



GALE TRACEY AMP- YOUR MORTGAGE PLANNER FOR LIFE

News To Help You Save Time And Money

THE DREAM HOME MAKER!

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3 Scary money myths that make no cents!

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Quote of the Month

"It does not matter how slowly you go as long as you do not stop."

- Confucius



Ever since we were children, we've heard and repeated familiar sayings about money. One favorite of parents everywhere is, "Money doesn't grow on trees." But what if it turned out that most of the conventional wisdom about money wasn't true, at least wasn't helpful? For instance, while it's literally true that money doesn't grow on trees, that saying can lead us to believe in scarcity rather than abundance—so scarcity is what we end up with! Here are three other equally destructive money myths:



- 1. A penny saved is a penny earned.** While saving and investing is an essential part of any financial plan, it's not enough to make you rich. You have to focus on the "earning" part of that saying. With most current salaries, there's no way we can save our way to wealth. So we need to find ways to increase our earning power, by taking extra training, becoming an entrepreneur, having both spouses work, investing in revenue property, etc.
- 2. There's no better place for your money than a bank.** This may have been true for our parents or grandparents when savings accounts were earning as much as 10-15%. But with today's interest rates hovering near zero—actually below the inflation rate—putting your money in a bank account is like throwing much of it away.
- 3. Your home is your best investment.** The fact is your home is a place to live. By thinking of homes as investments that you can buy and sell to make money, you're putting yourself and your family at financial risk. Housing bubbles can burst, unexpected maintenance bills can be huge, closing costs and Realtor fees add up fast, and property taxes just keep rising. The best approach is buying an affordable house you actually want to live in, then as money becomes available for investment, buy rental properties that generate income and tax deductions.

For more advice on achieving financial security, please give me a call today!

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!

Brian and Nada R., Langley, BC *“Brand Spanking New!” No more grass to cut!! Referred by Loyal Client Karyn S.*

Adrian and Marina S., Coquitlam, BC *“Worth the Wait” Brand new home!! Referred by Re/Max Sabre Realtor Michelle McGarry*

Brad and Pam D., Surrey, BC *“Outdoor great room to complete the home!” Loyal Repeat Clients*

Lee and Nicole M., Coquitlam, BC *“Perfect timing to move up to a great family home!” Referred by Re/Max Sabre Realtor Kelly-Rae Brooks*

*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?*

Resource of the Month

www.weighlessmiracle.com

email:gale.weighlessmiracle@gmail.com for information

FREE SAMPLES AVAILABLE BY REQUEST!!

30 DAY MONEY BACK GUARANTEE

PRE VAIL POWERFUL WEIGHT LOSS FORMULA ALL DAY LONG
SlimROAST

NOT JUST COFFEE!
Delicious Italian Dark Roast Coffee With a Powerful Weight Loss Formula Inside!

LIKE IT AND FEEL IT IMMEDIATELY!

- Dramatically Diminishes Appetite
- Stops Cravings
- Blocks Sugar
- Burns Fat
- Elevates Mood
- Better Mental Alertness
- Better Focus
- NO GMO's
- NO Pesticides
- NO Chemicals
- NO Preservatives

PRE VAIL SlimROAST
VALENTUS
The Amazingly High Intensity Coffee

Financial Freedom Tip of the Month

Vital questions to ask your accountant...

We get expert advice for our health, car maintenance, legal issues, etc. But most of us think we can muddle through day-to-day money management on our own. Sadly, it's only when we reach a crisis that we ask for professional help. Instead of waiting, ask your accountant these vital questions today:

- *How can I take better control of my finances?* Setting a budget—and sticking to it—is the best way to stay on track and achieve financial goals.
- *What's the easiest way to manage income and expenses?* You can't avoid trouble unless you understand your current realities. Your accountant can help you set up a manual accounting system, or you can use a program like Quicken or Mint.
- *Which transportation expenses should I be claiming on my income taxes?* These can be related to work or volunteer duties.
- *Which home office expenses can I deduct?* Even if you're not self-employed, there are often deductions you may be entitled to.
- *Should I contribute to an RRSP or TFSA, or both?* It's essential to optimize your use of these plans.
- *How should I structure my estate to maximize the amount my children get and minimize the tax bill?* Your accountant can also help with will and trust planning.



If you'd like an introduction to one of our trusted local accounting partners, please call me today.

Holistic Health Tip of the Month

How your self-image affects your health & fitness.

Having a positive self-image means you feel good about your body and the way it looks, even though it's not perfect. On the other hand, having a negative self-image means you obsess about imperfections—like weight and physical appearance—and constantly compare yourself to others.

Unfortunately, how you view yourself can have a big impact on health. Low self-esteem can lead to unhealthy behaviors like overeating, alcohol/drug abuse, poor grooming, relationship difficulties, and lack of exercise. And those behaviors can result in stress, obesity, diabetes, high blood pressure, heart disease and reduced immune response.



Obviously, it's important to work toward having a positive self-image. Here's how:

- Write a list of the things you like about yourself, including physical attributes, talents and accomplishments. Remind yourself of them daily!
- Surround yourself with people who make you happy. Feed off their positivity.
- If you catch yourself criticizing yourself, turn it around to something constructive: "I may be out of shape now, but I'm adding new exercises to my routine every day."
- Take time for fun. Do the things you've always wanted to. Find new things you're really good at.
- Focus on being grateful for your many blessings. Thank your body for your strong bones, your quick mind, your striking green eyes.
- Educate yourself on healthy diet and fitness, and start making small improvements.
- Give yourself permission to celebrate how wonderful you are!

Quiz Question of the Month
Halloween Trivia Question

One of the scary animals associated with Halloween is also the only mammal that's capable of true flight.

Which animal is it?

- a) Vulture
- b) Bat
- c) Squirrel
- d) Owl



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: 15 deadly home traps to avoid!

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

As your consumer advocates, we have prepared an informative Free Home Buyer Guide entitled, "15 Costly Home Buyer Mistakes and How to Avoid Them," a must read for prudent home buyers.

Here's just a portion of what you'll learn:

- Shortcut secrets for buying your ideal home at your ideal price
- Critical steps that guarantee your offer is taken seriously
- Proven strategies to ensure you're not overpaying on your mortgage
- How to avoid the pain of buyer's remorse and much, much more!

To get your free copy, call me at 604-575-1843. Call now while supplies last!

Answer to Last Month's Quiz

What's the name for the full moon closest to the autumnal equinox (September 22nd, 2016)?

- a) Harvest moon
- b) Beaver moon
- c) Milk Moon
- d) Wolf Moon

ANSWER: a) Harvest moon

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 **Brian R.** of Surrey for winning last month's quiz contest! She has won a FREE dinner at the VAULT Restaurant. Enjoy!

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Halloween Jokes Activity village .co.uk © 2000 - 2012

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