



GALE TRACEY AMP- YOUR MORTGAGE PLANNER FOR LIFE

News To Help You Save Time And Money

THE DREAM HOME MAKER!

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How to read your credit report.

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Your credit report is a snapshot of your financial situation. Understanding how to read it and what it's based on can help you manage your credit and improve your credit score. You should review your credit report annually for accuracy and to make sure you haven't been the victim of fraud or identity theft.



Here's what your report includes:

- **Personal Information.** Your name, address, date of birth, etc. Check for obvious errors.
- **Credit History.** A list of your open and paid credit accounts, including total loan amount, credit limit, and how well you've paid the account. Each account is rated, often with a letter and number. "R" means "revolving debt". "I" means "instalment account". The numbers go from 0 (too new to rate) to 9 (bad debt, collection or bankruptcy). For instance, "R1" means you pay your bills within 30 days as agreed. Make sure everything is correct (for example, are closed accounts still listed as open?).
- **Credit Inquiries.** A list of everyone who's asked to see your report. "Hard inquiries" are made when you apply for new credit. Obviously, you should do this in moderation.

Quote of the Month

"Without goals and plans to reach them, you are like a ship that has set sail with no destination."

- F. Dodson

These factors are used to determine your credit score, which can range from 300 (worst) to 850 (best). Higher scores mean you're more likely to be able to borrow larger amounts at lower interest rates. Lower scores mean you're a higher risk, so you're more likely to be offered lower amounts at higher interest rates—or be denied credit altogether!

There are two national credit bureaus: TransUnion and Equifax. Since their credit reports may be slightly different, you should look at both annually. You can ask for a free copy of your reports by downloading a form from each bureau and mailing it in. If you want an instant credit report, there's a fee.

Once you have your credit reports, if you'd like some tips on how to improve your credit score, please call me!

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!

Caroline B, Surrey, BC “Brand New Home Of My Own!!!” Referred by Kevin Tracey

Chris & Andrea H, Surrey, BC “Finally Nice Home, Nice Neighbourhood!” Repeat Loyal Clients

Justin and Brittany, Maple Ridge, BC “Moving Up!!!” Repeat Loyal Clients

Nash and Andy, Surrey, BC “What a Great Yard!” Repeat Loyal Clients

Dolores S, New Westminster, BC “Time Flies-Great Rate” Repeat Loyal Client

Russ L, North Vancouver, BC “Getting Ducks in a Row” Referred by Julie Scarlatti, Realtor Re/Max Crest Realty

John & Karen C, Coquitlam, BC “Ski Winter, Fun Summer!” New 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?*

Resource of the Month

www.weighlessmiracle.com

email: gale.weighlessmiracle@gmail.com for information

FREE SAMPLES AVAILABLE BY REQUEST!!

30 DAY MONEY BACK GUARANTEE

PRE VAIL
SlimROAST

NOT JUST COFFEE!
Delicious Italian Dark Roast Coffee With a Powerful Weight Loss Formula Inside!

LIKE IT AND FEEL IT IMMEDIATELY!

- Dramatically Diminishes Appetite
- Stops Cravings
- Blocks Sugar
- Burns Fat
- Elevates Mood
- Better Mental Alertness
- Better Focus
- NO GMO's
- NO Pesticides
- NO Chemicals
- NO Preservatives

PRE VAIL SlimROAST VALENTUS
Reduce Heavily Weight Management Life

Financial Freedom Tip of the Month

The truth about credit card debt.

Like many drugs, credit cards are addictive and expensive. Sure, you may think you're beating the system by always paying off your balance on time and earning rebates or airline miles. But in reality, paying with a debit card or cash is far less risky—and far less expensive!

When you pay with cash, you actually feel the money leaving you. But paying by credit card is so easy and artificial, you don't truly experience what's happening. One study showed that people spent 47% more when using a credit card instead of cash.



