



GALE TRACEY AMP- YOUR MORTGAGE PLANNER FOR LIFE

News To Help You Save Time And Money

THE DREAM HOME MAKER!

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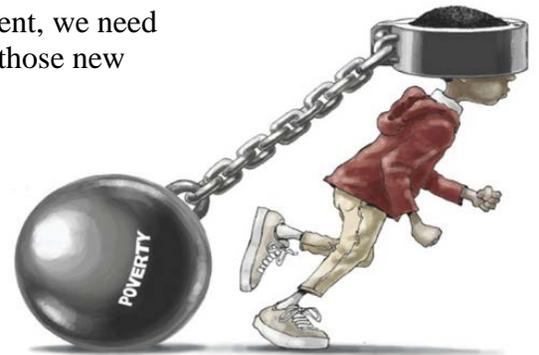
Quote of the Month

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

5 evil habits that can kill your wealth.

To achieve our dreams of wealth and fulfillment, we need to learn all sorts of new skills. But even with those new skills, we still may not succeed if we have a bunch of bad habits holding us back. So the first step is to eliminate habits like these:

- 1. Procrastination. When we're afraid of failure, we sometimes do everything we can to avoid reaching the point where success or failure can happen. For instance, when we're starting a new business, we spend all our time on office furnishings instead of generating clients. We're so afraid we won't be able to get clients, we avoid even trying—and that guarantees failure!
2. Screen time. Sure, social media and the Internet can be valuable networking and research tools for starting a business. But we all spend WAY too much time online getting zero accomplished. Limit your online hours only to productive uses, and you'll have tons more time for work, family, etc.!
3. Quitting. The temptation to quit is strongest right before you succeed. That's the point when you've worked harder than ever before and don't think you have anything else to give. But as long as you're moving in the right direction, giving it one or two more tries may be all it takes to succeed. Never give up!
4. Negative thinking. When negative things happen, we feel lousy. So we're always vigilant for negative possibilities in order to avoid them. But concentrating on negativity makes us pessimistic, so we stop seeing all the opportunities and signs of progress around us. Instead, start paying attention to all the good and productive things that are happening—and soon you'll see a lot more of them!
5. Pointless spending. Most goals require at least a little money to get started. But most people spend every cent they earn on the latest fashion, car, tech toy or vacation. None of those things will move you closer to financial security or self-employment. So instead, start investing in your future!



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!

Dave & Sandy E., Coquitlam, BC – “Made the move on our terms!” - Repeat loyal clients

Steve and Sophie, Maple Ridge, BC – “Quiet neighbourhood!” – referred by Billy Laidler, Realtor, Re/Max Sabre Realty

David W., Coquitlam, BC – Bachelor Pad! - Referred by Kim Robbins, Realtor, Re/Max Sabre Realty

Craig & Lisa R., Surrey, BC – “Move room to Grow!” Repeat Loyal Clients

Ben & Jolanta K., Port Coquitlam, BC – “New Start!” Referred by Kelly-Rae Brooks, Realtor, Re/Max Sabre Realty

Kim P., Surrey, BC – “Perfect Timing!” - Repeat Loyal Client

Jordan H., Port Moody, BC- “First Home!” – Referred by Al Eagleton, Realtor, Re/Max Sabre Realty

Sandra Y., North Vancouver, BC – “Close to Nature!” - Referred by Michelle McGarry, Realtor Re/Max Sabre Realty

Seasonal Article of the Month

Scary tasty pumpkin pie recipe

Making a pie shell can be tricky, so this simplified recipe is a treat! Makes one large pie or two nine inch pies.

Butter Crunch Crust

- Mix in a bowl ½ cup chopped pecans, ¼ cup brown sugar and ½ cup whole wheat flour.
- Mix in ¼ cup melted butter.
- Press evenly into pie plate.

Pumpkin Filling

- Mix dry ingredients in a bowl:
 - o 3 tbsp flour
 - o 2 cups sugar
 - o 2 tsp ginger
 - o 2 tsp cinnamon
 - o 1 tsp nutmeg
 - o 1 tsp mace
 - o 1/2 tsp salt
- Mix wet ingredients in a separate bowl:
 - o 3 cups pureed pumpkin (fresh is best!)
 - o 3 beaten eggs
 - o 1/2 cup milk
- Combine wet and dry ingredients and mix.
- Pour into uncooked butter crunch crust and bake at 325 for about 60 minutes. Be sure to test a couple of times during the final 15 minutes—if a knife goes into the filling and comes out clean, it's done.
 - Let cool, then serve with whipped topping or ice cream!

