



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

*""My father instilled in me that if you don't see things happening the way you want them to, you get out there and make them happen.""*

**- Susan Powter,  
 Author**

## Mistakes to Avoid When Hiring a Painting Contractor.

Having your house painted this summer can improve the appearance, help protect the wood and add resale value. However, since hiring a painter can cost several thousand dollars, it's essential to choose the right contractor. Here are some pitfalls to avoid:



- **Taking the first one who comes along.** Do some research. Ask friends and family who they used. Get some names, then check their credentials. Make sure they belong to the Better Business Bureau, have insurance and bonding as well as proper business licenses, and can provide references from satisfied customers in your area.
- **Ignoring the warning signs.** Pay attention to whether they call you back promptly, keep appointments on time, have a professional attitude, answer your questions clearly without losing patience, seem to have lots of work (as opposed to being desperate for projects), and make you feel confident you can trust them. If any warning bells go off, choose somebody else.
- **Accepting a vague estimate.** Be sure to get three detailed written estimates. Don't settle for a price without knowing what's included. The estimate should indicate areas to be painted, sanding, repairs, taping, type of paint, cleanup, time involved, size of crew, etc.
- **Going with cheap paint.** Sure, you can save money, but the result won't look as good or last as long—so you'll end up investing in a new paint job much sooner. Do some research about which paint brands and types of paint are best, and make sure your contractor uses them. See if it would be cheaper to buy the paint yourself and just have the contractor do the work.
- **Forgetting to include clean-up.** Make sure your contract includes removing tape, putting landscaping back in order, removing refuse, etc.
- **Not insisting on a warranty.** Choose a contractor who stands behind his work. Ask about follow-up. A good painter should be willing to come back a week later to do touch-ups and deal with any concerns, at no charge.

Are you - or someone you know - planning on painting this season? If so, call us today for a recommendation on a top-notch, professional painter with affordable prices!

## 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!

**Megan H. & Celia S. of Coquitlam, B.C., “Ducks in a row!” (Referred by Audrey Olin, Re/Max Sabre)**

Chris & Jacquie G. of Surrey, B.C., “Reorganizing!” (Repeat loyal Client)

**Nick C. of Mission, B.C. “New wheels, one payment!” (Repeat loyal client)**

THANK YOU!

Brent & Kelsey P. of Coquitlam, B.C. “New home, new life together!” (Referred by Tammy O., Loyal Client.)

**Kevin P. of Coquitlam, B.C. “New home, back home!” (Referred by Tammy O., 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?*

## Seasonal Article of the Month

### Super-Tasty Barbecued Ribs Recipe

These slow-cooked ribs are tender and full of flavor—a sure-fire hit at your next barbecue!

#### Ingredients for rub:

Onion powder	1 tsp
Garlic powder	1 tsp
Chili powder	1 tsp
Brown sugar	1 tsp
Paprika	1 tsp
Ground thyme	.5 tsp
Ground rosemary	.25 tsp
Pepper	.25 tsp
Salt	.25 tsp

#### Ingredients for sauce:

Chili sauce	.5 cup
Liquid honey	.25 cup
Minced onion	1 tbsp
Apple cider vinegar	1 tbsp
Worcestershire sauce	1.5 tsp
Dijon mustard	1.5 tsp

**2 racks (about 2 pounds) of baby back pork ribs**



#### Directions:

- Mix rub ingredients and rub on both sides of each rack of ribs. Cover and refrigerate for 3 hours.
- Preheat barbecue to medium.
- Put ribs on one side of greased grill. Turn off burner under ribs, but leave opposite burner on medium. Close lid.
- Cook for 1 hour while turning ribs 3 or 4 times.
- Mix sauce ingredients.
- When meat is starting to pull away from bones, brush with sauce.
- Cook for another half hour. Turn ribs often and keep brushing with sauce.
- Let stand for 10 minutes, then serve. Yum!

## Financial Freedom Tip of the Month

### Smart ways to use your tax refund.

Instead of spending your tax refund on consumer goods that have virtually zero value as soon as you get them home, consider using that money to help create future financial security.

- **Pay down credit card debt.** If you regularly carry a monthly balance, you could be paying upwards of 20% interest. The sooner you pay it off, the more you'll save!
- **Start a nest egg.** Set the money aside and keep adding to it until you have enough to make an investment that will earn you even more money.
- **Consider a revenue property.** While you're saving, start researching the market. By choosing the right property, the revenue will cover your mortgage payments and you'll end up with substantial equity—which you can use to invest in a second property!
- **Invest in commodities.** As the world economy recovers, demand for commodities like oil and metals is going to grow. Buy stocks, mutual funds or the metals themselves and participate in that growth.
- **Do strategic renovations.** By upgrading your kitchen or bathroom, you can add resale value to your home.
- **Invest in professional development.** Take a course or attend a conference that will help advance your career and increase your earning power.
- **Make a charitable donation.** Not only will you be helping a worthy cause, you'll generate an even bigger tax refund next year.



