



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

"To accomplish great things, we must not only act, but also dream, not only plan, but also believe."

- Anatole France

Thinking of renting your home? Here's what to do first.

People decide to rent their homes for a few reasons. They may have already bought a new house and are having difficulty selling their existing home. Perhaps they have a suite downstairs that they want to rent for additional income. Or they may be planning an extended trip, either for work or a vacation. If you've decided renting is a good option, here's what to do first:

- **Insurance.** Make sure you have landlord insurance. Your regular policy doesn't cover rental property.
- **Determine the rent.** Research rents for similar homes in your area so you can set a competitive rate.
- **Clean, paint, landscape.** Finding good tenants willing to pay a competitive rent requires a clean, well-maintained house.
- **Home Inspection.** Having your home inspected lets you fix any major problems before tenants move in, so you'll avoid constant maintenance requests later on.
- **Consult an accountant.** This helps ensure you set up your accounts and record-keeping to take maximum advantage of any of the tax benefits of renting—as well as avoiding any expensive pitfalls!
- **Research regulations.** Make sure you're aware of any local government requirements, like business license, additional taxes, zoning laws, parking requirements, etc. Equally important, make sure you meet any established "fair renting" guidelines, like tenant income levels, credit scores, number of occupants, etc. You'll also need official forms for rental application, lease agreement, credit check authorization, etc.
- **Consider hiring a management company.** Instead of taking on these headaches yourself, you can pay a company to do it for you. These professionals handle everything from screening applicants, to evictions, to midnight repair calls.



If you've decided to rent and would like the name of a reliable local management company, just give me a call. If, on the other hand, you're being forced to rent because you can't sell your home, I can recommend one of my trusted real estate partners who may be able to accelerate the sale of your home. 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

Zoodles and Meat Sauce Recipe

Here's a tasty and super-healthy alternative to pasta. The “noodles” in this dish are made from fresh zucchini—to create zoodles!

Ingredients

- 1 lb ground beef
- 1 onion, diced
- 8 cloves garlic, minced
- 1 green pepper, diced
- 5 tomatoes, diced
- 14-oz can of tomato sauce
- 6-oz can of tomato paste
- 1 cup mushrooms, sliced
- 2 tsp dried oregano
- .5 cup fresh basil, chopped
- 1.5 tsp salt
- .5 tsp ground pepper
- 4 medium zucchinis
- .5 tbs olive oil



Directions

- Cook beef, onion, garlic and green pepper over medium heat until tender.
- Add all tomato ingredients, mushrooms, oregano, basil, 1 tsp salt and pepper. Simmer for 40 minutes, stirring often.
- Cut ends off zucchini then cut into zoodles using a julienne peeler, mandoline or spiralizer.
- Put zucchini in a colander and mix in .5 tsp of salt. Let moisture drain into a bowl for about 30 minutes.
- Heat olive oil in large skillet over medium heat. Add zucchini and sauté quickly for 3-4 minutes, so it's just wilted.
- Serve zoodles topped with sauce.

Financial Freedom Tip of the Month

5 habits of confident retirees.

It's easy for some people to be pessimistic about retirement. With kids to put through school, a mortgage to pay off, the rising cost of everything and growing credit card debt, many people ignore retirement planning and hope for the best. Even if you've already started saving, it's hard to be confident when stock markets are volatile and interest rates are low.

But believe it or not, there's a large group of retirees who are feeling fine about retirement. Why? Because they took specific steps that most people never do. A recent survey of more than 1,000 retired people who had government-registered savings plans (like RRSPs) reveals how they saved for retirement:

1. 90% increased their contributions when they were able.
2. 84% estimated their retirement income needs before they retired.
3. 83% reviewed their retirement strategy regularly.
4. 77% enrolled in their retirement savings plan early in their careers.
5. 73% saved the maximum amount of money permitted by their plan.



The key to a confident retirement is to start saving early, save as much as you can, take advantage of government-registered plans, and regularly monitor your progress. Doing this will influence your financial security way more than stock market performance! If you'd like to get started, I'd be happy to introduce you to one of my trusted local financial planner partners.

Holistic Health Tip of the Month

The health benefits of the Paleo diet.

The Paleo diet (also known as the caveman diet) is designed to simulate the wild plants and animals eaten by humans during the Paleolithic era. This means avoiding (or at least limiting) dairy products, grains, legumes, processed oils and refined sugar. Paleo diet proponents claim that modern humans can't properly metabolize such foods, which leads to modern-day problems like obesity, heart disease, cancer and diabetes.

The Paleo diet includes fresh vegetables, berries, and fruit, which are full of vitamins and minerals. Healthy fats come from grass-fed meat, poultry, seafood, coconuts, olive oil, nuts and seeds. Some natural bottled or packaged sauces, condiments and other ingredients can also be added. By sticking to these foods, you avoid preservatives, coloring, additives, artificial flavoring, etc.

Here are some of the potential health benefits of the Paleo diet:

- Improved gut health and nutrient absorption.
- Sustained weight loss.
- Muscle growth, more energy, improved fitness.
- Better sleep and stress management.
- Reduced bloating and gas.
- Improved mood and reduced depression.
- Better immune function.
- Reduced allergies and asthma.
- Reduced hunger, since nutrients are released more slowly so sugar levels stay stable.
- Correct ratios of healthy fats, which helps maintain healthy arteries, brain function, clear skin and shiny hair.



If you're considering the Paleo diet, be sure to consult a health professional first to make sure it's right for you.

Quiz Question of the Month
November Trivia Question

November is known as Movember in many countries around the world. During Movember, people sponsor their male friends to grow moustaches in order to help raise funds for men's health. Movember originated in 2003 in which country?

- a) Canada
- b) Australia
- c) United States
- d) England

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

Here's how you can **SAVE \$300 off** your closing costs when buying or refinancing your home.

As my valued subscriber, I'd like to offer you an opportunity to save \$300 off your closing costs with your next home purchase or refinance. Simply present this article at the time of your Mortgage Application and save up to \$300 off your closing costs (with a loan amount of \$250,000 or higher). Eligible closing costs include home appraisal, home inspection, legal fees and moving services.

You might be thinking that we charge higher interest rates or fees to offset this steep discount. Actually, that's not the case. You see, most lenders spend a ton of money on advertising. **WE DON'T**. As your trusted mortgage advisor, we rely primarily on word-of-mouth from our happy clients, and as a result, we can afford to extend special discounts like this without compromising our first class service or competitive rates.

For a free, no obligation consultation, call me today at (604)575-1843. This offer is valid until Dec 31, 2014.

Answer to Last Month's Quiz

Which of these movie stars was NOT born on Halloween, October 31st?

- a) Shia LaBeouf
- b) John Candy
- c) Willow Smith
- d) Michael Landon

ANSWER: a) Shia LaBeouf

How do I submit my answer?

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

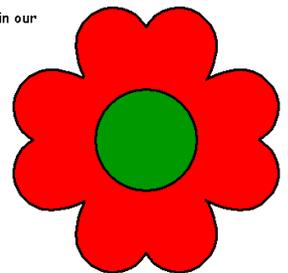
ANNOUNCING LAST MONTH'S WINNERS!

Congratulations to **Larry F.** of South 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

Remembrance Day Anagram



Word List: army, bravery, courage, freedom, November, peace, poppies, soldier, veteran, war, wreath

O
R
N
E
R

- a r w _____
- a b e r r v y _____
- a c g e r o u _____
- d e e f m o r _____
- a c e e p _____
- p p p e i o s _____
- m a r y _____
- b e e m n r v o _____
- a e e n v r t _____
- d e i o r l s _____
- a e h r t w _____