



**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

*“Hold fast to dreams, for if dreams die, life is a broken winged bird that cannot fly.”*

~Langston Hughes

## 10 ways to increase the value of your home.

Renovating your home can be an effective way to increase its resale value. But not all renovations are created equal—and none are guaranteed to repay 100% of their cost. However, by renovating strategically, you can increase your selling price enough that a significant portion of the renovation costs are passed on to the future owner.



The return on investment of any renovation is influenced by local market conditions and the quality and character of the work. Keep in mind that you're renovating to the buyers' tastes, not your own. Find out which features and trends buyers are looking for in your area. And avoid the temptation of improving the home beyond the average for your neighborhood. No matter how beautiful the result is, if it makes your home too expensive for the area, the return on investment will be low.

Fortunately, there are long-term studies that can help you decide which renovations will add the most to resale value. For example, REALTOR magazine publishes an annual "Cost vs. Value" report that compares common remodeling projects and shows the payback homeowners can expect. As you can see below, they're all projects that buyers can immediately notice, as opposed to structural improvements, like a new furnace or insulation.

### Top 10 renovation projects, ranked by average payback as a percentage of cost:

- |                          |        |                          |        |
|--------------------------|--------|--------------------------|--------|
| 1. Wood Deck Addition    | 80-85% | 6. Major Kitchen Remodel | 70-78% |
| 2. Siding Replacement    | 75-83% | 7. Attic Bedroom Remodel | 65-76% |
| 3. Minor Kitchen Remodel | 75-83% | 8. Basement Remodel      | 65-75% |
| 4. Window Replacement    | 75-80% | 9. Two-Storey Addition   | 65-74% |
| 5. Bathroom Remodel      | 70-78% | 10. Garage Addition      | 60-70% |

Another consideration is how soon you plan to sell. The more recent the renovation, the higher the return on investment. So it's best to have a clear idea of your medium-term plans before you decide to renovate. If you'd like to explore how refinancing your home can help pay for renovations—without increasing your monthly payments—please contact 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 8 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. If you're looking for plumbing, painting or renovating needs contact the following:

**SPECIAL RATE OFFERED TO  
GALE TRACEY'S CLIENTS**  
Call Trevor for all your  
Plumbing and Heating needs.

**Trevor St. Croix**  
Service Manager

313 13988 Cambie Rd,  
Richmond, BC V6V 2K4  
www.taproots.ca

trevor@taproots.ca  
t: 604.222.1282  
f: 604.233.7004

24 Hour Service  
Serving the Lower Mainland  
We Fix From your TAPS to your ROOTS

**Dave Hudolin**  
(c) 604-862-9379  
(f) 604-574-0316  
(o) 604-576-8400  
(e) hudolinsrenos@gmail.com  
(w) hudolinsrenos.com

Complete Home Renovations  
Finishing Work (ie, Crown Mould, Base, Casing etc.)  
Licensed Trades  
Interior Décor & Colour Consultation

WCB & Liability Insurance

**Thinking of Renovating?**

CALL DAVE at (604)862-9379

or

go to: [www.hudolinsrenos.com](http://www.hudolinsrenos.com)

## Seasonal Article of the Month

### Lemon Mint Quinoa with Vegetables.

Here's a fresh and healthy recipe for spring that's quick and easy to prepare.

#### Ingredients

- 2 cups dry quinoa
- 1 leek, thinly sliced
- 1 lb sugar snap peas
- 1 small red pepper, thinly sliced
- 2 cups baby spinach leaves
- 1 tbsp olive oil
- .25 cup fresh-squeezed lemon juice
- 2 tbsp fresh mint, finely chopped
- 2 tbsp butter



#### Directions

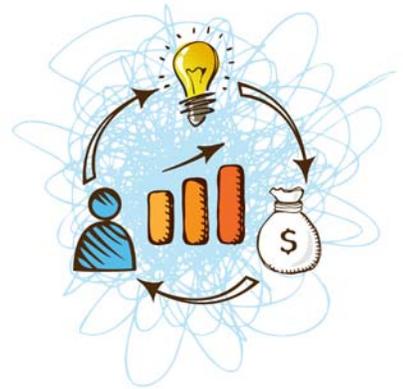
- Add quinoa to 3 cups of boiling water. Reduce heat, cover and cook until tender (12-15 minutes). Then transfer quinoa to large serving bowl.
- While quinoa is cooking, sauté leeks in oil until just tender (1 minute). Add peas and pepper, and sauté for 3 more minutes, until vegetables are crisp/tender. Add spinach, lemon juice, mint and butter, and stir until butter is melted and spinach is slightly wilted.
- Mix vegetables and quinoa in bowl, and serve while hot. Season with salt and fresh-ground pepper, as desired.

## Financial Freedom Tip of the Month

### 5 ways wealthy people became wealthy.

Most of us can't rely on lotteries or inheritances for wealth. But we CAN observe how wealthy people live, and follow their example. Here are five behaviors that most wealthy people share.

