



GALE TRACEY AMP- YOUR MORTGAGE PLANNER FOR LIFE

News To Help You Save Time And Money

THE DREAM HOME MAKER!

Ph: (604)575-1843 • Fax: 1-866-280-9427 • Email: gale.tracey@mtgarc.ca • www.ownyourdream.ca



100% financing is about be SPOOKED away!

Earlier this year, Ottawa announced that federally-regulated financial institutions would no longer be able to offer 100% financing on mortgages as of the end of October. This means that “cashback down payment mortgages” that pay consumers 5% of the mortgage amount to help fund their down payment will be a thing of the past in just a few days.



The good news is that, as your local mortgage specialist, I can offer you access to another reliable source of 100% financing. Because credit unions are provincially-regulated (instead of federally), they can still offer 100% financing after the October 31st deadline. Since I deal with a wide range of lenders—including credit unions—I can continue to offer the flexibility you need to meet your financing needs.

If you're a first-time buyer with low consumer debt, good employment record and current rental payments about equal to mortgage payments, you're likely a good candidate for 100% financing. This type of mortgage is also well-suited to borrowers whose money is tied up in a business or investments. In either case, 100% financing may help you achieve home ownership earlier and put you on the road to future financial security.

The downside, of course, is that such mortgages carry a higher interest rate so your monthly payments will be higher. Also, younger people just getting started in their careers may not have the job stability, credit record or closing costs required to qualify.

If you're interested in exploring the possibilities of 100% financing, I recommend you act now before provincial regulators join their federal counterparts in banning these products. I can sit down with you, analyze your current situation, and see whether this type of mortgage makes sense for you. In many cases, the financial advantages of achieving home ownership earlier rather than later can outweigh the higher interest rate involved. Please talk to me today!

Ph: 604-575-1843

Inside This Issue...

- Act soon for 100% Financing...1
- Client News.....2
- S'Mores Caramel Apple.....2
- Mentality Defines your Wealth. 3
- 8 Benefits of Juicing 3
- Quiz of the Month... 4
- 12 Scary Credit Secrets..... 4

Quotes of the Month

I'll bet living in a nudist colony takes all the fun out of Halloween.

~Author Unknown

"This Halloween the most popular mask is the Arnold Schwarzenegger mask. And the best part? With a mouth full of candy you will sound just like him."

~Conan O'Brien

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!

Mario & Mira S., Sardis, BC – “5 Years Stress Free!” – Repeat Loyal Client

Anne B., South Surrey, BC – “No Yard Work!” – Repeat Loyal Clients

Bev H. & Andy W., Penticton, BC – “New Home with Good Bones!” – Repeat Loyal Clients

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

Beer-Battered Fish Taco Recipe

Here's a surprisingly easy way to create a delicious, exotic and healthy meal.

INGREDIENTS

- 3 tbsp flour
- 1/8 tsp cumin
- Sea salt, to taste
- Cayenne pepper, to taste
- 1/3 cup beer
- 8 oz. of your favorite moist white fish, cut crosswise into 1" strips
- 2 tsp olive oil



PREPARATION

- Mix flour, cumin, salt and cayenne with beer in a shallow bowl.
- Heat oil in a large skillet at medium to high heat.
- Coat fish in batter, then cook until golden and crispy (2-4 minutes per side).
- Serve with tortillas and salsa (either store-bought or your favorite recipe).

Happy Halloween



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"!

Financial Freedom Tip of the Month

The more you learn, the more you earn.

Today's careers are generally much shorter and faster-paced than our parents' were. While changing jobs more often keeps life interesting, it also means we have to constantly learn new skills and knowledge. The education we got a few years or decades ago certainly isn't going to take us to retirement.

Keeping yourself in demand in an ever-evolving job market—so you can demand top dollar—means embracing lifelong learning. You can't simply wait until an employer sends you for training; you have to be job-ready from the start. This means studying employment trends and enrolling in strategic continuing education to keep your skills up to date.



