



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

*“A man must be big enough to admit his mistakes, smart enough to profit from them, and strong enough to correct them.”*

- John C. Maxwell

## Refinancing for the right reasons.

Your house isn't only your biggest investment. It's also your home. It provides shelter and a refuge for you and your family. While there may be a good reason to refinance your home, it's essential to refinance strategically, so you avoid placing your family at greater financial risk.



First, be clear on why you're refinancing. Is it to get a better rate, reduce your payments or gain more flexibility? Is it to pay for renovations, buy a new car or go on vacation? Is it to consolidate your credit card debts at lower mortgage rates? Obviously, some reasons make more sense than others. But regardless of the reason, remember that refinancing often increases your indebtedness, so if you lose your job or experience other financial difficulties, your family home is at greater risk than it was before refinancing.

If your mortgage is at a rate appreciably higher than today's mortgage rates, you may be able to save money by refinancing. But that's only true if your interest savings over time make up for the prepayment penalty and additional closing costs involved in refinancing. If your goal is to reduce monthly payments, you can refinance the same amount over a longer term—but that increases your total interest costs over the life of the mortgage.

Refinancing in order to free up funds for additional purchases isn't usually a good idea. All you're doing is increasing your total indebtedness in order to finance a lifestyle you can't really afford.

Finally, refinancing to consolidate credit card debt can make sense if the interest savings outweigh the costs of refinancing. However, remember you'll also have to change your spending habits, or you'll quickly end up with new credit card debt AND a bigger mortgage!

The only way to be confident that refinancing makes sense for you is to consult a mortgage expert. As your local expert, I'm happy to evaluate your financial situation and help you make the right decision. For more info, call me today at 604-575-1843!

## Client News

***“PLEASE DON'T KEEP ME A SECRET!” The next time you are in a conversation with a friend, family member or neighbour and they mention a mortgage, would you feel comfortable introducing me so I can help them? Give me call at 604-575-1843. You'll be glad you did. I will send you a \$100 gift card to the store of your choice. (Transaction must complete)***



**I also wanted to take this opportunity to thank all our valued clients who continue to refer their family, friends and co-workers.**

*Thank you for your referrals!*

## Seasonal Article of the Month

### Funny Mother's Day quotes.

Here are a few smiles to share with your mom on May 10th.

"I want my children to have all the things I couldn't afford. Then I want to move in with them." - Phyllis Diller, Comedian

"The interesting thing about being a mother is that everyone wants pets, but no one but me cleans the kitty litter." - Meryl Streep, Actress

"I asked mom if I was a gifted child. She said they certainly wouldn't have paid for me." - Calvin of Calvin and Hobbes comics

"If evolution really works, how come mothers only have two hands?" - Milton Berle, Comedian

"Republicans understand the importance of bondage between a mother and child." - Dan Quayle, former US Vice President

"My mom said the only reason men are alive is for lawn care and vehicle maintenance." - Tim Allen, Actor and Comedian

"It would seem that something which means poverty, disorder, and violence every single day should be avoided entirely. But the desire to beget children is a natural urge." - Phyllis Diller

"All women become like their mothers. That is their tragedy. No man does. That's his." - Oscar Wilde, Author and Playwright



## Financial Freedom Tip of the Month

### 7 personality traits of debt-free people.

Nobody sets out to get deep in debt. It just seems to happen to some people and not to others. Here are some of the characteristics that set debt-free people apart from the rest of us.