## Holistic Health Tip of the Month

### Top 7 Supplements to Boost Your Energy.

Are you tired of feeling tired? Here are some supplements you can take to fight fatigue and give you more energy.

1. **Ginger.** A powerful herb that stimulates blood flow to your digestive organs and aids in digestion so your body can produce maximum energy from the food you eat.
2. **Turmeric.** Commonly found in curry dishes, this herb helps stimulate the liver which is a major centre of digestion and detoxification. Turmeric helps you get more energy from your food and helps your body eliminate toxins.
3. **Siberian Ginseng.** One of the most popular energy boosters for athletes and exercisers. Ginseng helps increase stamina and immunity, reduces recovery time, and helps you adapt to external stress.
4. **Gotu Kola.** This traditional Indian herbal medicine rejuvenates your body by improving brain function, strengthening tissues and blood vessels, and providing anti-inflammatory properties.
5. **Maitake.** A Chinese mushroom that stimulates the immune system and is thought to help relieve chronic fatigue.
6. **B Vitamins.** These vitamins—especially B12, Biotin and Folic Acid—fight fatigue by helping the body use glucose and aiding in the formation of red blood cells.
7. **Bee Pollen.** This "superfood" contains all 22 amino acids, along with vitamins, minerals and enzymes. It helps boost energy, fight stress, regulate weight and promote healthy digestion.



**Quiz Question of the Month**

**August Trivia**

The hot weather we experience in August is known as the “Dog Days” of summer. This name was originally derived from:

- a) Hot dogs, which are eaten at this time of year.
- b) Everyone being “dog tired” from the heat.
- c) Sirius, the “Dog Star”, which is more prominent in August.

**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!

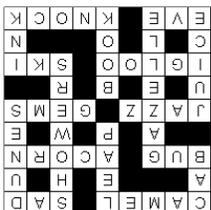
**Resource of the Month**

**House painting: Do you need help choosing your colours?**

Choosing your colours is probably the most exciting part of having your home painted. Since colour affects us so much on an emotional level, and since it can adversely affect the mood of any room, painting quickly becomes one the most valuable assets in your home's design and construction. A great paint job not only keeps the surface under it protected from failures, it also beautifies it, giving you and your home a very high value for the investment.



You may not know exactly what you want, or perhaps you may simply desire confirmation on colours you have already selected. Whatever the reason, we'd like to recommend you to a top-notch, professional painter (with affordable prices) who can give you a free colour consultation, and if you wish, a free estimate on painting your home. Call **Gerry** at **604-970-1801** of **M G Painting** today! Tell him Gale Tracey sent you!



Puzzle & Solution provided by [www.puzzlechoice.com](http://www.puzzlechoice.com)

**Answers to June's Quiz**

When it comes to card-sending occasions, Christmas ranks 1<sup>st</sup>. According to Hallmark, what's the ranking of Father's Day?

- a) 4<sup>th</sup>
- b) 7<sup>th</sup>
- c) 2<sup>nd</sup>
- d) 12<sup>th</sup>

Answer: a) 4<sup>th</sup>. Valentine's Day is 2<sup>nd</sup> and Mother's Day is 3<sup>rd</sup>

**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 Aug 15, 2011.

**ANNOUNCING LAST MONTH'S WINNERS!**

Congratulations to **Monica R.** of Langley for winning June's quiz contest! She has won a FREE dinner at The Vault Restaurant. Enjoy!

**K I D S**

**O**

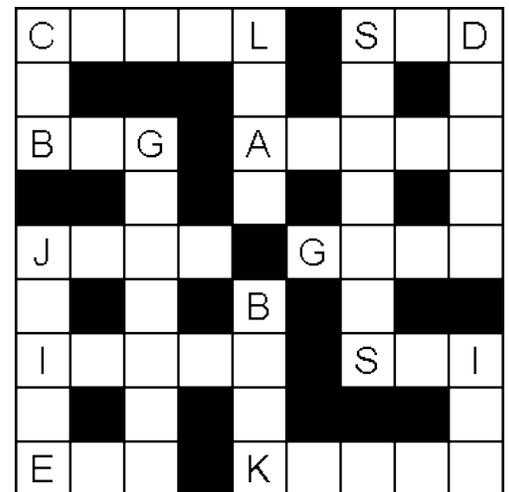
The first letter of each answer appears next to its clue in alphabetical order. All the first letters have been entered into the grid. Can you complete the puzzle?

**R**

**N**

**E**

**R**



- A. Fruit of the oak tree (5)
- B. Something to read (4)
- B. Insect (3)
- C. Taxi (3)
- C. Desert animal (5)
- D. Sand hills (5)
- E. The night before (3)
- G. Type of antelope (7)
- G. Precious stones (4)
- I. Ice hut (5)
- I. Writing fluid (3)
- J. Type of music (4)
- J. Fruit drink (5)
- K. Tap on a door (5)
- L. Jump (4)
- S. Unhappy (3)
- S. Brief periods of rain (7)
- S. Snow runner (3)