



GALE TRACEY AMP- YOUR MORTGAGE PLANNER FOR LIFE

News To Help You Save Time And Money

# THE DREAM HOME MAKER!

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## Buying a home? Here's why it pays to get pre-approved.

Ph: 604-575-1843

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### Quote of the Month

*"The key to everything is patience. You get the chicken by hatching the egg, not by smashing it."*  
- Arnold H. Glasow

Congratulations! You're finally ready to buy your own home. But before you head out house hunting, it's important to know what price range you're in. Only by getting pre-approved can you know exactly how much mortgage financing you can qualify for!

Most home buyers have a rough idea how much they can afford to pay each month on their mortgage. But to translate that monthly payment into a maximum mortgage amount, it's necessary to factor in things like how big your down payment is, variable interest rates, mortgage insurance premiums, property taxes, etc. You may not be qualified to borrow as much as you think. The only way to know for sure is by getting pre-approved.

Sellers often prefer to negotiate with pre-approved buyers because they know you're financially capable of closing the transaction. This is especially important in a multiple offer situation. Also, having a pre-approval letter can give you extra confidence in price negotiations. On top of that, real estate agents will generally give you extra time and effort when they know you're a well-qualified buyer.

Before you begin, it's important to know the difference between pre-approval and pre-qualification. To get a pre-qualification letter, you just call a mortgage broker or lender (or visit a website), provide some basic financial information, then wait a few minutes. But for a pre-approval letter, lenders require documentation to confirm employment, source of down payment and other financial details. Sure, a pre-approval takes longer, but the extra diligence is why it carries more weight.

Keep in mind that if interest rates rise, your financial situation changes, or the pre-approval expiry date passes, your lender will have to look at your situation again and issue a new pre-approval. If you're ready to get started today, we'd be happy to take you through the pre-approval process—so you're ready to buy as soon as your dream home comes along. Call me now!



## Client News

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!

***Peter, P. of Coquitlam, BC - "Addition to the Empire!" Referred by Realtor, Kelly-Rae Brooks - Re/Max Sabre Realty***

*Don, R. of New Westminster, BC – "No more renting!" Referred by Realtor, Terry Willies- Re/Max Sabre Realty*

***Darryl & Donna G., Surrey, BC – "Opportunity of a Lifetime!" Loyal Repeat Clients***

*Ben & Dionne, New Westminster, BC – A Home of our Own! Referred by Miklos K.*

***David & Jeanette M. South Surrey, BC – "Perfect Timing!" Referred by Repeat Loyal Client Shannon***

*Manuel & Sheilah R., Port Coquitlam, BC – "At Last a Home!" Referred by Realtor, Audrey Olin - Re/Max Sabre Realty*

***Ben & Jolanta, K., Port Coquitlam, BC – "A Simpler Life!" Referred by Realtor, Kelly-Rae Brooks, Re/Max Sabre Realty***

*Tavis & Jennifer S., South Surrey, BC – "All the Bells & Whistles!" Referred by Loyal Client Jeff L.*

## Seasonal Article of the Month

### Good ol' fashioned apple pie recipe.

Here's how to bake a delicious apple pie—just like grandma used to make!

*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?*

#### CRUST INGREDIENTS

- 2.5 cups flour
- 1 tbsp sugar
- .75 tsp salt
- 10 tbsp chilled unsalted butter, diced
- 1/3 cup chilled shortening, diced
- 6 tbsp ice water

#### FILLING INGREDIENTS

- .5 cup sugar
- .25 cup brown sugar
- 2 tbsp flour
- 1 tbsp lemon juice
- 2 tsp grated lemon peel
- 1/8 tsp ground nutmeg
- 3 lbs peeled apples, sliced
- Milk and extra sugar



#### DIRECTIONS

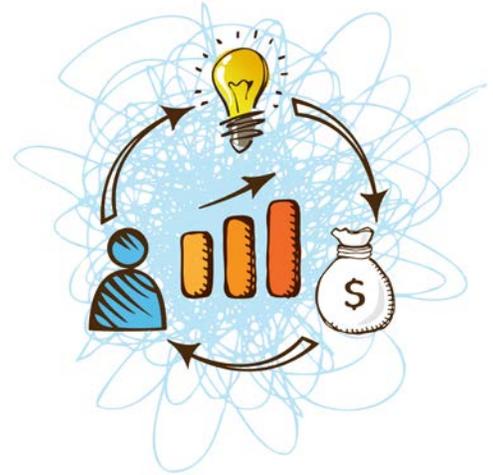
- Blend flour, sugar and salt. Add butter and shortening. Mix lightly. Add ice water and mix until moist clumps form.
- Gather into 2 balls. Flatten each into a disk. Wrap disks in plastic and refrigerate for 3 hours.
- Preheat oven to 375°F. Mix first 6 filling ingredients in large bowl, then toss with apples.
- Roll out dough disks on floured surface to 12" circles. Press one circle into 9" glass pie plate.
- Add filling. Top with second dough circle and press edges into crust.
- Brush with milk and sprinkle with sugar.
- Bake for 1.5 hours until juices bubble out and crust is golden brown.
- Cool before serving.

