



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

"A truly rich man is one whose children run into his arms when his hands are empty."

~Author Unknown

"Any man can be a father. It takes someone special to be a dad."

~Author Unknown

## Best renovations to boost ROI

Think it's all about kitchens and bathrooms? Or maybe you're focused on the basement suite? Turns out a lick of paint could be the best investment you make for your investment property.

If you do only one thing, according to a new report from HGTV.ca painting inside and out should be it. That low-cost investment tops the list of key renovations guaranteed to up cash flow for landlords and property values for investors looking to cash out. Other top performers include the ever-popular kitchen refurb, bathroom remodeling and replacing doors and windows.

### Renovation Hit list:

**Painting:** When done well and with taste, applying a fresh coat of paint to the interior or exterior of a home is a simple way to realize gains on your renovation investment. Return: As much as 300 %.

**Kitchen remodeling:** A kitchen renovation can be one of the most costly home improvement projects. However, careful planning, budgeting and shopping will help minimize expenses. Consider aspects such as whether or not the project is in line with the style and quality of the rest of the house and neighbourhood. Return: 68-120 %.

**Bathroom addition/remodeling:** A bathroom addition should be a top priority for those looking to add value to a home with only one bathroom. This is particularly true if neighbouring homes feature multiple bathrooms. Additionally, upgrading an outdated bathroom will also bring significant value to a home. Return: 80-13 %; 65-120% respectively.

**Window/door replacement:** Replacing inefficient windows or doors can be an excellent use of your home improvement dollars, as they refresh the esthetic and also help to keep energy costs down. Stick to standard styles; odd shapes and highly customized arrangements do little for resale value. Return: 50-90%

**Deck addition/improvement/expansion:** Decks are one of the few exterior improvements with any significant return, apart from painting. Return: 65-90%.

### Realtor Tip:

It's extremely important to talk to your REALTOR about the renovations you are thinking about, prior to going down the path of actually doing them. Although some things are simple to do, it's important to know what buyers in the area are looking for so that if you are thinking of selling, you'll have some insight as to what is being looked for in your market. Call me today if you're thinking about renovating to sell!



## 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!

**Don K. of Surrey, BC “No More Septic!” – Referred by “The Now” Newspaper**

Adele W. of Coquitlam, BC “Goodbye Condo Living!” – Referred by Kelly Rae Brooks, Re/Max Sabre, Port Coquitlam.

**Bill & Sandi L. of Surrey – “Thanks For Patience!” – Repeat Loyal Clients**

Andy & Nancy S. of Abbotsford, BC “Great Planning!” – Repeat Loyal Clients



THANK YOU!

*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

### Grilled Hawaiian Beef Kabobs

The tropics are as close as your barbecue with this quick and easy recipe.

#### Ingredients:

- 1 lb beef steak, cut into 1" cubes
- 2 red peppers, cut into large chunks
- ½ fresh pineapple, cut into 1" cubes
- 1 cup of your favorite steak sauce
- 2 tbsp honey
- 2 tbsp frozen orange juice concentrate
- ½ cup chopped chives

#### Instructions:

- Mix steak sauce, honey and orange juice in a large refrigerator container with sealable lid. (Keep ½ cup back for dipping at the table.)
- Add beef, seal container and shake gently. Set aside in fridge for 1 hour.
- Skewer beef, pepper and pineapple in an alternating pattern. Grill over medium-high heat about 5 minutes. Baste with leftover marinade during cooking.
- Garnish with chives. Dip in the sauce you set aside in step 1.



## Financial Freedom Tip of the Month

### How to become mortgage-free faster without breaking the bank.

To pay off your mortgage sooner, you need a plan right from the start. Here are some important steps in that plan.

**Be realistic about mortgage size.** Don't talk yourself into paying more than you can comfortably afford, or you'll end up being "house poor".

**Reprioritize your budget.** Analyze where all your money is going. Cut back on things that lose value immediately (like that big screen TV!) and invest in your mortgage instead.



