



GALE TRACEY AMP- YOUR MORTGAGE PLANNER FOR LIFE

News To Help You Save Time And Money

# THE DREAM HOME MAKER!

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## 5 things to know before hiring a real estate agent.

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### Quote of the Month

*"What you get by achieving your goals is not as important as what you become by achieving your goals."*

- Zig Ziglar

Over the years in this newsletter, we've stressed the importance of using a real estate agent when you're selling a home. This helps ensure you get the highest price in the shortest time. But how do you choose an agent? Here are some things to look for:

1. **Proven track record.** Ask how many properties they've sold. Obviously, someone who sells 50 homes a year is probably more effective than someone who sells 10. Make sure some of those sales have been in your neighborhood—local knowledge helps agents set prices and find interested buyers. And choose someone who has experience in your price range and type of property (house vs. condo).
2. **Constructive suggestions.** Good agents know what sells and what doesn't. They should make respectful, honest suggestions about improving your home's appearance so it sells faster.
3. **Full-time commitment.** No matter what they tell you, part-time agents will never give you the level of attention you need. Full-time agents follow the market every day and are available to show your property when buyers call.
4. **Proven pricing strategy.** Ask what percentage of the agent's listings actually sell, and what percentage of the asking price houses close for? Don't automatically go with the agent who promises to sell your house for the highest price. Anyone can ask a high price, but how many actually get it? A high price often means it takes longer to sell, and the longer your home sits on the market, the more likely buyers are to think there's something wrong with it.
5. **Separate business from personal.** Just because you have a friend or family member who's an agent doesn't mean they're a good choice. Even if they meet all the other criteria, dealing with them may be complicated by personal feelings and past issues. Always go with an objective professional!



If you'd like me to recommend one of the local Real Estate Professionals that I trust and respect, call me today!

## 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!

***Jim & Louise N. Coquitlam, BC “No More Bridges & Beautiful new home” Referred by Ivy & Suyin Lim, Realtors, Re/Max Sabre Realty, Port Coquitlam, BC***

*Cyrille D and Hien B, Burnaby, BC “White Rock Diamond in the Rough” Repeat Loyal Clients*

***Monty L, Port Moody, BC “First Canadian Property” Welcome Back Monty! – Family Referral***

**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

### The shocking truth about St. Patrick!

Believe it or not, St. Patrick was actually British! He was born in Roman Britain in the fourth or fifth century.

Another shocker: he was a slave! Yes, 16-year-old Patrick was captured by raiders and taken to Ireland where he did forced labor. He spent six years in slavery before escaping back to his family in Britain. Several years later, he returned to Ireland as an ordained bishop and lived the rest of his life there. Contrary to popular belief, March 17th is the date of his death, not his birth.



Another common belief that turns out to be false is that Patrick drove the snakes from Ireland. In reality, post-glacial Ireland never had any snakes.

In spite of all the fanciful stories about him—or maybe because of them—Patrick became known as the patron saint of Ireland by the 7th century. St. Patrick's Day was made an official feast day in the 17th century and is now a public holiday in the Republic of Ireland, Northern Ireland, and Newfoundland and Labrador.

The Charitable Irish Society of Boston organized the first St. Patrick's Day in North America in 1737. By 1848, New York's St. Patrick's Day parade was one of the largest in the world. Another long-running St. Paddy's Day parade has taken place every year since 1824, in Montreal.

## Financial Freedom Tip of the Month

### 10 things they don't teach you about money in school (Part 1).

Here's some common sense about money that kids should hear from their parents.

1. **Don't confuse net worth with self-worth.** It's only natural to want expensive things. But it's more important to feel good about yourself, regardless of how much money or stuff you have. People respect you for the person you are, not your flashy lifestyle.
2. **Make the best of the hand you're dealt.** Some rich, successful people claim they earned it. In reality, our destiny is shaped by luck, parenting, health, access to education, and economic factors. Keep this in mind before judging others—or yourself.
3. **Learn from scarcity.** Feeling poor at some point in your life helps teach you the value of money. You quickly learn the difference between needs and wants, how to shop for bargains, how to fix what's broken, and how to handle life's ups and downs.
4. **Make your goals about more than money.** You may think once you've saved a million dollars, everything will be great. But then you only want more! Instead of focusing on money, make your goals about fulfillment for you and your loved ones.
5. **Don't be afraid to change plans.** Just because you decided on a career when you were 18 doesn't mean it has to be a lifetime sentence. Try a few things, stay flexible. If your first career doesn't fit, move onto something more inspiring.

Continued in next month's newsletter ...



Holistic Health Tip of the Month - **Amazing Product and Home Based Business Opportunity** <http://www.experiencevalentus.com/galetracey> **paid in USD!**

**To order:** [www.weighlessmiracle.com](http://www.weighlessmiracle.com)

**FREE SAMPLES BY REQUEST!! 30 DAY MONEY BACK GUARANTEE**

**100% Natural**

**LOSE WEIGHT WITH THE HEALTHIEST COFFEE ON THE PLANET!**

**NO** ✓ Artificial Sweeteners  
Preservatives  
Pesticides  
Chemicals  
GMOs  
Sugar

**30 DAYS MONEY BACK GUARANTEE**

Burns Fat  
Elevates Mood  
Increases Focus  
Diminishes Appetite  
Promotes Mental Alertness  
Reduces Sugar Cravings/Absorption

**Drink coffee. Lose weight. Make Money.**

Quiz Question of the Month

**St. Patrick's Day Trivia Question**

The shamrock may be the symbol of St. Patrick's Day. But what is the symbol on the Irish coat of arms?

- a) Shamrock
- b) Harp
- c) Celtic Cross
- d) St. Patrick

**How does this contest work?**

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

Resource of the Month

**Moving? Use this Helpful Little Checklist for a Stress-Free Move!**



Whether you're moving out of a home or an apartment, moving somewhere local or to another province, a Moving Checklist is an essential tool for planning and peace of mind. It's no small task packing your things, deciding whether to rent a truck or hire a mover, and keeping the whole process organized. To help you in this, we have prepared a **free printable moving checklist** that takes you step-by-step – from what to do two months in advance (like arranging the transfer of medical records and scheduling utilities) to the weeks following your move (like completing your change of address checklist).

To request your free moving checklist, call me today at **604-575-1843** or email me at [galetracey@shaw.ca](mailto:galetracey@shaw.ca).

***Disclaimer:** Every move is different. While planning your move, decide how detailed you want your checklist to be and make the appropriate changes. We don't guarantee everything you'll need to consider is on this list.*

**Answer to Last Month's Quiz**

Which country's national day or Independence day is on February 14th?

- a) Austria
- b) Mauritius
- c) Costa Rica
- d) None

ANSWER: d) None. No country's national day is on Valentine's Day.

**How do I submit my answer?**

To respond with your answer, email me at: [gale.tracey@mtgarc.ca](mailto:gale.tracey@mtgarc.ca). The contest deadline is Mar 30.

**ANNOUNCING LAST MONTH'S WINNERS!**

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

**K I D S**



FLOWERS

**O** E R O S

A Y S P N

**R** I S D A Y

E I O L T V

**N** Answer:

JOKES

**E** What flowers grow on faces?  
*Tulips (Two-lips)!*

**R** What do you call a flower loving country run by automobiles?  
*Car nation.*

ANSWERS: rose, pansy, daisy, violet, lavender