



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

"Your present circumstances don't determine where you can go; they merely determine where you start."

~ Nido Qubein

Slow, steady economic growth, with no rise in Bank of Canada rate until next year.

There's still lots of turbulence in the global economy, with Europe in recession, the US growing at a modest pace, and China's demand for commodities slowing. But in Canada, there's reason to be modestly optimistic.



After slowing in the second half of 2012, our economy recovered somewhat in the first quarter of 2013, and the Bank of Canada is forecasting growth of 1.5% for the year as a whole. We added 95,000 jobs in May, retail sales rose strongly in February, housing starts jumped 13.8% in May, and core inflation has remained at the low end of the Bank of Canada's target range for the past nine months.

Of course, the stock market took a beating in June, but that's actually the result of a good news story. What triggered investors to sell was the US Federal Reserve suggesting that it may soon stop adding stimulus to the economy since the US is beginning to show more signs of growth. Investors took that as a signal that interest rates may soon start rising, which would raise the cost of money.

The fact that the US economy is growing in spite of the massive government cuts that were triggered in March (known as the sequestration) is remarkable. This demonstrates that there's underlying strength south of the border, which is always good news for Canada.

However, our economic growth is likely to lag behind the US. It's unlikely that our inflation rate will rise beyond Bank of Canada targets until late 2014 or early 2015. Also, thanks to tighter mortgage rules, growth in mortgage and consumer credit has slowed significantly. These factors give the Bank room to maintain the current overnight rate of 1.0% for the rest of this year, with rates unlikely to start creeping up until the second half of 2014.

If you'd like a free analysis of how these forecasts might affect your mortgage, please feel free to call me 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 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"!



Local Business News

Tell them Gale Tracey sent you!

I want to support some of our local businesses this month.



**Need a Summer Face Lift for the
Exterior of your Home?
Gerry's Painting Services
Call Gerry at Ph: 604-970-1801
Email: gerrypainting2012@gmail.com**

Hydrolyzed Collagen Protein Chew

2nd largest ingredient in the human body - 1st being water

Benefits:

- 100% Natural, 100% bio-identical & absorbable
- Diminishes age spots & wrinkles
- Tightens, lifts & tones skin (like a face lift)
- Builds lean muscle mass (while you sleep)
- Encourages fast growth of hair & nails
- Strengthens bones, cartilage, organs & tissue
- Suppresses appetite - rapid weight & inch loss
- 4 grams, 20 calories sweetened with Malitol & Stevia
- Great for children, adults, athletes & elders



Collagen Production stops at age 20; by age 40 we're 40% depleted

Your **SECRET WEAPON** for Fat Loss & Anti-Aging!

Our Collagen Protein Chew

▶ Weight Maintenance	▶ 4 grams of protein
▶ Increased Metabolism	▶ Just 20 Calories
▶ Joint & Bone Health	▶ Less than 1g of sugar
▶ Skin Health & Rejuvenation	▶ Natural Sweeteners
▶ Convenient To Use	▶ 100% Absorbable



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For more information visit: www.weighlessmiracle.com

Seasonal Article of the Month

Summer Berry Crisp Recipe

A delicious, yet easy dessert that takes advantage of whichever berries are in season in your area. Use just one kind of berry or mix several—whatever tastes best! This recipe is also wheat-free if that's a concern for you.

Ingredients:

- 4 cups of your favourite fresh berries
- juice of one lemon
- 1.5 cups rolled oats
- 1 cup brown sugar, firmly packed
- 1-2 tablespoons oat bran
- .5 teaspoon cinnamon
- .5 cup soft butter

Directions:

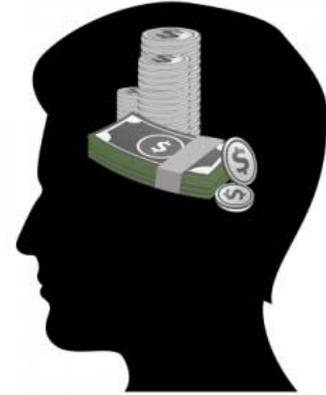
- Put berries in a deep cooking dish and mix in lemon juice.
- In a separate bowl, combine rolled oats, brown sugar, oat bran, cinnamon and butter.
- Mix until crumbly then sprinkle over berries.
- Bake uncovered at 350° for about 30-40 minutes.
- Serve with ice cream or whipped cream.