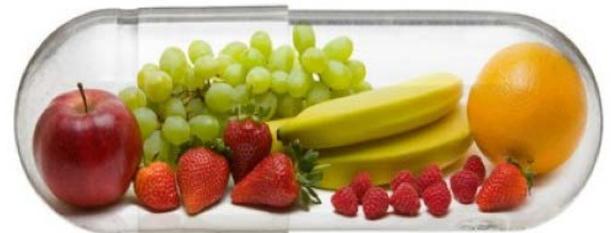


1. **Don't like debt.** They just aren't crazy about owing money. It doesn't feel good to be in debt, so they avoid it.
2. **Willing to sacrifice.** It's not tough for debt-free people to give up eating out or wearing the latest fashions. They know such sacrifices are only temporary and will lead to future prosperity.
3. **Goal-driven.** Not only do they set a goal, they make detailed plans AND take all the necessary steps to make sure they get there.
4. **Patient.** While impulsive, impatient people go into debt quickly, debt-free folks are happy to wait until they can afford to buy what they want.
5. **Confident.** They don't care if they're a little out of style or people make fun of them. Debt-free folks aren't concerned what others think. Instead, they're focused on achieving their goals.
6. **Responsible.** Debt-free people take responsibility for their actions. If they want something, they know they have to pay for it—today, not next year.
5. **Not materialistic.** They aren't impressed by shiny cars or big houses. Their goal is to build long-term financial security which will benefit them and society.

## Holistic Health Tip of the Month

### Why most supplements are a waste of money, and the better alternative.

Nature packed all the nutrients the human body needs into whole foods, like fresh fruits and vegetables. Unfortunately, our fast-paced life and processed foods make it tough to get all the nutrients we need. Sure, we can take supplements, but isolated vitamins and minerals in synthetic form aren't at all like the nutrients found in whole foods.



A healthier alternative is whole food supplements, which are basically a concentrated food source in capsule form. Since we don't have time to eat as much of the fresh, whole foods we need, whole food supplements take those fruits and vegetables, dehydrate and concentrate them, and make them convenient to include in our diet.

Whole food supplements go beyond isolated vitamins and minerals which are difficult for our body to absorb. All the nutrients found in food are present in whole food supplements, including enzymes and phytonutrients. Even better, they offer unsurpassed bioavailability, so nutrients are easily absorbed and assimilated by the body. For instance, vitamin C in the form of ascorbic acid isn't nearly as bioavailable as whole food vitamin C which includes phytonutrients. Similarly, whole food vitamin E includes tocopherols and tocotrienols for maximum uptake.

Of course, whole food supplements aren't a substitute for a healthy diet. But when you're not eating as well as you should, they can help your body get more of the nutrients it needs.

Quiz Question of the Month

**May Trivia Question**

May 1st or May Day is also known as International Workers' Day. It was first celebrated in 1890 to commemorate a violent strike in which city?

- a) Paris, France
- b) Chicago, Illinois
- c) Moscow, Russia
- d) Toronto, Ontario

**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

27 costly mistakes to be aware of before selling your home.

*Why it pays to call us first before you sign your mortgage renewal.*



Because your home may well be your largest asset, selling it is probably one of the most important decisions you will make in your life. And once you have made that decision, you'll want to sell your home for the highest price in the shortest time possible without compromising your sanity. Before you place your home on the market, it's important that you do your research so you don't fall victim to costly mistakes.

As your consumer advocate, we have prepared an informative guide titled, "27 Seller Mistakes You Must Avoid to Sell Your Home Fast for Top Dollar."

It tackles the critical factors you need to know in order to sell your home quickly at the right price, even in today's competitive marketplace. Once you learn these 27 secrets, you'll know how to protect and capitalize on your most important investment, reduce stress, be in control of your situation, and make the most profit possible.

To get your free copy, call or email me today at 604-575-1843. Offer valid while supplies last.

**Answer to Last Month's Quiz**

This year, Easter is on April 5th. What is the date of Easter in 2016?

- a) March 27
- b) April 17
- c) March 13
- d) April 3

ANSWER: a) March 27

**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 May 30.

**ANNOUNCING LAST MONTH'S WINNERS!**

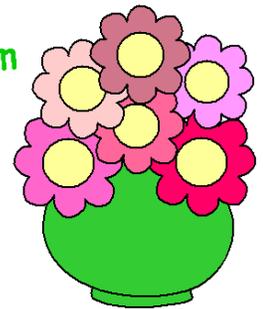
Congratulations to **Steve B.** of Surrey for winning last month's quiz contest! He has won a FREE dinner at the VAULT Restaurant. Enjoy!

**K I D S**

Unscramble the letters to find the words in our

**Mother's Day Anagram**

Hidden Word (circled letters):



**R**

vel o

**N**

shg u

**E**

e s f l o r w

**R**

e e m a w s o

l a t e o o c c h

e s s s k i

e e e r a t b c l