4. **Live below your means while working toward a goal.** Wealthy people are so sure they'll eventually get ahead, they don't mind skimping today for a more prosperous tomorrow. Instead of spending all their earnings or putting aside just 10% in savings, they're willing to save a third or even half of their earnings to reach financial goals.
5. **Avoid luxuries until you can afford them.** When wealthy people are starting out, they settle for basic houses, cars, etc., and allocate the savings to investments.
  1. **Avoid debt.** If you put off buying until you can actually afford it—as well as settling for less expensive purchases—you can avoid unnecessary debt and crippling interest charges.
  2. **Take the slow and steady route.** High-risk investments and get-rich-quick schemes can actually make you poor. Instead, stick with slow, steady, stable investments that offer dependable growth over time.
  3. **Focus on things that are important and that you do well.** If you have a skill that's in demand and generates high earnings, don't waste your valuable time doing low-value activities. Hire other people to do that stuff, and concentrate all your energy on the specialized field that can help you become wealthy!



## Holistic Health Tip of the Month

### The health benefits of spirulina.

The blue-green algae spirulina grows in both fresh water and salt water, and has long been considered an important dietary supplement. Here are some of the potential benefits of adding spirulina to your diet:

- High in antioxidants—like carotenoids, vitamin E, phenolic acids and selenium—which help protect against heart disease, diabetes, cancer and infection.
- Spirulina's natural antimicrobial properties help combat many viruses and bacteria, including herpes simplex, influenza A, mumps, measles, cytomegalovirus and enterovirus.
- Stimulates the immune system to fight off invading pathogens, including fungal pathogens such as the one responsible for vaginal yeast infections.
- Helps improve lung function in people with mild to moderate bronchial asthma.
- Contains C-phycocyanin which may inhibit the release of histamines and therefore reduce allergic response.
- Because spirulina is high in protein and other nutrients, it's often used as a nutritional supplement to help underweight people gain weight.
- Helps modulate blood sugar in people with type 2 diabetes.



However, since spirulina comes from oceans and lakes, it's exposed to the same heavy metals and mercury that certain seafoods can be contaminated with. Therefore, it may be wise for children and pregnant women to consult a physician before consuming spirulina. To learn more about the safe consumption of spirulina and purchase trusted brands, visit your local health food supplier.

**Quiz Question of the Month**

**March Trivia**

St. Patrick's Day is March 17<sup>th</sup>. Less well-known is St. David's Day on March 1<sup>st</sup>. Who was St. David?

- a) A statue by Michelangelo
- b) The patron saint of Wales
- c) The man who defeated Goliath
- d) A British soccer star

**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 Feb 28th.

**Resource of the Month**

**Ready to Renovate and save on HST?**



*Enjoy decreased material & labour costs without paying HST after April 1<sup>st</sup>!*

If you are like most BC homeowners, you've delayed your renovation plans in hopes that the switch back to provincial sales tax will save you thousands of dollars on material & labour costs. The HST, which combines the 5% federal GST and the old 7% provincial tax, is currently charged on all services provided in B.C., including materials and labour for home renovations. HST is also charged on commission and legal fees when you sell your home.

As promised, on April 1, 2013, "consumers will only pay PST on those goods and services were subject to PST before the implementation of the HST. All permanent PST exemptions will be re-implemented," said Former BC finance Minister Kevin Falcon. The province has no intention of taxing labour once the PST is reintroduced so it's time to get back on your plans for home renovations and get pre-qualified with a low mortgage rate held for up to 90 days, today!

There's no better time to roll in your renovation costs to your mortgage and take advantage of the current historically low rates! Call me and we will review your current financial picture and choose the plan that best fits you and your long and short term goals!

**Answer to Last Month's Quiz**

How much did it cost to buy 30 seconds of commercial time in the 2013 Super Bowl?

- a) At least \$1.6 million
- b) At least \$9.3 million
- c) At least \$7.0 million
- d) At least \$3.8 million

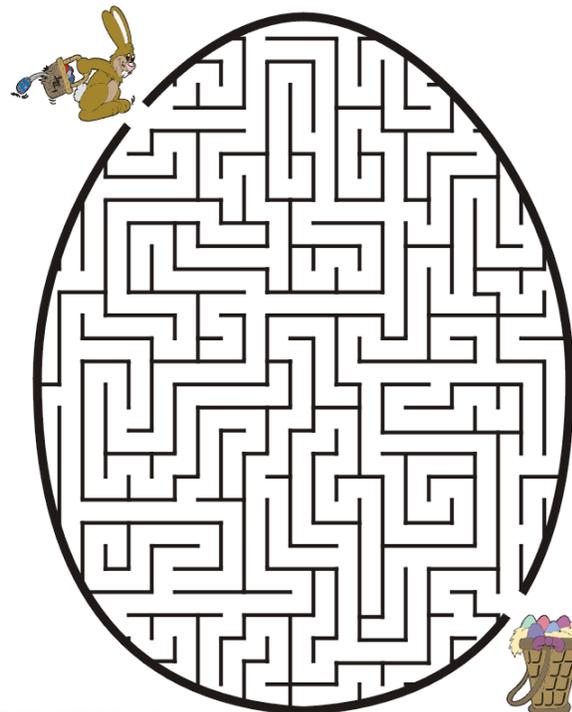
Answer: d) At least \$3.8 million

**ANNOUNCING LAST MONTH'S WINNERS!**

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

**K I D S**

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