



GALE TRACEY AMP- YOUR MORTGAGE PLANNER FOR LIFE

News To Help You Save Time And Money

THE DREAM HOME MAKER!

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Beyond rates: What the banks won't tell you about choosing the best mortgage.

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Choosing the best mortgage from all the available lenders out there can be complicated. There are so many terms, features, restrictions and potential penalties to keep in mind. But at least mortgage rates are easy to compare—all you have to do is choose the lowest one, right?

Think again! Choosing the lowest rate is only straightforward if all the rates are stated the same way and include the same things. Fortunately, lenders are required to use the Annual Percentage Rate (APR) as their posted rate. So on lender websites, ads and window posters, the rate that's quoted should be APR.



The Annual Percentage Rate is a compound rate, so it's applied to original principal plus accumulated interest. This gives you a more accurate picture of the actual cost of the loan. To make the APR even more realistic, it not only includes all the interest costs of your loan, it also includes non-interest costs that lenders charge. Depending on the lender, this can include appraisal fees, closing costs, loan fees, loan origination fees, mortgage default insurance, creditor life insurance, legal fees and more. It's that "depending on the lender" part you have to watch. The only way to accurately compare APRs is to look into each lender's fine print and see what's included in the rate it's quoting.

Or, you could take the easier, faster, less frustrating route, and simply call me! As your local independent mortgage consultant, I have access to more lenders than you could possibly find on your own, and I fully understand all their products, terms and rates. I'd be happy to do a no-charge analysis of your needs, and then discuss which options work best for you. And I'll make sure you don't get fooled by a really low mortgage rate that could actually cost you more in the long run because of all the restrictions and penalties it includes. Let me help simplify your life—call today!

Quote of the Month

"If you think something outside of yourself is the cause of your problem, you will look outside of yourself for the answer."
 ~ Dr. Robert Anthony

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!

Karsten & Ruth H. of Maple Ridge, BC - "Movin On Up"!! Referred by Ray Phelan, Re/Max Sabre, Port Coquitlam, BC

Dean & Trish E. of Ladner, BC – "Welcome to beautiful BC!" Referred by Sutton West Coast Realty

Tracy M. of Surrey, BC - "Higher Education" Repeat Loyal Client

Darlene M. Surrey, BC "Building for the Future!" Repeat Loyal Client



*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

Politicians: They'll either make you laugh or cry—so why not laugh!

Take a break from all the election talk and enjoy a little non-partisan political humour.

Two women with opposing political views were on their way to vote. One said, "It's obvious we're going to vote for different candidates which is only going to cancel our votes. Why don't we just go back home and save ourselves some time?" The other woman agreed and they parted ways.



A man overheard this and caught up with the woman who made the suggestion. "That was a very generous offer," he said. "Not really," the woman replied. "That's the sixth time I did it today."

Two opposing candidates were having coffee in a diner. When they got up to leave, one said, "Know why I'm going to win? I always leave servers a big tip and ask for their vote."

"Really?" the other candidate said. "I always ask them to vote for you too. Then I tip them a nickel."

"Politics is supposed to be the second oldest profession. I have come to realize it bears a close resemblance to the first." —Ronald Reagan

"Everything is changing. People are taking their comedians seriously and the politicians as a joke."
—Will Rogers

Financial Freedom Tip of the Month

How your self-image determines your level of wealth.

Strange as it seems, the reason we don't get what we want is because we're actually getting exactly what we want! The trouble is, we set our sights very low, convince ourselves that's all we want, and end up getting exactly that.

To attract more wealth, we have to WANT that level of wealth. But just "wanting" isn't enough; you also have to believe you are worthy and capable of achieving that level of wealth. That means developing a wealthy self-image. If we appreciate ourselves as one-of-a-kind human beings with unique strengths and abilities, we begin to value who we are. We feel worthy of the goals we set for ourselves, which makes it easier to achieve them.

