



GALE TRACEY AMP- YOUR MORTGAGE PLANNER FOR LIFE

**News To Help You Save Time And Money**

# THE DREAM HOME MAKER!

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## 4 essentials for scoring great deals on real estate.

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### Quote of the Month

*"I don't believe you have to be better than everybody else. I believe you have to be better than you ever thought you could be."*  
- Ken Venturi

We're living in a "do it yourself" age. Everybody likes the satisfaction of booking their own vacation, shopping Craigslist for a used car, or using software to prepare taxes. But there's one area where doing it yourself doesn't pay—and that's shopping for a house.



Sure, it's easy to find all the listings online. But that's only a small part of finding the right home. You'll get a much better deal, sooner, with less frustration by using a Realtor. Here are 4 things Realtors offer that you can't do yourself:

1. **Inside Information.** You may be able to see listings online, but Realtors often have access to those listings earlier. They can quickly narrow down 100 listings into the 10 that are worth seeing. And they can provide valuable information not available in online listings, like how many foreclosures a neighborhood has and whether it's growing or in decline.
2. **Negotiating Skills.** Without a buyer's agent working for you, you're at the mercy of the selling agent. You have no idea what a fair price is in that neighborhood, what the comparables are, and whether there really are multiple offers. A buyer's agent can give you total clarity on prices, and they're seasoned negotiators who can get you the very best deal. According to one survey, people who use a buyer's agent pay an average of 5% less than do-it-yourself buyers.
3. **Experience.** Let's face it, you haven't bought and sold hundreds of homes, negotiated complex contracts, and learned the ins and outs of title insurance, home inspections, appraisals and more. But a Realtor offers all that experience free of charge.
4. **Personal Advice.** A Realtors analyze your needs and desires, get to know you, and understand exactly how much "fixing up" and "neighbourhoods in transition" you can tolerate. This lets them show you only the homes that precisely fit your comfort level.

If you're thinking of buying, I can introduce you to one of my trusted Realtor partners. For more info, call me today at 604-575-1843!

## 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!

*Shawna & Sean B., Squamish, BC “Our own yard!” – Repeat Loyal Client*

*Tehvid & Zejna D., Burnaby, BC “Mov'in up soon!” – Referred by Kevin T.*

*Gail & Clinton M., Cloverdale, BC “Let's go cruising!” – Repeat Loyal Client*

*Mark B. & Amanda F., South Surrey, BC “Our first home!” – Referred by Loyal Clients Jennifer F. & Tavis S.*

***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

### Top 5 fun family summer activities.

Having the kids home for a few weeks is a great opportunity to create lasting memories. Here are some family activities your kids will love today, and always remember as the years go by.

1. Take a trip to a local farmer's market and let the kids discover where food comes from, and how great it tastes when it's fresh from the earth. This is also a fun way to help them change their minds about vegetables being gross!
2. Kids love sleeping in tents, and here's a way to make camping easy. Pitch a tent in the back yard, make s'mores, sing songs, tell ghost stories (and simply go in the house if it rains).
3. Go for a nature walk in a nearby wilderness area. Get the kids to collect leaves, seeds, flowers, cones, bird feathers, etc. Then have them make a collage of their precious finds when they get home.
4. Take the kids to the water park or water slides. It'll be tons of fun for the whole family!
5. Go fishing. Research the best fishing locations in your area, what bait and tackle to use and then take the kids on a fishing adventure. When you catch a fish, let the kids reel it in and then take photos and/or videos to capture the excitement!



## Financial Freedom Tip of the Month

### A simple plan to create wealth.

As they say, fail to plan and you're planning to fail. Let's say you want to achieve financial security—even become a multimillionaire. You could make a wish or buy lottery tickets. Or you could make a plan to get you there. Here's how:

1. Invest 15% of your annual income. With the help of a financial advisor, choose mutual funds with a long-term record of above-average returns. Divide your investments equally between funds that offer growth, aggressive growth, growth and income, and international markets.
2. Make your investments work harder by putting them into an RRSP. In addition to reducing taxes, this may create a tax refund which can fund further investments. If your RRSPs are maxed out, invest surplus funds in a TFSA, for even more tax-free growth.
3. Start young. If you start this plan when you're 30, you'll be sitting on several million dollars by the time you're 65. Even if you're over 40, you'll still profit substantially from a couple of decades of growth.
4. Now sit back and wait for time to work its magic. Keep contributing to your funds every year whether they're up or down, and never give in to the temptation to take money out.