## Financial Freedom Tip of the Month

### Billionaire tips for achieving financial security.

You may wonder how relevant “billionaire advice” is when you’re having trouble paying monthly bills. But the truth is many rich people started out poor, and the financial skills they learned along the way helped them achieve great wealth. Here are some of their tips:

- The earlier you start saving and investing your money, the better off you'll be. Start today!
- Find a job you love so much you look forward to starting work each morning. Passion like that is unbeatable and always leads to fulfillment.
- Avoid status symbols. An economy car—or better yet, public transit or a bicycle—can get you around the city just as well as a Mercedes-Benz. But luxury cars can drive you to the poor house much faster!
- Start with small investments. Stick with well-managed, slow-and-steady companies. Don't invest all your money in one stock—diversify!
- Cultivate simple tastes. Living in a mansion may help you feel rich, but it can also drain your finances.
- Believing in yourself costs nothing, but it's the first step in making meaningful change and achieving your dreams.



Many billionaires had humble beginnings and retained their humble tastes throughout their lives. By making sound, sensible investments and being clear on the difference between affordable needs and wasteful wants, they were able to amass huge fortunes!

## Holistic Health Tip of the Month

### Why even vegetarians should eat gelatin

Gelatin is made from skin, tendons and other gelatinous cuts of meat. Our ancestors consumed lots of gelatin as part of their nose-to-tail diets. Today, we eat very little gelatin, and vegetarians don't eat any at all. But there are many good reasons we should all increase our gelatin intake:

- Muscle meats and eggs raise homocysteine levels in the blood, which can contribute to heart disease, stroke, mental illness and fractures. Eating gelatin helps neutralize homocysteine and reduces the risk of disease and injury.
- Gelatin enhances digestion by increasing gastric acid secretion and restoring healthy mucosal lining in the stomach.
- If you exercise a lot, eating gelatin can help keep your joints healthy and pain-free.
- Gelatin-rich broths help heal the gut and prevent “leaky gut”, which can lead to allergies, inflammation and autoimmune diseases.
- Gelatin provides glycine and proline which are used in the production of collagen, one of the primary structural elements of skin. Gelatin also helps protect against the aging effects of sunlight.
- Gelatin absorbs water and helps keep fluid in the digestive tract for healthier bowel function.
- Glycine from gelatin promotes healthy sleep.
- Gelatin is an inhibitory neurotransmitter, which can decrease anxiety and promote mental calmness.



Before adding more gelatin to your diet, be sure to consult a medical professional or wellness consultant.

Quiz Question of the Month

November Trivia Question

Guy Fawkes Day is celebrated on November 5th in Great Britain. What is Guy Fawkes famous for?

- a) Inventing the firecracker
- b) Setting a bonfire to guide ships to safety
- c) Conspiring to blow up Parliament
- d) Guarding the Tower of London

**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

**WARNING HOMEBUYERS! Don't make any offers until you protect yourself with this important information...**

Buying a home is a major investment no matter how you look at it. But for many homebuyers, it's an even more expensive process than it needs to be because they fall prey to common and costly mistakes. As a result they either pay too much for the home they want, or worse, lose their dream home altogether. It's unfortunate, but true.

As your consumer advocates, we've prepared a robust, comprehensive homebuyer resource entitled, "*The Ultimate Homebuyer Success Kit*" - an absolute must for first-time buyers.

Here's just a portion of what you'll get in your kit:

- Free "15 Home Buyer Mistakes" Guide
- \$200 Off Your Closing Costs Coupon
- Free Home Appraisal Coupon (\$300 Value)
- Free Credit Booster Consultation (\$100 Value)
- Rolodex of First Class Service Providers for All Your Home Buying Needs
- And much, much more!

To get your free homebuyer success kit, call me today at **604-575-1843**. This offer is only valid while supplies last. Call today!

**Answer to Last Month's Quiz**

There are now ten movies in the Halloween series. Who was the female star of the original 1978 Halloween movie?

- a) Kathy Bates
- b) Jamie Lee Curtis
- c) Janet Leigh
- d) Linda Blair

ANSWER: b) Jamie Lee Curtis

**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 Nov 30.

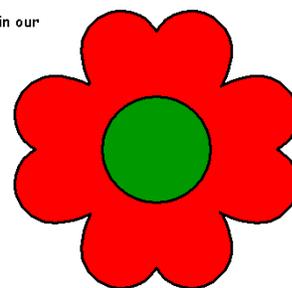
**ANNOUNCING LAST MONTH'S WINNERS!**

Congratulations to **Julie A.** of Surrey for winning last month's quiz contest! She 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**



**Hidden Word**  
(solve the circled letters):

**O**  
**R**  
**N**  
**E**  
**R**

- a r w \_\_\_\_\_
- a b e r r v y \_\_\_\_\_
- a c g e r o u \_\_\_\_\_
- d 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 r o l s \_\_\_\_\_
- a e h r t w \_\_\_\_\_