Unfortunately, 90% of people don't believe they are worthy or capable of much success. So 90% go around not getting much out of life. Ever notice how wealthy the top 10% of society is? Not only do they have positive self-images, they recognize how little the other 90% expect out of life. It's pretty easy to succeed when you're surrounded by people who have "I can't" as their mantra!

But you don't have to settle for being among the 90% of under-achievers. Start recognizing and focusing on your strengths today. Delegate your weaknesses. Be grateful for the wealth you already have. Start feeling wealthy. Eventually, you'll start behaving like a wealthy person. Soon you'll be attracting even more wealth because you *know* you deserve it. Remember, your net worth will rarely exceed your self-worth!



Holistic Health Tip of the Month

Top 12 natural immune-boosting remedies to keep colds away.

Even when everyone around you is getting colds this winter, it's possible to stay healthy and feeling great. Here are some simple, natural ways to ward off germs.

1. Sleep and rest gives your body time to heal. Being sleep-deprived compromises your immune system.
2. Fish oils are rich in essential fatty acids including omega-3, so they boost immunity.
3. When natural sunshine is scarce, take vitamin D3 capsules to help regulate your immune system.
4. Probiotics from yogurt, sauerkraut, kefir and other fermented foods add healthy bacteria to our bodies.
5. Frequent hand washing with soap and water helps you avoid colds and flu, and reduces the risk of passing on germs to others.
6. Echinacea tincture helps stop colds at onset and also shortens their duration.
7. Avoid processed grains and sugars because they suppress the immune system.
8. Garlic has strong antiviral and antibacterial properties.
9. Regular exercise boosts the immune system.
10. Ginger is an anti-inflammatory that fights off viruses and prevents them from replicating.
11. Air purifiers remove airborne germs which can cause colds. They also remove airborne dust which can make colds even less pleasant. Add a negative ion generator to give yourself an extra energy boost.
12. Elderberry helps fight viruses by raising your body temperature and boosting the immune system.

Quiz Question of the Month

Election Trivia

What was the first nation to grant the right to vote to all adult women?

- a) New Zealand
- b) United Kingdom
- c) Denmark
- d) Canada

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!

How do I submit my answer?

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 30th.

Resource of the Month

The Key to Success: Mind Your Own Business ...

Are you minding your own business? If you are an employee, it is not what you do from 9-5 that counts. It is what you do with your paycheck after you receive it that counts. In other words, what you do from 9 to 5 is your profession or your job. What you do with your paycheck is your business. Too many people rely on their employer or their government to take care of them.

Who are you working for? Let's say you have a salary of \$48,000 per year. In other words, you are paid \$4000 per month to mind your employer's business. Then you receive your paycheck and it is for only \$2500. The \$1500 of withholding taxes is you minding Uncle Sam's business. Then you have to make your mortgage payment to the bank of \$1500, which represents you minding the bank's business. Oh, and let's not forget that credit card balance that you let get away from you. That \$400 payment is you working for the credit card company. Another \$440 goes for living expenses. What are you left with? At the end of the month you are lucky to have \$160 for investment, that's \$1 per hour that you are earning working for yourself.

It isn't how much money you make that counts, it is how much money you keep. Most people work for everyone else but themselves. Financial struggle is often a direct result of people working all their lives for someone else and at the end of their working days they have nothing left for themselves.

To become financially secure, you need to mind your own business. Your business revolves around your asset column, as opposed to your income column. Learn the difference between assets and liabilities and start buying or building assets. Assets include businesses, real estate and paper assets. Start minding your own business today and call me!

Answer to Last Month's Quiz

Where did Jack o' Lanterns originate?

- a) Germany
- b) Mexico / Central America
- c) United States
- d) Ireland / Great Britain

Answer: d) Ireland / Great Britain

ANNOUNCING LAST MONTH'S WINNERS!

Congratulations to **Jennifer F. of Delta** for winning last month's quiz contest! She has won a FREE dinner at The Vault Restaurant. Enjoy!



K I D S

O **Phrase Scramble**

Unscramble the tiles to reveal a message.

R

Hint: Famous Lines from Famous Things

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