



GALE TRACEY AMP- YOUR MORTGAGE PLANNER FOR LIFE

News To Help You Save Time And Money

THE DREAM HOME MAKER!

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ecoEnergy Retrofit Grant is back!

Back by popular demand, the federal ecoEnergy Retrofit Grant is a great way to invest in the energy future of your home. Most homeowners receive their grant cheques within 90 days of their post-retrofit evaluation. Here are some key details:



- Available for the period **June 6, 2011 to March 31, 2012.**
- The maximum grant is \$5,000 for applications since April 2007. If you previously participated but did not receive the maximum grant, you can submit another application.
- You must arrange for an NRCAN-licensed energy advisor to perform a residential energy assessment of your home. If your home was already assessed under this program, a new evaluation is not required.
- All renovations and a post-retrofit evaluation must be complete by March 31, 2012. Keep your receipts!
- Full details are available at www.oe.nrcan.gc.ca. To register, go to www.oe.nrcan.gc.ca/register.

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Quote of the Month

"Winter is the time of promise because there is so little to do - or because you can now and then permit yourself the luxury of thinking so." ~Stanley Crawford

If you are planning a large renovation project and have equity in your home, consider rolling the cost into your mortgage. You'll take advantage of today's ultra-low mortgage rates and enjoy having your mortgage and renovation costs in one easy payment. Then use your pre-payment privileges to pay off your project faster!



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 8 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"!

Client News

Here are the new and loyal repeat clients who we've assisted with their mortgage needs in the last month! We'd like to welcome and thank you publicly, and send you our best wishes!

Kevin H. of Delta, B.C., "Getting ducks in a row!" (Referred by Brian M., Repeat loyal client)

Barry and Sunita K. of Surrey., "Preparing future generations!" (The Now Newspaper)

Simon N. & Nathalie L. of South Surrey, B.C. "Cozy home for winter!" (Repeat loyal client)

Geoff & Karyn S. of Surrey, B.C., "New family home: Last one allowed!" (Repeat loyal client)

Laura T. of Lanlgey, BC., "First new home!" (Referred by Helena Donovan, Re/Max 2000)

Angelo & Suby P. of Port Coquitlam, B.C. "New home, new project!"

(Referred by Brenda Cheng, Re/Max Sabre)

Kurt H. of Lanlgey, BC., "Great investment!" (Repeat loyal client)

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

Delicious Chicken Pot Pie Recipe

Nothing tastes better on a chilly November night than a steaming serving of this home-style favorite!

Ingredients:

- 2 cups chopped cooked chicken
- 2 cups chicken stock
- 1 cup frozen peas
- 2 tablespoons butter
- 1 chopped onion
- 1/2 cup chopped carrots
- 1/2 cup chopped potatoes
- 1/2 cup chopped celery
- 2 tablespoons whole grain flour
- 1/2 teaspoon sea salt
- 1/2 teaspoon thyme
- 1/2 teaspoon rosemary
- Fresh ground black pepper to taste
- Pastry for 9" double pie crust
- 2 tablespoons milk



Directions:

- In a saucepan, cook onion, carrots, potatoes and celery in butter until tender, about 5 minutes.
- Stir in flour and keep on medium heat, about 2 minutes. Add seasonings.
- Gradually add stock, stirring constantly, until thick, about 5 minutes.
- Stir in peas and chicken. Cover and let cool.
- Preheat oven to 425°F.
- Spoon filling into 9" pie crust shell. Cover with top pastry and seal edges. Make vents in top and brush with milk.
- Bake 15 minutes. Reduce heat to 325°, then bake 15 minutes longer until pastry is golden brown.
- Serves 6

Financial Freedom Tip of the Month

When Pessimism Prevails, It's Time to Get Rich.

According to legend, Joseph Kennedy (President Kennedy's father) sold his stocks just before the market crash of 1929. What tipped him off? A shoeshine boy gave him a stock tip. Kennedy figured if the market was so overheated that even shoeshine boys were buying stocks, then there wasn't anyone left who could invest and push the market higher. Kennedy was what's known as a contrarian investor. When everybody's buying, contrarians sell. When everyone's selling, they buy. When most of us see the uncertainty and pessimism that's battering today's markets, we either stop buying or sell. But that's when contrarian investors see opportunities! According to their thinking, when investors are at their most pessimistic, there's a good chance that their pessimism has already been fully priced into the market. This means there are lots of stocks that are now underpriced and have upside potential.



