



GALE TRACEY AMP- YOUR MORTGAGE PLANNER FOR LIFE

News To Help You Save Time And Money

THE DREAM HOME MAKER!

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The joy of less: 10 creative ways to declutter your home—and your life!

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It's true: less really is more! By owning fewer possessions, we gain more time because we have fewer things to keep clean and organized. Life is more relaxing because we have fewer debts to worry about and we don't have to work as much. And we end up with more money because we're spending less. Here are some tips on decluttering your life.



- 1. Get rid of one item every day.** Make it an unbreakable rule. Over time you'll notice a big reduction in the stuff you don't really need.
- 2. Clear out your closets.** Line up all your clothes hangers in the same direction. Then every time you wear something, hang it with the hanger in the opposite direction. After six months, you'll see which clothes never get worn and can be given away.
- 3. Sort into four categories.** Set out four boxes and label them Trash/Recycle, Give Away, Keep and Relocate. Every time you see or use an item, decide which box it should go in.
- 4. Download product manuals.** Instead of keeping a drawer full of manuals, download all the manuals from manufacturers' websites, keep them on your computer, and recycle the hard copies.
- 5. Set out a basket labeled with each family member's name.** Keep them in a central location. Whenever you find an item where it doesn't belong, put it into the correct person's basket.
- 6. Open mail next to the recycling bin.** Put junk mail directly into the bin rather than letting it pile up.
- 7. Buy something, give something away.** Don't let anything new come into the house unless something old goes out.
- 8. Scan documents and store on your computer.** Use a scanner or your phone's camera to make digital copies of documents you want to save, then recycle the originals.
- 9. Rearrange a room.** Just by moving furniture around, you'll discover lots of things you can relocate or get rid of.
- 10. Set a good example.** Only give gifts people can actually use, like coupons for services or food items.

Quote of the Month

"The pessimist complains about the wind; the optimist expects it to change; the realist adjusts the sails."

~ William Arthur Ward

Client News

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?

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!

Chris N., Langley, BC – Comfortable new family home! – referred by Existing Loyal Client!

Kwene & Katarina L., Surrey, BC – Brand New Home Close to the Beach! – referred by Jim Baker, Re/max Sabre Realty

Kris & Sarah D, Port Coquitlam, BC – Our First Home!! – referred by Brenda Cheng, Re/Max Sabre Realty

Seasonal Article of the Month

THANK YOU! 

St. Patrick's Day humor.

Here are a few family-friendly jokes to keep you smiling on St. Patrick's Day.

An Irishman proposed to his girlfriend on St. Patrick's Day, and gave her a ring with a synthetic diamond. The excited young lass showed the ring to her father, but he was a jeweler and declared the stone a fake. Angry, the girl threw the ring at her future husband's feet and told him he was a cheapskate. "But it was in honor of St. Patrick's Day," the young man protested, "I gave you a sham rock!"

Question: Why don't you iron four-leaf clovers?
Answer: Because you don't want to press your luck.



Walking into the pub, Seamus called to the bartender, "Pour me a stiff one. I just had another disagreement with my wife."

"And how did this one end?" the bartender asked as he poured the drink.

"Well, I'll tell you now," Seamus said with great pride, "When it was over, she came to me on hands and knees, she did."

"You don't say? Now that's a switch," the bartender said, "What did she say while she was down on her knees?" Looking sheepish, Seamus replied, "She said, 'Come out from under that bed, you gutless weasel!'"

Question: What's Irish and stays out all night?

Answer: Paddy O'Furniture!

**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 13 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"!

Financial Freedom Tip of the Month

5 ways we unwittingly repel wealth and prosperity.

Studies indicate that we can actually sabotage our ability to achieve financial security. Here are some attitudes that stand between us and abundance.

1. We're at the mercy of money. Earning and managing money can be so challenging, we sometimes see money as negative and energy draining. This causes us to subconsciously drive money away. Instead, see money as positive, effortless and attractive.

2. Money is in short supply. We assume there's not enough money to go around and that we're going to get left out. But thinking "shortage" helps create "shortage". Instead, realize there's an unlimited supply of money and we can get as much as we want.

