



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

"People often say that motivation doesn't last. Well, neither does bathing - that's why we recommend it daily."
-Zig Ziglar

5 characteristics that set debt-free people apart.

Most people assume they'd have a lot less debt if only they made more money. But in reality, debt isn't an income problem, it's a spending problem. You could be making \$100,000 a year, but if you're trying to maintain a \$150,000 lifestyle, you're going to end up with massive debt. On the other hand, if you make \$80,000 a year and live a \$65,000 lifestyle, you'll end up with no debt and a bright financial future!



The kind of people who manage to live debt-free aren't necessarily high-earners, but they have certain characteristics and beliefs in common. In general, debt-free people are:

Debt-phobic. They don't treat debt as a necessary tool, they see it as dangerous and addictive, and stay completely away from it.

Willing to wait. When debt-free people see something they really want, instead of whipping out their card, they start saving. They know there are other household expenses that need covering first, so they wait until they can afford to pay cash for life's luxuries.

High in self-esteem. If you like yourself and truly recognize your talents and worth as a person, you don't need a bunch of flashy possessions to make you feel good. Debt-free people don't care what others think of their older car, smaller house and modest vacations. Their happiness comes from within.

Goal-driven. Getting out of debt is one of the most important goals you can set. Accomplishing it requires a step-by-step plan and timeline. It's not easy, but debt-free people know their goal is worth the struggle.

Willing to sacrifice. Avoiding debt requires doing without things like expensive nights out, home theatres and the latest fashions. Debt-free people are willing to accept a little short-term pain for the long-term gain of major financial achievements, like home ownership and a secure retirement.

If you'd like some tips on becoming a debt-free person, please give me a call today!

THANK YOU! 😊

Client News

Here are the new clients who became members of our firm's family in the last month! We'd like to welcome you publicly, and send you our best wishes!

Valerie and David T., Vancouver – “Great investment opportunity!” – Referred by Audrey Olin, Realtor Re/Max Sabre Realty

Dave & Tira, Port Coquitlam – “Organized for the Future!” – Repeat Loyal Clients

Katie D., Coquitlam – “5 more years of Equity!!!” – Repeat Loyal Client

Tim & Jennifer A., Port Moody – “Perfect Timing!” – Referred by Friend

Julie A., Surrey – “5 years to Retirement!” – Repeat Loyal Client

Jennifer D., Surrey, “All Mine!” – Referred by Deana L Shelley & Willy, D, Pitt Meadows – Ready for the Future! – Repeat Loyal Clients

Linda & Harrison N, Langley – “Getting Our Ducks in a Row!” – Repeat Loyal Clients

Karyn & Geoff S., Surrey – “Exciting times!” – Repeat Loyal Clients

Gord & Leslie D, Langley – “Tying things up with a Bow!” – Repeat Loyal Clients

Brian W., Burnaby – “Bachelor Pad!” – Repeat Loyal Client

Darlene M., Surrey – “Roof over our heads!” – Repeat Loyal Client

Rania & Curtiss S., New Westminster – “Great Rate!” – Repeat Loyal Clients

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?

Resource of the Month

www.bodybyvalentus.com

email: gale.bodybyvalentus@gmail.com for information

FREE SAMPLES AVAILABLE BY REQUEST!!

90 DAY MONEY BACK GUARANTEE

Before

After



Financial Freedom Tip of the Month

16 excuses that can keep you poor.

Nobody wants to stay deep in debt and poor forever. So what's preventing us from adopting better money habits? Our mistaken beliefs! It's easier to believe change is impossible rather than actually trying to make change happen. Here are some common excuses that prevent us from becoming financially secure:



- I'll worry about the future when it gets here.
- Sure, we can afford it, I have overdraft protection.
- I'll start saving next year when I'm earning more.
- If everybody stopped borrowing and spending, the economy would tank.
- At my age, it's too late to start saving.
- Driving my kids around in an older car would be unsafe
- For the sake of my marriage, I let him/her buy whatever he/she wants.
- I work hard. I deserve this (something expensive).
- I want my kids to have everything I did without.
- We need a new RV so we can spend more family time together.
- I'll pay off that credit card balance when I get my tax refund.
- I'll start a budget next month.
- An expensive new car is an investment.
- Why save? It only gets eaten up by inflation and taxes.
- The bank wouldn't have approved me if I couldn't afford it.
- It's OK, I'm expecting a big inheritance.

If you'd like to take control of your finances, that's a great excuse to call us for free advice and support!

Holistic Health Tip of the Month

Why leafy greens belong in your diet.

Picture your last few dinners. Chances are, you may have had a lettuce salad. But what about all the other leafy greens out there? When's the last time you ate Swiss chard, cabbage, beet greens, bok choy, kale, collard greens, broccoli, turnip greens or spinach? By adding more leafy greens to your diet, you gain important nutrients at a relatively low price.



Here are some of the health benefits of leafy greens:

- Ideal for weight management because they're low in calories and fat, and high in dietary fibre. This also reduces the risk of cardiovascular disease.
- Good source of vitamin K and calcium (except spinach and Swiss chard) which help prevent osteoporosis.
- High magnesium content and low glycemic index reduce the risk of diabetes.
- Lutein and zeaxanthin in dark-green leafy vegetables help protect eye health.
- Carotenoids, flavonoids and other antioxidants increase resistance to cancer.
- High in vitamin C, vitamin A and beta-carotene, which improve immune function.

Not only are leafy greens good for you, they add interesting flavors, colors and textures to your diet. Tastes range from sweet to bitter to peppery to earthy. They can be dark green, blue-green or bright green. And textures range from small, tender leaves to large, crunchy stems. Try a different leafy green every day of the week—either raw or cooked—and start enjoying better health!

Quiz Question of the Month

March Trivia Question

Julius Caesar was assassinated on the Ides of March in 44 BC. What does “ides” mean?

- a) Unlucky
- b) The date on which Easter falls
- c) The middle or halfway point of a month
- d) The Roman word for 23

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

Free moving 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 gale.tracey@mtgarc.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

February 14th is Valentine's Day. Who wrote and recorded the 1961 hit song “Cupid”?

- a) Johnny Rivers
- b) Sam Cooke
- c) Otis Redding
- d) Roy Tierney

ANSWER: b) Sam Cooke

How do I submit my answer?

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

ANNOUNCING LAST MONTH'S WINNERS!

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

K I D S

Saint Patrick's Day Word Search

O

R

N

E

R

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



CELTIC	DUBLIN	GREEN
IRELAND	IRISH	LEGEND
LEPRECHAUN	LIMERICK	PATRICK
POTOFGOLD	RAINBOW	SAINT
SHAMROCK	SNAKES	