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?



Financial Freedom Tip of the Month

7 things the wealthiest people have learned.

1. **Take charge.** Poor people feel they're limited by the hand they've been dealt. Even when rich people start out poor, they tend to believe they can create the conditions required for success.
2. **Love your job.** Rather than hating a job, rich people find something they love to do. Then they're happy to work long hours until they succeed.
3. **Be creative.** Poor people believe you have to be intelligent to succeed. But rich people—even the ones who failed Grade 7—realize that coming up with innovative ideas (and taking action on them) is what creates wealth.
4. **Enjoy meeting new people.** Many of us don't enjoy meeting strangers. But the rich have learned to love creating new relationships and discovering new opportunities.
5. **Nurture relationships.** Rich people know strong relationships are vital for success, so they enthusiastically stay in touch. Every birthday card or "hello" call helps cement the relationship and create further opportunities.
6. **Save and invest.** Some of the richest people didn't get there by making a lot of money. They became rich by saving a lot of money, then investing it.
7. **Learn from setbacks.** When poor people fail, they usually avoid trying again. But rich people see failure as learning. They adjust their tactics and try a new approach.



Holistic Health Tip of the Month

The sweet slayer: how sugar can kill you.

Most carbohydrates—like bread, rice and potatoes—contain glucose, which is essential to cell metabolism. However, processed sugar is different. Aside from glucose, it also contains fructose which differs from glucose in that it's metabolized almost exclusively by the liver. When the liver becomes overloaded with fructose, the excess turns into fat.



According to researchers, there are consequences to eating too much sugar:

- A high fructose diet can raise the risk of obesity, type II diabetes and heart disease.
- Elevated insulin levels caused by excess sugar can increase the incidence of certain types of cancers, including breast and colon.
- Sugar can be addictive. It stimulates the reward centers in the brain in a way that's similar to drugs like cocaine.
- The addictive quality of sugar may be one of the reasons it can be so hard to lose weight—it's easy to "relapse" back into old eating habits.

Fortunately, these issues only apply to added sugars. It's fine to eat moderate amounts of fruits, which also contain vital fiber and water. But avoid fruit juice, which contains as much sugar as soft drinks. And remember that organic cane sugar and agave syrup are just as harmful as regular sugar.

If your cereal needs sweetening, slice fruit on it. If you crave a dessert, eat a banana. Bottom line: always try to avoid added or processed sugars.

Quiz Question of the Month

Halloween Trivia Question

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



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

BOOO! Got SCARY credit card debt?



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 traps is tricky because credit card companies engineer their terms to keep you in debt for as long as possible

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 awareness guide called "Dirty Dozen: 12 Dirty Little Secrets Your Credit Card Company Doesn't Want You to Know." This is a MUST READ for anyone who uses a credit card - especially if you have a revolving balance of over \$10,000. To claim your free copy of this informative guide, call me today at 604-575-1843. Supplies are extremely limited. Offer valid while supplies last.

Answer to Last Month's Quiz

What's the term for the fear of going to school?

- a) Pteromerhanophobia
- b) Trypanophobia
- c) Didaskaleinophobia
- d) Agoraphobia

ANSWER: c) Didaskaleinophobia

How do I submit my answer?

To respond with your answer, email me at: gale.tracey@mtgarc.ca. The contest deadline is Oct 31.

ANNOUNCING LAST MONTH'S WINNERS!

Congratulations to **Laura T.** of New Westminster for winning last month's quiz contest! She has won a FREE dinner at the VAULT Restaurant. Enjoy!

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Halloween Jokes

- Why didn't the skeleton cross the road?
Because it had no guts.
- What do witches get in hotels?
Broom service.
- Why is Dracula so unpopular?
Because he's a pain in the neck.
- What did one ghost say to the other ghost?
Do you believe in people?
- Why do mummies have trouble keeping friends?
They're too wrapped up in themselves.
- Why don't angry witches fly their brooms?
They're afraid of flying off the handle.
- Why did the witch travel on a broom?
She couldn't afford a Vacuum Cleaner.
- What runs around a cemetery but doesn't move?
A fence!
- What do you call a fat Jack-O-Lantern?
A plumpkin!
- What do you call an angry monster?
Sir!
- What monster makes light?
A Lampire.
- What do witches use to keep their hair up?
Scarespray.
- What do birds do on Halloween?
Go trick or tweeting.
- What do monsters call human beings?
Breakfast, lunch and dinner!
- Who won the skeleton beauty contest?
No body!
- What do you call a vampire that's always feeling peckish?
Snackula