



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

*"Labor Day is a glorious holiday because your child will be going back to school the next day. It would have been called Independence Day, but that name was already taken." ~ Bill Dodds*

## How to save TWICE with an ecoENERGY Retrofit grant.

Upgrading your home to make it more energy efficient can help you save BIG over the years ahead. And you can make those savings even BIGGER by taking advantage of the ecoENERGY Retrofit program. In operation since 2007, this federal government program has now been extended to March 31, 2012, with maximum cumulative grants of \$5,000.



Here's how it works. An ecoENERGY Retrofit grant can be used to upgrade heating, cooling, ventilation, hot water, insulation, air sealing, windows/doors/skylights and water conservation in most houses, including four-season recreational properties. It's a 4-step process:

1. Register with Natural Resources Canada (NRCAN) and receive a registration number.
2. Have a pre-retrofit evaluation done by a local service organization licensed by NRCAN.
3. Do the retrofits outlined in the evaluation and keep your receipts.
4. Have a post-retrofit evaluation done by March 31, 2012. You have to show all your receipts to your energy advisor during the final evaluation to prove that you purchased and installed eligible upgrades after June 6, 2011, and had a pre-retrofit evaluation.

The maximum cumulative ecoENERGY Retrofit grant is \$5,000, which includes all applications you've made since April 2007. Once the post-retrofit evaluation is done, you should receive a grant cheque within 90 days. And for even greater savings, you can apply for complementary incentive programs in certain provinces.

Of course, the big question is, "Where am I going to get the money to do these upgrades?" Like so many worthwhile investments, the ecoENERGY Retrofit program requires you to spend money in order to make money. The good news is that you may be able to fund your improvements with the equity you've built up in your house. As your mortgage professional, I'd be happy to review your situation to see if you can benefit from refinancing at today's low rates. It's possible that you can enjoy a more energy-efficient home and receive your grant, without increasing your mortgage payments! Talk to me today.

## 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!

**David & Sandra E. of Port Coquitlam, B.C., “Thanks for hanging in there!” (Referred by Vandenbrink's, loyal Clients)**

Wil & Shelley D. of Pitt Meadows, B.C., “Escaped to a better rate!” (Repeat loyal Client)

**Diana M. of Surrey, B.C. “Wedding bells are ringing!” (Repeat loyal client)**

THANK YOU !

Scott D. of Port Coquitlam, B.C. “Escaped to a better rate!” (Repeat loyal Client)

**Brian W. & Melanie S. of Burnaby, B.C. “First new home, great location!” (Referred by Thad Y., Loyal Client)**

Hilde L. & Craig H. of Langley, B.C. “Just had to move in!”  
(Repeat loyal Client)

*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!*

## Seasonal Article of the Month

### Give your furnace (or fireplace) some TLC



Last year, nearly 16,000 furnaces and natural gas boilers in BC were given some tender loving care through Fortis' popular TLC furnace service offer. FortisBC wants every natural gas appliance operating as efficiently as possible, so they've brought TLC back. And this year, fireplaces are eligible, too.

It's a good idea to have your natural gas appliances serviced annually and now is a great time to do it, before contractors are booked for the heating season.

Have your fireplace, boiler and/or furnace serviced by October 31, 2011, complete their [application form](#), return it along with a copy of the invoice, and they'll send you a \$25 Save-On-Foods™ gift card for each eligible appliance serviced. This offer is limited to one fireplace and one furnace/boiler service per FortisBC account for a total of two gift cards per household.

### ***Why maintenance is important***

Out of sight, out of mind right? Wrong. Having your natural gas appliances serviced by a qualified natural gas contractor has numerous benefits. These include:

- Leak detection – an inspection can detect even the slightest leak in your gas piping.
- Warranty – some manufacturers require regular servicing to ensure your warranty remains valid.
- Efficiency – using a combustion analyzer, a gas contractor can test to see if your furnace is operating as efficiently as possible.
- Safety – a gas contractor will inspect the area around your appliances to ensure there is proper ventilation and that no combustibles are nearby.
- Air quality – a gas contractor can check your furnace filter, show you how to replace it and recommend how often.

### ***Deadlines***

- Service must occur between May 1, 2011 and October 31, 2011.
- Applications must be received by November 30, 2011.

Go to [www.fortisbc.com](http://www.fortisbc.com) for more details.

## Financial Freedom Tip of the Month

### How to find out your risk tolerance for investing.

Risk tolerance is an estimate of how much volatility and uncertainty you can handle in your investments. It varies by age, income, needs, financial goals and the purpose of the investment. In general, there are three levels of risk tolerance:

- **High.** Aggressive investors can tolerate short-term volatility because they know riskier investments usually provide superior long-term returns.
- **Medium.** Moderate investors are comfortable with a balance of investments that grow in value (stocks) and provide reliable income (bonds).
- **Low.** Conservative investors prefer low-risk investments like bonds that provide steady income, even if it means giving up high returns over time.

## Holistic Health Tip of the Month

If you're not sure which one you are, consider how soon you need the money. In general, the longer the time, the more risk you can tolerate. On the other hand, if you need the money in five years, you have low risk tolerance. Similarly, if you have another source of income, you can tolerate risk, but if you're totally dependent on your investments, you can't afford to take risks. Finally, if you're a worrier and tend to avoid risks in life, you're a low risk investor. But if you enjoy risks and never have a sleepless night, your risk tolerance is high.