- **If you get a raise, increase your payments by the same percentage.**
- **If you get a bonus, make a lump sum payment.**
- **Make accelerated bi-weekly payments.** This is a fairly painless way to make an extra payment every year.
- **Put aside savings for annual lump sum payments.** These can have a HUGE impact on total interest paid.
- **Round up your payments.** Take a number like \$1,437.93 and round it up to \$1,450. Even that tiny amount has a big impact over time.

For a free, no obligation Financial Analysis, where you can find out exactly how much interest you can save and how much faster we can help you become mortgage-free, without changing your household budget, call me today!

## Resource of the Month

### Here's a great way to ENHANCE your employee benefits.

Let's face it, employee benefits are hard to come by nowadays. In today's tough economy, companies are cutting their spending on "non-essentials" and are looking for low-cost ways to increase employee moral, retention and productivity. Here's how you can help your current employer do exactly that...

Does the company you work for have 25-700 employees? If so, how would you like it if your company could provide you with an exclusive benefits program that allowed you to \$AVE BIG when buying, selling and refinancing your home?



Introducing our new voluntary ***Employee Mortgage Benefit Program!*** With this exclusive program, you and your fellow co-workers can save TIME, ENERGY and MONEY when buying, selling and refinancing.

If that sounds good to you so far (and it definitely should), let me ask you this... **Would you be open to helping us "get a foot in the door" at your company?**

All we need is the contact info for the key decision maker and we'll take care of the rest! If you'd like us to send your company a FREE "Discovery Package" with more information about our Employee Mortgage Benefits Program, call me today! *To thank you for your referral, I'll send you a \$25 Gift Certificate and if the company accepts the program, I will reward you with an additional \$100 Gift Certificate!*

**Quiz Question of the Month**

**Father's Day Trivia**

Who was first named Father of His Country?

- a) George Washington
- b) Thomas Jefferson
- c) Emperor Augustus
- d) D. Napoleon Bonaparte

**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 30th.

**Holistic Health Tip of the Month**

**The benefits of stretching.**



As we age, our muscles become tighter and our range of motion is reduced. This makes it difficult to do simple things like shoulder checking while driving or washing our backs. However, we can keep our youthful flexibility much longer if we do daily stretches. The key to success is choosing stretching exercises that are easy and can be effortlessly worked into our routine. For instance, we can do a few simple stretches while watching TV or getting ready for bed.

Before you stretch, warm up your muscles by walking and pumping your arms. Then do some gentle stretches (check online for yoga stretches and other popular types). Remember to breathe deeply, avoid bouncing or causing acute pain, and stretch both sides of your body equally.

Here are some of the benefits you'll begin to notice by adding stretches to your daily activities:

- Better overall flexibility
- Fewer aches and pains, especially lower back pain (more flexible hamstrings and hip muscles put less stress on your spine)
- Reduced muscle tension
- Increased blood circulation
- More energy (from increased circulation)
- Increased range of joint movement
- Improved coordination
- Better posture (not only will you look better, your internal organs will function better)
- You'll feel more relaxed, with fewer stresses

**Answers to Last Month's Quiz**

In 1923, airplane pilots and boat captains started using "Mayday Mayday" as an emergency signal in radio communications. How did they come up with "Mayday"?

- a) Short for "may I live another day"
- b) The Morse code signal for "help" is 05 01, the date of May Day
- c) From French "m'aider" meaning "help me"
- d) Named for a famous airplane crash on May Day 1923

Answer: c) From French "m'aider" meaning "help me"

**ANNOUNCING LAST MONTH'S WINNERS!**

Congratulations to **Sarah P.** of Surrey for winning May's quiz contest! She has won a FREE dinner at The Vault Restaurant. Enjoy!

**K I D S**

**Happy Father's Day**

There are fathers and grandfathers all over the world

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P A T E R F D A D D Y H  
 B R E H T A F D N A R G  
 G L R P A P P A S A P A  
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 D A Q A P O S W O K Y R  
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 R A O T I L E U B A T R  
 P V N R I F A T H E R E



ABUELITO	OPA
APA	PADRE
BABBO	PAPA
DAD	PAPPAS
DADDY	PATER
FATHER	POP
GRANDFATHER	PREDEK
GRANDPA	VAARI
ISA	VANAISA
NAGYAPA	VATER