



GALE TRACEY AMP- YOUR MORTGAGE PLANNER FOR LIFE

News To Help You Save Time And Money

THE DREAM HOME MAKER!

Ph: (604)575-1843 • Fax: 1-866-280-9427 • Email: gale.tracey@mtgarc.ca • www.ownyourdream.ca



Springtime home maintenance: 7 things to review.

Ph: 604-575-1843

Inside This Issue...

Springtime Home Maintenance	1
Client News	2
Mother's Day Jokes	2
Mortgage Insurance vs. Term Life Insurance	3
7 Weight Loss Myths	3
Quiz of the Month.....	4
Free Home Evaluation	4

Winter isn't just hard on us. It can also cause wear and tear on our homes. Taking care of minor maintenance now can help prevent expensive repairs down the road. Here's what to look for:

1. **Check window and door seals.** Cold weather may have hardened and cracked sealing materials, which can lead to leaks and drafts next winter. Now's the time to do the necessary resealing, especially if you're thinking about painting.
2. **Repair and paint wood surfaces.** Probe wood trim with a screwdriver to discover any rotting, and replace or seal the affected boards. If you discover peeling or blistering paint, strip it down to the bare wood. Then paint all surfaces with a good quality product. Not only will your house look better, you'll be avoiding more expensive work in the future.
3. **Fill in low areas.** Winter's cold temperatures and moisture can sometimes cause the soil around your foundation to settle and create low areas. The next time it rains, water can collect in those areas and potentially seep into your basement. To avoid any expensive damage, fill in the low areas with compacted soil.
4. **Check vents and filters.** Clean your furnace and air conditioner filters to extend the life of your motors and ensure healthier air. Clean your dryer vent and remove any lint build-up. This reduces drying times and helps prevent fire.
5. **Check the roof.** If winter storms loosened any shingles or damaged seals around chimneys, have the necessary repairs done now before you get water damage.
6. **Clean window screens.** Debris from winter winds may have clogged up your screens so they won't be as easy to see through or keep you as cool this summer. Remove them and spray with water.
7. **Prepare the lawn mower.** Check electric mowers for cord damage. Change the oil in gas mowers. Sharpen cutting blades. Consider raising the cutting level to reduce how often you have to mow and to keep your grass healthier.



Quote of the Month

"A creative man is motivated by the desire to achieve, not by the desire to beat others."

~ Ayn Rand

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!

Stefan & Vicky J. – Surrey, BC – New home to make their own! – repeat loyal clients!

Alix & Jason – Coquitlam, BC – Getting Ducks in a row! – repeat loyal clients!

Mickel A, Langley, BC – New woman cave!! – Referred by Natasha Koch

Dan & Hollie, Port Coquitlam, BC – First BRAND new Shiny condo!! – referred by Bill Laidler, Re/Max Sabre Realty

Seasonal Article of the Month

Mother's Day Jokes

For weeks, a six-year-old boy excitedly told his teacher about the baby brother or sister that was expected at his house. But when his mother let the boy feel the movements of the unborn child in her tummy, he stopped talking to his teacher about it. Puzzled, the teacher asked the boy how things were going with his new brother or sister. In response, the boy burst into tears and said, "I think Mommy ate it!"

Baby snake: "Mommy, are we poisonous?"

Mother snake: "Yes, we are. Why?"

Baby snake: "I just bit my tongue."

Mother: "Did you enjoy your first day at school?"

Six-year old daughter: "First day? You mean I have to go back again tomorrow?"

Son: "Why is our computer so smart?"

Mother: "It listens to its motherboard."

A little boy was envious of all the attention his newborn sister was getting. Time after time, he'd try to climb into his mother's arms when she was holding the new baby, and his mother would always tell him to come back later. Finally, the boy said to his mother, "Mommy, can you please put my sister back in your tummy now?"

Question: "Why did the giant's mother knit him three socks?"

Answer: "She was afraid he'd grow another foot!"

THANK YOU!



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

Mortgage Insurance vs. Term Life insurance.

When you buy your first home, you'll probably be asked if you'd like mortgage insurance. But if you already have life insurance, do you really need mortgage insurance too?

