



GALE TRACEY AMP- YOUR MORTGAGE PLANNER FOR LIFE

News To Help You Save Time And Money

# THE DREAM HOME MAKER!

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## Quotes of the Month

*Any fool can be a Father, but it takes a real man to be a Daddy!!*

-Philip Whitmore Sr.

*"The most important thing a father can do for his children is to love their mother."*

-Unknown

## Unexpected ways to make Dad feel special on Father's Day.

Sure, on June 19<sup>th</sup> you could always give him a tie. And being polite, he'll smile and say thanks. But after all these years, you should know Dad well enough to know what he'd really like. See if these unconventional suggestions help you come up with a gift or activity that's better suited to your specific Dad.



- **Brewery or winery tour.** If your Dad's a fan of local beers, arrange a tour and tasting at a nearby brewery or brew pub. Or if he's a wine lover, take him on a day trip to a vineyard where he can have a tour and taste the latest vintage. Make sure you have a designated driver for the trip home.
- **Barbecue fantasy.** Most Dads love barbecued food or doing the barbecuing themselves. Find a local restaurant—or even a neighbor—renowned for grilled foods and treat Dad to a multi-course feast of his favorites. Or enroll him in a grilling class at a local cooking school.
- **Father's Day film festival.** Plan an evening or full day of Dad-themed movies that you can watch together. Some suggestions: Father's Day (1997, Robin Williams), Daddy Day Care (2003, Eddie Murphy), Father of the Bride (1991, Steve Martin), Three Men and a Baby (1987, Tom Selleck). Be sure to bring lots of popcorn and beverages.
- **A massage.** Depending on your Dad, you can book the specific type of massage he'll appreciate. If he's athletic, choose a vigorous sports massage at your local fitness centre. If he needs to relax, book a gentle massage with oils and soft music. And if he has aches and pains, arrange for a therapeutic massage.
- **Joke fest.** Invite all his male friends, relatives and adult sons for some laugh-out-loud fun. Everybody brings their five favorite jokes and takes turns telling them—which will, of course, lead to others. Have plenty of beverages and snacks on hand and let the laughter begin!
- **FaceTime.** If you have an iPad, iPhone, iTouch or a Mac computer, you can give your Dad any of those gizmos as a gift and then you can use Apple's FaceTime App to catch up, hang out, joke around, and stay in touch with your Dad. Sure, it's great to hear a voice. But it's even better to see the face that goes with it!

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 Why call a stranger, when you can be referred to a professional I "know" "like" & trust"!

## 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?*



### Happy Birthday to all those June Babies!

Kelly B.	Christine C.	Robin C.	Allan D.	Pam D.	Murray F.
Celia M.	Richard H.	Robert H.	Victor H.	Stefan J.	Dalbir K.
Savine L.	Melody L.	Brian M.	Nicole M.	Vicky M.	Brian M.
Nathalie L.	Joe N.	Tara O.	Gillian P.	Brandy P.	Mario R.
Anna R.	Karen B.	Army R.	Gordy S.	Winston S.	Gary S.
Sara S.	Dale S.	Roxanna S.	Don S.	Adrian T.	Shelley T.
Delio V.	Liza V.	Mark W.	Lois W.	Theresa Y.	

*Hope your day is filled with things that mean the most to you!*

## Seasonal Article of the Month

### Exotic “Martini” Marinade for Barbecued Chicken

It sounds and tastes impressive, but it's actually quick and easy to make.

#### **Ingredients:**

- 1/2 cup freshly squeezed lemon juice
- 1/2 cup freshly squeezed lime juice
- 1/2 cup freshly squeezed orange juice
- 1/2 cup vermouth
- 7 large garlic cloves, pureed
- 1/4 cup yellow onion, pureed
- 1/2 cup fresh parsley, finely chopped



#### **Directions:**

Mix ingredients thoroughly, then marinate chicken overnight. Grill as you normally would.

## Financial Freedom Tip of the Month

### What You Need To Know About Life Insurance

Taking out life insurance is the best way to ensure that your family is financially secure if you were to die unexpectedly. But of course, not everyone needs life insurance. If you have no dependents or don't generate a significant portion of your family's income, you may not need it. However, if your salary is vital to supporting your family, paying the mortgage, sending your kids to college, etc., life insurance is extremely important.

There are two main types of life insurance. Term insurance is the most basic and affordable. It provides coverage for a specified term (10, 20, 30 years, etc.), and if the term expires before you die, no death benefits are paid. The other type is permanent or whole life insurance, which is more complicated and much more expensive. It covers you for your entire life and usually includes a savings plan that lets you build cash value.

How much insurance you need depends on other sources of income, number of dependents, debts and your lifestyle. Premiums are based on the type of insurance you choose, the amount of coverage, your age, health, and factors like whether you smoke or do dangerous work. If you'd like to explore the benefits of protecting your family with life insurance, give me a call and I'll connect you with one of my trusted insurer partners.