Of course, it's not as simple as just doing the opposite of everyone else. The contrarians who make money are very careful to examine the fundamentals of a company. If the stock is low for emotional reasons, they buy. But if it's low because the company isn't performing well, they pass.

If you'd like some professional help in benefiting from the pessimism out there, give me a call and I'll connect you with a local financial advisor who has earned my trust.

Holistic Health Tip of the Month

7 Rules for Staying Positive.

There are lots of negative things going on in today's world. Instead of letting all that negativity drag you down, here are some ways to stay happy and optimistic.

1. **Stay away from the news.** The news is full of negative stories, repeated over and over. If hearing about a crisis motivates you to go out and help, that's great. But if it just depresses you, tune it out.
2. **Set goals.** If you don't know where you're going, you won't get there. By setting goals, you have something to look forward to and can measure your progress.
3. **Find a hero for Inspiration.** The world is full of inspiring people who overcome challenges to make a difference. Focus on them.
4. **Help others.** The best way to feel better about yourself is to help others. Suddenly, you'll see yourself as a generous, caring person, and realize how fortunate you are.
5. **Exercise.** Exercise releases endorphins that make us feel good. Just 20 minutes of moderate to vigorous exercise a day can help you feel more positive.
6. **Feed your mind.** When your mind is unoccupied, worries tend to seep in. Keep your mind busy with inspiring reading, music, learning or social activities.
7. **Express gratitude.** Start each day by thinking about all the ways you've been blessed, and express thanks for whatever good fortune you have.



Quiz Question of the Month

November Trivia

Why is November sometimes called Movember?

- Lots of people move in MOVember.
- November is MO' wet, MO' cold, and MO' dark than other months.
- Men grow moustaches ("mo's") in November to raise money to fight prostate cancer.
- It's the month we need to get MOTivated not to overeat.

How does this contest work?

The first person to respond with the correct answer will win a FREE Dinner at the VAULT Restaurant or Washington Avenue Grill, \$25 value!

Resource of the Month

FREE Guide: 11 Critical Questions BEFORE You Get A Mortgage.

Before you even pick up the phone to call a lender, give some thought to your financial situation and needs, both today and in the future. No lenders can provide the best mortgage for you without understanding your needs. And they'll never understand your needs unless you can explain them clearly and specifically.

What I'd suggest is that you sit down with your spouse and consider some of the following issues. Only then will you be able to answer the questions any responsible lender will ask in order to help you choose the right mortgage.

- How long are you planning to live in this home?
- How are your finances likely to change over the next few years?
- Which are you more comfortable with: mortgage payments that always stay the same OR payments that rise and fall with the Prime rate?
- How soon would you like to be mortgage-free?
- When will your children be entering college or university?
- When are you thinking of retiring?

OK, now that you have your needs and goals in mind, you're ready to start making some calls. As I said, any responsible lender will ask you a lot of questions in order to narrow down the options and select the right mortgage for you and your family. But if you want to make sure you're getting the very best deal available—after all, that's exactly what you deserve!—you have to ask some questions too.

To help you in this, I've prepared a **FREE Consumer Awareness Guide** titled, "*11 Questions to Ask Before Getting a Mortgage.*" Using this checklist will ensure you avoid costly mistakes. Call me today at **604-575-1843!**

Answers to Last Month's Quiz

The world's heaviest pumpkin was grown by Chris Stevens of the US in October 2010.

How much did it weigh?

- 1,810 pounds
- 613 pounds
- 3,476 pounds

Answer: a) 1,810 pounds

To respond with your answer, email us at:

gale.tracey@mtgarc.ca or fax **1-866-280-9427** in your answer. The contest deadline is Nov 30, 2011.

ANNOUNCING LAST MONTH'S WINNERS!

Congratulations to **Lauren R.** of Surrey for winning October's quiz contest!

She has won a FREE dinner at The Vault Restaurant. Enjoy!

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