3. We don't deserve to be rich. Since money is often tied to job performance, we think we earn what we deserve. But who can judge how much money we deserve? Take the judgment out and simply see money as an abundant resource.

4. Getting money for money's sake. Greed actually repels wealth. Instead, see money as something that will help you make the world and others' lives better. An honorable intention helps create abundance.

5. No plan for how to use it. If you don't know what you're going to do with money, chances are you won't get it. Make a list of all your dreams. Then you'll have specific goals to work toward.



Holistic Health Tip of the Month

Phytic acid: What is it and how does it impact our health?

Phytic acid or phytate is the storage form of the mineral phosphorus, which helps our bodies produce energy and build cell membranes. Phytic acid is controversial since it attracts essential minerals such as iron, zinc, calcium and magnesium and causes them to pass through the body instead of being absorbed. This is especially troublesome since phytic acid is found in the outermost shell of many grains, legumes, nuts and seeds. That outermost shell is always present in whole-grain and high-fiber foods, but not in processed and refined foods. So the question is, do we stop eating healthy foods just to avoid consuming phytic acid?



The fact is if we're eating a well-balanced diet of fresh vegetables, fruits, proteins, grains, nuts, etc., the amount of nutrient loss caused by phytic acid isn't a major factor. But there are some additional steps we can take:

- Try soaking, germinating or fermenting grains, nuts and legumes since this helps reduce the amount of phytic acid in them.
- Take extra vitamin C since it combines with phytic acid to promote more iron absorption.
- Eat more animal-based proteins that are rich in iron, zinc, magnesium and calcium, but low in phytic acid.

If you're concerned about phytic acid, consult a nutritionist or your local health food store for specific dietary recommendations.

Quiz Question of the Month

St. Patrick's Day Trivia Question

According to legend, what did St. Patrick drive out of Ireland?

- Snakes
- Rats
- Dragons
- Spiders

How does this contest work?

The first person to respond with the correct answer will win a FREE Dinner for themselves and another guest couple of their choice!

How do I submit my answer?

To respond with your answer, email me at: gale.tracey@mtgarc.ca. The contest deadline is Mar 30th.

Resource of the Month

HOME BUYER WARNING: Don't make any offers until you protect yourself with this important information.

Buying a home is a major investment no matter how you look at it. But for many home buyers it's a lot more expensive than it should be because they fall prey to common and costly mistakes, which results in them either paying too much for the home they want, or losing their dream home altogether. Unfortunate but true.

As your mortgage advisor, I've prepared an informative home buyer resource entitled, "*The Ultimate Home Buyer Success Kit*" -- an absolute must for any prudent home buyer. Here's just a portion of what you'll get in your kit:

- Free Guide: *15 Home Buyer Mistakes and How to Avoid Them*
- *How to Find Your Dream Home Checklist*
- \$200 Closing Costs Coupon
- Rolodex of Our First Class Service Providers for All Your Home Buying Needs
- And much, much more!

To request your free copy of our Ultimate Home Buyer Success Kit, call me today at 604-575-1843 or email gale.tracey@mtgarc.ca.

Answer to Last Month's Quiz

Which of the following DOESN'T usually describe Cupid?

- a) A young man or boy
- b) Carries a magic net
- c) Has wings
- d) Uses a bow and arrow

Answer: b) Carries a magic net

ANNOUNCING LAST MONTH'S WINNERS!

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

K I D S O

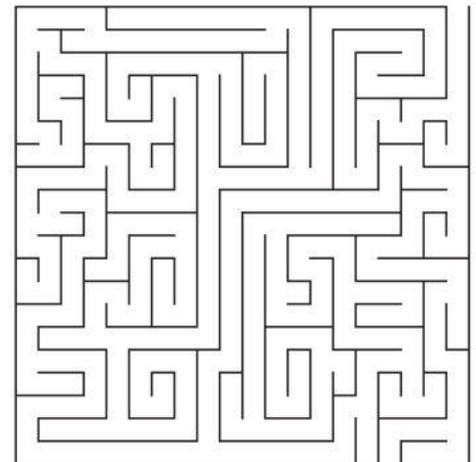
St Patrick's Day Maze

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Can you help the leprechaun find his way to the pot of gold?



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