Financial Freedom Tip of the Month

How the rich use their minds to attract wealth.

Yes, it's possible to think and grow rich. That's what wealthy people have been doing for generations. By developing the right mindset, they attract abundance into their lives—and a key form of abundance is wealth! Here's how to do it:



- Envision that you're already rich. Picture it. Feel it. Behave as though you've already accomplished it. Give thanks for having received such wealth. Once you've thoroughly conditioned your mind to this new reality, you will eventually achieve it.
- Focus on openness and possibility, not need and obligation. Instead of working because you have to and taking courses because you're required to, allow yourself to be attracted by opportunities that offer obvious rewards. It's a lot easier to engage in wealth-generating activities when you really want to do them!
- Trust your intuition. Your subconscious mind is constantly collecting data and noticing signs. If you're unexpectedly drawn to an opportunity, explore it and check out the potential. Maybe your intuition knows more about getting rich than your conscious mind.
- BUT remember, getting rich also requires more than thinking—it requires action. Don't just wait for it to happen. Set goals, make a plan, talk to mentors, reduce debt, only make major purchases that deliver a return on investment. By changing your thinking and taking action, you WILL become rich!

Holistic Health Tip of the Month

A workout a day may keep cancer away.

We all know exercise is good for us, but new studies reveal that exercise can even prevent cancer.

- Researchers at the University of Vermont studied 17,000 men over 20 years and found those who exercised the most were 68% less likely to develop lung cancer and 38% less likely to develop colorectal cancers than inactive men. And if the men who did develop cancer exercised regularly, their risk of death dropped by 14%.
- A University of Minnesota study revealed that aerobic exercise influences the way women's bodies break down estrogens to reduce the risk of breast cancer. Premenopausal women who did 30 minutes of moderate-to-vigorous exercise five times a week for 16 weeks had a healthier BMI (Body Mass Index) and cardiovascular sustainability. And they also had a 25% increase in a metabolite ratio which has been linked to lower breast cancer risk. Women who didn't exercise didn't experience these benefits.
- And if you want to cut your risk of cancer even more, do even more exercise! University of North Carolina researchers found that women who did any exercise at all had a 6% lower risk of breast cancer than inactive women. However, women who exercised about 10-19 hours a week had a 30% lower risk of breast cancer compared to women who exercised less.



Quiz Question of the Month

July Trivia

Which of the following countries does NOT celebrate its national holiday in July?

- a) Canada: Canada Day
- b) United States: Independence Day
- c) Australia: Australia Day

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 July 31st.

Resource of the Month

Buying a property? Use this coupon to save on your appraisal costs!

Use this Coupon to Get A

FREE Home Appraisal

For the Purchase of Your Next Property
(\$300-\$500 Value)

Gale Tracey, Mortgage Specialist
Office: 604-575-1843
E-mail: gale.tracey@mtgarc.ca
Web: www.ownyourdream.ca

Coupon Valid Until Sept 30th, 2013

One coupon per transaction; Not valid with any other discount offer. Valid only when presented at time of Loan Application. \$250,000 min. mortgage.

Answer to Last Month's Quiz

Friday, June 21, 2013, is known as:

- a) Vernal Equinox
- b) Shortest Day of the Year
- c) Father's Day
- d) Solstice

Answer: d) Solstice

ANNOUNCING LAST MONTH'S WINNERS!

Congratulations to **Suzanne D.** for winning June's quiz contest! She has won a FREE dinner at The Vault Restaurant. Enjoy!

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Place a digit from 1 to 9 in each empty cell so every row, every column, and every 3 x 3 box contains the digits 1 to 9.

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Solution