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## Holistic Health Tip of the Month

### How to Get Faster, More Impressive Results From Your Weight Training.

Weight training is essential for creating strong, healthy muscles and bones. But using the same old routine month after month may not deliver the results you want. Here are some tips for building more muscle in less time.

- **Slow down.** Instead of lifting a weight in 5-7 seconds, lift it steadily up for 10-14 seconds, then down for 5-10 seconds. This tires the muscles and builds strength sooner.
- **Drop sets.** Start with enough weight to tire your muscles in 10 reps. For the next set of reps, reduce the weight by a couple of pounds. Then do a third set with an even lighter weight. This recruits more muscle fibers for faster results. But don't do drop sets more than once a month since it can make your muscles sore.
- **Work two muscle groups at once.** Try adding triceps presses to squats. Or front shoulder raises to lunges. These total-body moves target several muscle groups simultaneously.
- **Balance on one leg.** Using lower than normal weights, stand on one leg for everything from shoulder presses to squats. This engages your core muscles so you develop stronger abs sooner.
- **Double up on one muscle.** A couple of times a month, do back-to-back exercises on the same muscle group. Try lunges followed by squats. Or reverse crunches followed by ab bicycles. You'll see better results faster!



## Quiz Question of the Month

### Father's Day Trivia

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

#### 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](mailto:gale.tracey@mtgarc.ca) or fax **1-866-280-9427** in your answer. The contest deadline is June 30, 2011.

## Resource of the Month

### Tried And True Money Saving Mortgage Strategies

**Increase your payment frequency:** If you've been renting, you likely paid your housing costs once a month. The most advantageous strategy is accelerated bi-weekly payments. Monthly Mortgage payment divided by 2 paid every 2 weeks = 1 extra full payment in advance, which shortens your amortization period and reduces the amount of interest you pay over the long run. *Example: A \$200,000 mortgage amortized for 25 years at 4.5%. Adjust payments from monthly to every two weeks (bi-weekly or 26 payments), and you'll reduce your amortization to 21.7 years and save \$20,033 in interest.*

**Shorten your amortization:** If you have the cash flow, you could shorten the number of years it will take for you to pay off your mortgage. A shortened amortization means higher mortgage payments, but you will pay less interest overtime. *Example: \$200,000 mortgage amortized for 25 years at 4.5%. Increase payments to 20 years, and you'll pay off your mortgage 5 years earlier and save \$29,488 in interest.*

**Use your pre-payment privileges:** Pre-payment privileges differ from lender to lender. Take the 20+20 option. Once a year, you can increase your mortgage payment by up to 20%. The second 20 lets you make lump sum payments from \$100 up to 20% on any payment date throughout the year each year. *Example: \$200,000 mortgage amortized for 25 years at 4.5%. Put \$2,000 lump sum amount each year on your mortgage and you'll pay off your mortgage in under 20 years and save \$32,629 in interest costs.*

**Roll high-interest debt into your mortgage:** You can use the equity in your home to consolidate your other high interest debt such as credit cards or store cards. By consolidating all of your debt into a new mortgage, you can make fewer payments, save money on interest costs, and improve your cash flow. In almost every case, you're better off holding your debt in a mortgage than in any other lending vehicle. Why? Because Canadian homeowners are benefiting from mortgage rates that are among the lowest in *decades*. You can then consider using the money you save each month to pay off your mortgage faster. Or use the savings for investing, RRSPs, RESPs or a Tax Free Savings Account

*If you are interested in exploring ways to pay off your mortgage sooner, I can review your mortgage and offer suggestions to maximize your savings.*

## Answers to Last Month's Quiz

There's a traditional children's song that repeats the line "Here we go gathering \_\_\_\_ in May." What's the missing word?

- a) Flowers                      c) Apples  
b) Seashells                    d) Nuts

Answer: d) Nuts

## ANNOUNCING LAST MONTH'S WINNERS!

Congratulations to **Kevin S.** of Langley for winning May's quiz contest! He has won a FREE dinner at The Vault Restaurant. Enjoy!

## K I D S

### Kid School Jokes

**O**

**Q:** Why were the teacher's eyes crossed?

**A:** *She couldn't control her pupils!*

**R**

**Q:** Why did the music teacher need a ladder?

**A:** *To reach the high notes.*

**N**

**Q:** What object is king of the classroom?

**A:** *The ruler!*

**E**

**Q:** What did the pencil sharpener say to the pencil?

**A:** *Stop going in circles and get to the point!*

**R**

**Q:** What do you do if a teacher rolls her eyes at you?

**A:** *Pick them up and roll them back to her!*

Courtesy of [www.squiglyplayhouse.com](http://www.squiglyplayhouse.com)