Mortgage insurance pays off your mortgage if you die, so your family can still afford to live in the home. A term life policy can also provide that kind of protection, while covering your other life insurance needs too. So instead of taking out separate mortgage insurance, you could simply choose a term life policy with sufficient death benefits to cover all your mortgage and life insurance needs.



If you already have a life insurance policy, it's important to check whether it's sufficient to cover your new mortgage. If not, you can simply add an additional mortgage policy. Then when your home is eventually paid off, you can let the mortgage insurance expire and just keep your life policy.

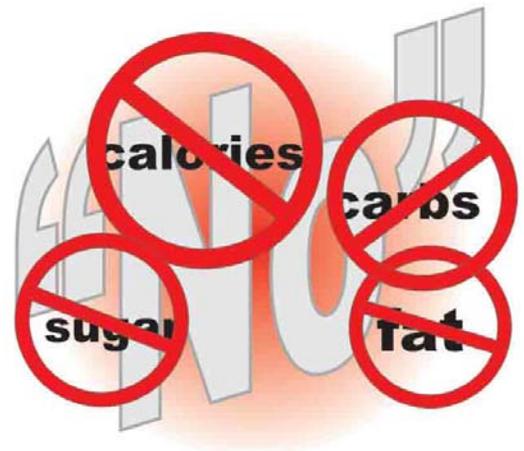
Deciding how much insurance you need to cover both your mortgage and your life can be difficult. You can try one of the many free online insurance calculators, or we can introduce you to a trusted local insurance expert for a free consultation. Whether you end up with mortgage insurance, life insurance or both, you'll have the peace of mind of knowing your family's future is protected.

Holistic Health Tip of the Month

7 weight loss myths.

Successfully managing your weight requires a long-term commitment to healthy eating and active living. There are no shortcuts. Don't get sucked in by claims like these:

1. **Extreme diets work!** Not over the long term they don't. You end up with low energy and constant cravings for high-fat, high-sugar foods, so you often GAIN weight.
2. **Carbs are fattening!** Simple carbohydrates like candy, cookies and alcohol are fattening. But complex carbs like vegetables, whole grains and fruits are necessary to fuel your body.
3. **Snacking is always bad!** Snacking on healthy foods like carrots or apples can prevent you from getting so hungry that you end up bingeing.
4. **Some foods help you burn calories!** No foods increase your metabolic rate or help you burn calories. Only exercise can do that.
5. **Skip meals to lose weight!** Skipping meals results in fatigue and poor nutrition, and makes you more likely to binge-eat later.
6. **Maintain a healthy amount of food and exercise, and you'll never gain weight!** As we get older our metabolism slows. Therefore, we have to eat less and do more exercise as we age, in order to avoid gaining weight.
7. **"Low fat" and "reduced fat" products are healthier!** In truth, reduced fat foods often contain high levels of sugar, which your body converts into fat much faster and easier than the fat in high fat foods.



Quiz Question of the Month

Mother's Day Trivia Question

The mother of actress Jamie Lee Curtis was also an actress. Who was Jamie Lee's famous mother?

- a) Kim Novak
- b) Audrey Hepburn
- c) Janet Leigh
- d) Doris Day

How does this contest work?

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

How do I submit my answer?

To respond with your answer, email me at: gale.tracey@mtgarc.ca. The contest deadline is May 31st.

Resource of the Month

Answer to March's Quiz

St. Patrick's Day Trivia Question

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

- a) Snakes
- b) Rats
- c) Dragons
- d) Spiders

Answer: a) Snakes

ANNOUNCING LAST MONTH'S WINNERS!

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

K I D S

O

R

N

E

R

Victoria Day

- BIRTHDAY
- CANADIAN
- CARRIAGE
- CELEBRATION
- CROWN
- ENGLAND
- FIREWORKS
- FLOWERS
- HATS
- HOLIDAY
- MAY
- MONARCHY
- MONDAY
- MUM
- PARTY
- PATRIOTISM
- PORTRAIT
- QUEEN
- ROYAL
- SOVEREIGN
- SPARKLERS
- VICTORIA
- WAVE
- WEEKEND

May 24 weekend words

Try to find **all 24** words on this board.

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