You may intend to pay off your balance every month, but very few people actually do it. So they end up paying HUGE interest on thousands of dollars every month. Even if you earn points or rebates on your card, you're no further ahead—the cost of rewards programs is built into your fees and the prices you pay to merchants who accept such cards.

If you absolutely need the convenience of going cashless, use a debit card. This forces you to spend only what you have available in your bank account, so you avoid crippling interest payments.

Achieving financial security is only possible when you avoid unnecessary debt and exorbitant interest rates. If you'd like more advice on avoiding high-interest consumer debt, please give us a call today!

Holistic Health Tip of the Month

Cryotherapy: Can you really freeze your way to better health?

Cryotherapy is any treatment that uses ice or very cold materials. For instance, throughout history we've put cold packs on injuries to reduce pain and swelling. However, a more recent treatment called whole body cryotherapy claims to achieve much more dramatic results.

In this form of cryotherapy, the entire body is exposed to temperatures as low as -200°F for about 2-4 minutes. This is done by standing in a tank or cabinet full of liquid nitrogen or hyper-chilled air, with your extremities wrapped for protection. Elite athletes like Kobe Bryant and LeBron James have used cryotherapy, hoping to decrease recovery time, reduce muscle soreness and increase performance. Similarly, celebrities like Demi Moore and Kate Moss use cryotherapy, hoping to improve appearance, slow aging, reduce stress, boost immunity, detoxify, improve sleep and lose weight.



Unfortunately, more research is required to determine whether whole body cryotherapy is safe and effective. While it may provide an adrenaline rush, there's no scientific evidence that it has long-term benefits for reducing muscle damage, improving health or losing weight. And since little is known about how various people react to ultra-low temperatures, the treatment may have risks.

Before considering cryotherapy, be sure to consult your health care provider and ask to see studies that support the results you're hoping to achieve.

Quiz Question of the Month July Trivia Question

Before Julius Caesar renamed the month of July after himself in 44 BC, what was the month called?

- a) Quintilis
- b) Quattro
- c) Pentagione
- d) Sextantium

How does this contest work?

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

Seasonal Article of the Month

Killer Ceviche Recipe

This easy-to-make appetizer is both healthy and delicious!



Ingredients

- 1 lb fresh halibut or other white fish, diced into .5” cubes
- 1.5 cups fresh-squeezed lime juice
- 1 medium white onion, chopped
- 2 large tomatoes, chopped
- 1-3 fresh hot green chilies, stemmed, seeded and finely chopped
- .5 cup pitted black olives, chopped
- .5 cup fresh cilantro, chopped (save several whole leaves for garnish)
- Salt
- 3 tbsp fresh-squeezed orange juice
- 2 ripe avocados, diced

Instructions

- Combine fish, lime juice and onion. Make sure fish is thoroughly immersed in juice. Cover and refrigerate for 4-5 hours.
- Drain off juice, then mix fish and onions with remaining ingredients. Gently stir in diced avocado, and garnish with cilantro leaves.
- Serve immediately with crackers or tortilla chips.

Answer to Last Month's Quiz

Who is the famous father of actress Angelina Jolie?

- a) Jack Nicholson
- b) Dennis Hopper
- c) James Caan
- d) Jon Voight

ANSWER: d) Jon Voight

How do I submit my answer?

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

ANNOUNCING LAST MONTH'S WINNERS!

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

K I D S

O



Camping Wordsearch

R

N

E

R

Y	M	I	A	E	R	I	F	P	M	A	C
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F	H	E	C	M	C	R	S	C	I	O	G
U	U	P	K	H	S	I	C	P	T	N	T
Z	S	I	S	E	T	N	S	H	I	R	E
D	E	N	A	E	V	P	W	N	T	H	N
W	S	G	C	S	L	O	W	E	C	V	T
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O	E	A	T	V	F	O	J	S	U	R	W
P	K	G	X	K	N	H	K	U	Y	X	S

awning

campfire

campsite

rucksack

sleeping bag

stove

tent

torch