If you'd like more advice about creating wealth, I can introduce you to one of my trusted local financial planner partners. For more info, call me today!

## Holistic Health Tip of the Month

### Sprouting: a tasty way to enhance your health.

Instead of buying expensive superfoods that come from distant lands, here's a nutrient-rich superfood that's cheap and easy to grow in your own kitchen. Sprouts are seeds germinated in water for 2 or 3 days until they grow roots, a stem and tiny leaves. The simple step of sprouting creates more nutrition than offered by the seed itself or the vegetable it would grow into.

Sprouts help remove toxins and fat from your body, and they're rich in enzymes that aid digestion. They also contain high levels of vitamins (A, B1, B2, B3, B5, B6, C, K), minerals (manganese, copper, iron, magnesium, phosphorus, potassium), amino acids and essential fatty acids.



Each type of sprout tastes different and offers slightly different nutrients, so be sure to try several until you find a few favorites: radish, arugula, sunflower, clover, pea, alfalfa, mung bean, broccoli, cress, flax, mustard, watercress, lentils and more. Add sprouts to fresh salads, stir fries, wraps, smoothies, etc.

Here's how to sprout: wash the seeds then cover with cold water overnight. Next morning, drain and spread seeds on a tea towel in a colander so excess water can drain away. That evening, rinse the seeds in water again, then return to draining towel overnight. Continue rinsing morning and evening, followed by draining. When they're the size you're used to, they're ready to eat!

Quiz Question of the Month

## July Trivia Question

July is a popular month for national holidays. Which of the following countries does NOT have its national day in July?

- a) Somalia
- b) France
- c) Belgium
- d) Brazil

**How does this contest work?**

The first person to respond with the correct answer will win a \$25 Gift Card to THE VAULT Restaurant!

Resource of the Month

**WARNING: 15 deadly traps to be aware of before buying a home!**

Buying a home is a major investment no matter how you look at it. But for many home buyers it's an even more expensive process than it needs to be because many fall prey to common and costly mistakes, causing them to either pay too much for the home they want, or losing their dream home altogether. It's unfortunate but true.

As your consumer advocate, we have prepared an informative Free Home Buyer Guide entitled, "15 Costly Home Buyer Mistakes and How to Avoid Them," a must read for prudent homebuyers.

Here's just a portion of what you'll learn:

- √ Shortcut secrets for buying your ideal home at your ideal price
- √ Critical steps that guarantee your offer is taken seriously
- √ Proven strategies to ensure you're not overpaying on your mortgage
- √ How to avoid the pain of buyer's remorse
- √ And much more!

To get your free copy, call me at 604-575-1843 or email me at [galetracey@mtgarc.ca](mailto:galetracey@mtgarc.ca).

No cost and No obligation. Call now while supplies last!

**Answer to Last Month's Quiz**

In 2015, the longest day of the year will be June 21st. This is known as:

- a) Polar zenith
- b) Vernal equinox
- c) Lunar midnight
- d) Summer solstice

ANSWER: d) Summer solstice

**How do I submit my answer?**

To respond with your answer, email me at: [gale.tracey@mtgarc.ca](mailto:gale.tracey@mtgarc.ca). The contest deadline is July 31.

**ANNOUNCING LAST MONTH'S WINNERS!**

Congratulations to **Jeff L.** of Surrey for winning last month's quiz contest! He has won a FREE dinner at the VAULT Restaurant. Enjoy!

**K I D S****O****R****N****E****R****Seaside Word Merge**

Can you find two full words in each of the following jumbles? The letters are in the right order, and you must use all the letters up.

We have done one to show you how.

**CSRAHELBL**  
= Crab and Shell

Now try these:

**1. BTOOWOKEL**  
(Two things you may have in your beach bag)

**2. SBUPACDKEET**  
(Two things you play with on the beach)

**3. SSHUANDE**  
(Sometimes you sit in the \_\_\_\_, sometimes the \_\_\_\_\_)

**4. DIRCEICRNEKAMS**  
(You can usually buy these near the beach)