If you'd like a free risk tolerance consultation, call Chris Singer of Singer Olfert Financial Group at 604-542-4298 today!

## 5 natural supplements for memory and mental sharpness.

Keeping our memory in top condition is essential to functioning well in our professional and personal lives. Here are some natural supplements that help our brains quickly store and retrieve the new information we encounter each day, so we can keep feeling sharp and alert.

- **B vitamins.** Research shows that vitamins B6, B12 and B9 improve memory by creating a protective shield for the neurons in the brain. They break down homocysteine, an amino acid that is toxic to nerve cells, and aid in the production of red blood cells which carry oxygen to the brain.
- **Antioxidants.** Vitamins C, E, and beta carotene help protect brain tissue by breaking down free radicals. Free radicals are toxic forms of the oxygen molecule in blood that can impair the functioning of neurons in the brain.
- **Omega-3s.** Omega-3 and fish oil are both omega-3 fatty acids, which are considered “good” fats. They help protect the brain against inflammation and high cholesterol.
- **Ginkgo Biloba.** This herb has been shown to improve blood flow to the brain so oxygen and nutrients are delivered to brain cells more efficiently.
- **Coenzyme Q10.** This chemical is found naturally in the body and contributes to the production of ATP, the body's main source of energy. CoQ10 supplements can help with concentration and memory.



**Quiz Question of the Month**

**September Trivia**

What is the birthstone for September?

- a) Lapis Lazuli
- b) Sapphire
- c) Topaz
- d) Aquamarine

**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](mailto:gale.tracey@mtgarc.ca) or fax 1-866-280-9427 in your answer. The contest deadline is Sept 30, 2011.

**Resource of the Month**

**How to keep your kids from being enslaved by school debt.**

Currently, a post-secondary education in Canada can cost as much as \$20,000 per year, including tuition, books and living expenses. That means the price tag for a four-year degree can be as high as \$80,000. If you want to help make sure your kids don't start their work lives enslaved by debt, now's the time to start planning. Here are some popular ways to save for their education.



- **RESP.** The contributions you make to your child's Registered Education grow tax-free. Since your child will have little or no income as a student, withdrawals are often tax-free too. Best of all, the government partially matches your contributions with Canada Education Savings Grants (currently up to \$7200 per child), and if you have a modest income, you might also benefit from the Canada Learning Bond. If your child decides not to go to school, you can transfer the money to a sibling or to your RRSP.

- **Non-registered savings.** If you want greater flexibility, you can simply start your own education investment plan, using GICs, bonds, mutual funds, etc. This lets you contribute as much as you like and use it any way you want. You can still get some tax relief by setting up an in-trust account so you can split income with the beneficiary, your child.

- **Smart mortgage strategies.** Your mortgage can also help fund your child's education. You can free up money for your yearly RESP contribution by taking advantage of many mortgage lenders' "skip a payment" feature. Or when the time comes, you can do an equity take out to cover tuition fees so you end up paying affordable mortgage rates instead of expensive consumer loan rates. For more tips and ideas on how to use your mortgage strategically, talk to me today at **604-575-1843!**

**Answers to Last Month's Quiz**

The hot weather we experience in August is known as the "Dog Days" of summer. This name was originally derived from:

- a) Hot dogs, which are eaten at this time of the year.
- b) Everyone being "dog tired" from the heat.
- c) Sirius, the "Dog Star", which is more prominent in August.

Answer: c) Sirius, the "Dog Star", which is more prominent in August.

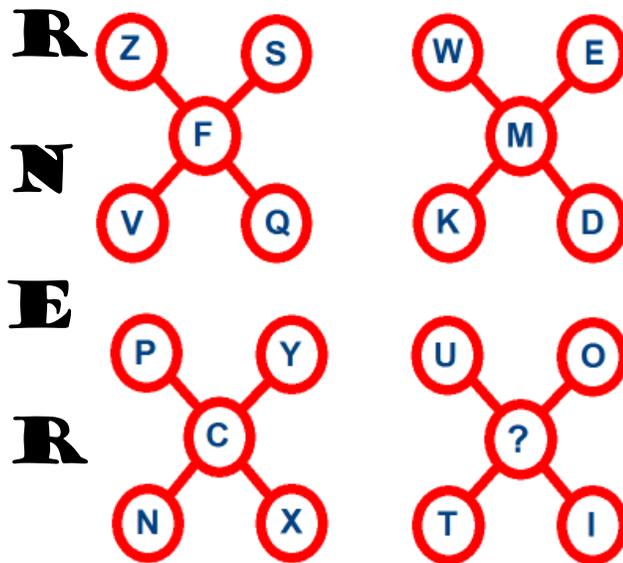
**ANNOUNCING LAST MONTH'S WINNERS!**

Congratulations to **Terrilynn B.** of Langley for winning August's quiz contest! She has won a FREE dinner at The Vault Restaurant. Enjoy!

**K I D S**

**O Mind Over Matter**

Break the code to discover the missir Hint: A-Z = 1-26



*SOLUTION: The letters A-Z are valued 1-26. In each set, the difference between the top and bottom values on the left, plus the difference between the top and bottom values on the right, equals the middle value, so the mystery letter is G (7).*