



GALE TRACEY AMP- YOUR MORTGAGE PLANNER FOR LIFE

News To Help You Save Time And Money

THE DREAM HOME MAKER!

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Why it pays to do your homework before you get a mortgage.

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Aside from being the biggest financial decision you're likely to ever make, mortgages are extremely complicated. There are enough choices, terms, fees, documents, rates, down payment options, etc. to make your head spin. And if you happen to make the wrong decision about even a tiny part of your mortgage, it could end up costing you thousands of dollars!



For instance, you might be tempted by a low rate that could actually cost you more down the road because it comes with restrictive pre-payment options and penalties. Similarly, you might qualify for today's rate without thinking about how much higher that rate is likely to be when the mortgage renews in five years. Suddenly, you may not be able to make your payments!

Another common pitfall is forgetting to take closing costs into consideration. To cover these fees, you need to have saved at least 2% of the price of the home. Then there are moving and redecoration costs that also have to be budgeted for.

Quotes of the Month

"If there were no schools to take the children away from home part of the time, the insane asylums would be filled with mothers."

~ **Edgar W. Howe**

The question to ask yourself is, "Do I really have the knowledge, skills, time and energy to handle this by myself?"

Fortunately, there's a no-cost alternative that can make the whole process a lot easier and more affordable. By using a mortgage broker, you have a seasoned professional on your side to provide the information and guidance you need to make the most cost-effective decision. Your broker will analyze your needs, then help you choose the rate, term, amortization and down payment that are best for you and your family.

As your local mortgage broker, I'm committed to helping homebuyers become fully informed BEFORE they start shopping for a mortgage. To that end, I'd like to send you my FREE report entitled, "11 Critical Questions to Help You Choose The Right Mortgage." Once you've read this valuable report, you'll have all the tools you need to make an intelligent decision. To receive your copy today, please call me at 604-575-1843.

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!

Zoran S., Port Coquitlam, BC – “A Decade of Safety!” – Repeat Loyal Client

Brian S. & , Jill and Gavin B., Surrey, BC – “10 years Worry –Free!” – Repeat Loyal Clients

Jamie R., White Rock, BC – “Smart Financial Plan!” – Referred by Chris Singer, Singer Olfert Financial Group

Sean B. & Shawna W., Squamish, BC – “Finally!!!” – Repeat Loyal Clients

Brian M. & Nicole Z., Port Coquitlam, BC – “Financially Savy!” – Repeat Loyal Clients

Stan R. & Lisa T., Maple Ridge, BC – “Long Term Strategy!” – 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
- 4 corn tortillas, warmed

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).



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.



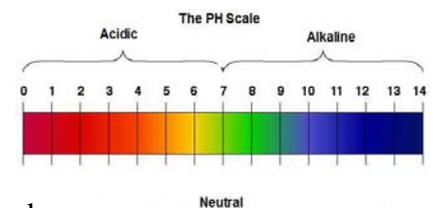
The good news is that learning doesn't have to take a lot of time and money. Technology has made getting an education much less of a struggle. Take advantage of your commuting or workout time by listening to educational podcasts. Subscribe to online courses and webinars that you can do from home (some 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

Back to School Trivia

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

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 Sept 30th.

Resource of the Month

FREE Guide: 11 Critical Questions to Help You Choose the Right Mortgage.

Before you even pick up the phone to call a lender, give some thought to your financial situation and needs, both today and in the future. No lenders can provide the best mortgage for you without understanding your needs. And they'll never understand your needs unless you can explain them clearly and specifically.

What I'd suggest is that you sit down with your spouse and consider some of the following issues. Only then will you be able to answer the questions any responsible mortgage advisor will ask in order to help you choose the right mortgage.

- How long are you planning to live in this home?
- How are your finances likely to change over the next few years?
- Which are you more comfortable with: mortgage payments that always stay the same OR payments that rise and fall with the Prime rate?
- How soon would you like to be mortgage-free?
- When will your children be entering college or university?
- When are you thinking of retiring?

OK, now that you have your needs and goals in mind, you're ready to start making some calls. As I said, any responsible mortgage advisor will ask you a lot of questions in order to narrow down the options and select the right mortgage for you and your family. But if you want to make sure you're getting the very best deal available—after all, that's exactly what you deserve!—you have to ask some questions too.

To help you in this, we've prepared a **FREE Consumer Awareness Guide** titled, "11 Questions to Help you Choose the Right Mortgage." Using this checklist will ensure you avoid costly mistakes. Call me today at **604-575-1843!**

Answers to August's Quiz

What is the birth flower for August?

- a) Dahlia
- b) Cosmos
- c) Gladiolus
- d) Iris

Answer: c) Gladiolus

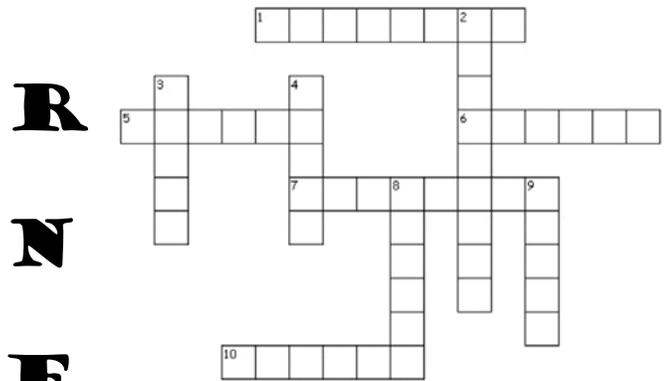
ANNOUNCING LAST MONTH'S WINNERS!

Congratulations to **Bev R. of White Rock** for winning this summer's quiz contest!

He has won a FREE dinner at The Vault Restaurant. Enjoy!

K I D S

O Thanksgiving Crossword



Across

1. people who have migrated to a different land from where they were born
5. reddish growth that covers the throat and neck of a turkey
6. a Thanksgiving time of year
7. fills up the bird and then fills up the people
10. main course at Thanksgiving supper

Down

2. another word for family members
3. another name for corn
4. a celebration including large quantities of food
8. people we visit on Thanksgiving
9. yummy sauce to pour over turkey

Word List: autumn, family, feast, gravy, maize, relatives, settlers, stuffing, turkey, wattle

