	a	a	d	a	d	a	y	i	e	i	h
x	o	t	w	w	c	t	t	i	m	e	o
m	c	e	a	p	m	w	u	y	e	a	r
r	e	s	o	l	u	t	i	o	n	s	x

- party
- year
- countdown
- time
- eve
- midnight
- day
- new
- fun
- celebrate
- resolutions
- friends
- noise
- balloons



“Free Info” Request Form

As you can see, we've got a growing selection of free reports that are jam-packed with valuable tips and proven strategies to help you and your friends and family avoid costly financial pitfalls. If you'd like us to rush you one or more of these free reports, please fill out the reply form below and submit it by fax: 1-866-280-9427 or snail mail it to: 5710-182nd Street, Surrey, BC V3S 4M6.

Have you gained value from this newsletter? If so, we want to invite you to “pay it forward” by giving the **GIFT of a FREE SUBSCRIPTION** to your friends, co-workers, relatives, business acquaintances, etc. Simply fill out the info on the “Subscribe-a-Friend” form at the bottom of this page, and we'll send them a free subscription. As a courtesy to you, we'll also enclose a special note along with their first issue telling them that you asked us to surprise them with this free gift. And of course, they can contact us any time if they'd like to cancel. If you've been enjoying our newsletter, this is your hassle-free opportunity to share it with the people you care about - for FREE!

“Do You Have All the Information You Need To Make An Informed Decision About Buying, Selling, or Refinancing Your Home?”

YES! Please send the FREE Report(s) I've selected below: To Get Your Free Copy of Any Of These Reports Simply Call me at 604-575-1843 or email me at gale.tracey@mtgarc.ca Check Off The Ones You Want On This Form And Mail/Fax It In!

[] “11 Questions to Ask BEFORE Getting A Mortgage!”

[] “15 Home Buyer Mistakes and How to Avoid Them!”

[] “Escape Debt Prison: How to Instantly Erase All Your High Interest Debts!”

YES! I'd like your trusted advice and counsel about: _____ Getting a Mortgage _____ Refinancing _____ Other

Your Contact Information:

First Name _____ Last Name _____ Best time to contact _____

Address _____

City _____ Province _____ Postal Code _____

Phone _____ Fax _____ Email _____

Don't forget to send in your Client Quiz answer to win a FREE DINNER! Submit your answer by fax, mail or email.

Subscribe-A-Friend Request Form

[] **YES! Please give the following people a FREE subscription to your monthly newsletter. I understand you'll enclose a special note informing them that I asked you to surprise them with this free gift, and that all they have to do is contact you if they wish to cancel.**

Full Name _____ Address _____

City _____ Province _____ Postal Code _____

Full Name _____ Address _____

City _____ Province _____ Postal Code _____

Please use the back of this form if you need more room. Remember to submit your Quiz answers to win a FREE dinner!