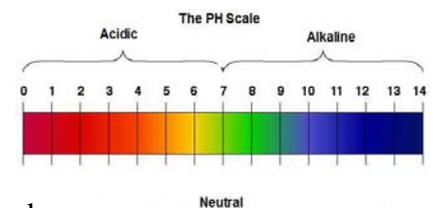
The good news is that learning doesn't have to take a lot of time and money. Technology has made getting an education much less of a struggle. Take advantage of your commuting or workout time by listening to educational podcasts. Subscribe to online courses and webinars that you can do from home (some are even available on smartphone or tablet for even more convenience). Share education by joining or starting online learning exchange groups (or face-to-face breakfast meetings). Watch educational YouTube videos. The options are endless!

Aside from maintaining a higher income, lifelong learning keeps your mind active, promotes confidence and makes you more interesting to others. Why not get started today?

Holistic Health Tip of the Month

Top 10 Ways to Make Your Body More Alkaline.

Having slightly more alkalinity than acidity in your body is essential to good health. A more alkaline body—pH of 7.35-7.45—helps ensure your blood is getting enough oxygen. Unfortunately, most people are too acidic, which can lead to weight gain, depression, fatigue, insomnia and even cancer. Here are some ways to make yourself more alkaline:



1. Reduce acidic foods, like refined sugars, deep fried and processed foods, meats, corn, eggs, dairy products and fish.
2. Reduce acidic beverages, like sugary soft drinks, sweetened tea, processed fruit juices, sports drinks, caffeine and alcohol.
3. Eat more alkaline foods, like kale, sprouts, spinach, apples, apricots, avocados, cucumbers, fermented tempeh and green tea.
4. Drink alkaline water (water that's been distilled, ionized or has alkalinity added).
5. Take mineral supplements every day, especially magnesium and potassium.
6. Learn to relax and avoid stress. Stress leads to excess cortisol in the blood which increases acidity.
7. Drink fresh lemon juice and water (in equal parts) twice a day.
8. If you need extra protein, choose tofu, lentils, almonds, brazil nuts, quinoa and spelt.
9. Drink "greens" beverages at least once a day. They contain wheat grass, barley grass, spirulina, kelp and/or blue-green algae.
10. Buy some pH test strips at your health food store. Test your pH regularly and make sure your body is alkaline enough.

Quiz Question of the Month

Halloween Trivia

Where did Jack o' Lanterns originate?

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



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 Oct 31st.

Resource of the Month

12 SCARY Little Secrets Your Credit Card Company Hopes You Never Discover!"

Those credit card offers just keep coming. Seems there's hardly a day goes by that your mailbox is not stuffed with some new bank offering some new credit card. But there's a danger lurking for you also, one you may already be painfully aware of. Overuse of credit cards is crippling the spending power of millions of Canadians.

Credit cards have secret traps designed to keep you in debt that is difficult to pay off. The main objective of credit card companies is for you to carry the largest balance you can possibly repay. Trying to avoid these credit card secret traps is tricky because credit card companies constantly raise your credit limit, and offer you perks to get you to charge even more.

Credit card companies can get very creative with fees and interest rates and that's where you can get into financial trouble. To avoid this from happening to you, we've prepared a new consumer guide called "**12 Fatal Facts Your Credit Card Company Has Been Keeping From you**" This is a MUST READ for anyone who has a revolving balance of \$2000+ on their credit card.

To claim your free copy of this eye-opening consumer guide, call me now at **604-575-1843**. Supplies are extremely limited. Offer valid while supplies last.

Answers to Last Month's Quiz

What are the traditional Three Rs which are thought to be the basic skills taught in schools?

- a) Relating, Representing and Reasoning
- b) Reading, Writing and 'Rithmetic
- c) Reduce, Reuse and Recycle

Answer: b) Reading, Writing and 'Rithmetic

ANNOUNCING LAST MONTH'S WINNERS!

Congratulations to **Thea B. of Surrey** for winning this summer's quiz contest! She has won a FREE dinner at The Vault Restaurant. Enjoy!

K I D S

Pumpkin Word Search Puzzle



- | | |
|----------------|---------------|
| AUTUMN | MAMMOTH GOLD |
| BAKING | MUNCHKIN |
| CANDLE | ORANGE |
| CARVE | PULP |
| FACE | PUMPKIN PATCH |
| FIFTY TYPES | SEEDS |
| FRUIT | SPOOKTACULAR |
| FUNNY FACE | SQUASH |
| HALLOWEEN | STEM |
| JACK O'LANTERN | VINES |