



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

“Success does not consist in never making mistakes but in never making the same one a second time.”
- George Bernard Shaw

Robert Kiyosaki's Cash Flow Quadrant: Why working is the worst way to make money.

Robert Kiyosaki is an American investor who made his fortune through something he calls the Cash Flow Quadrant. Have you ever noticed that in today's economy, while the middle class is struggling in a tough job market, corporations just keep getting richer? Here's how the Cash Flow Quadrant explains that situation. Imagine a quadrant divided into four kinds of people:

- Employees -- you have a job.
- Self-Employed People -- you own a job.
- Business Owners -- you own a system and people work for you.
- Investors -- money works for you.



On the left side are Employees and Self-Employed people, and on the right are Business Owners and Investors. While the people on the left work for a living and pay the most taxes, the people on the right invest in assets that produce ongoing cash flow even when they're sleeping, yet they still pay the lowest taxes! Basically, the line between the left and right side of the Cash Flow Quadrant is the line between the people who are struggling in today's economy and the people who are amassing great wealth.

You know what it's like to be a working person. Jobs are scarce and prices keep rising. If you're lucky enough to have a good job, chances are your income isn't keeping up with inflation and high taxes drag your take-home pay even lower. All it takes is another downturn for you to lose your job and all your hard-earned financial security.

On the other hand, if you're a business owner (with a business that runs without you) or investor, you no longer have to trade time for money. Now you can get other people, systems and money to work for you, even when you're not working. When you escape the time-for-money trap, there's no limit to your income potential. And as an added bonus, you pay the lowest taxes!

The solution is to shift from the left side of the Cash Flow Quadrant to the right, as soon as you can. If you prefer the investing option, reduce your debts, pay down your mortgage, then use that equity to invest in revenue-generating properties and investments. Before long you too will be on the wealthy (freedom) side of the Cash Flow Quadrant!

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!

Doug and Joanna E. of Coquitlam, BC *"We finally found it!!"* Referred by Realtor, Gabriel Clark, Prudential Sterling

Seylan D. of White Rock, BC *"Back In the Groove!"* Repeat Loyal Client

THANK YOU!

Danny & Charlene of Coquitlam, BC *"Lots of Room to Grow."* Referred by Holly Collin



Clayton and Caroline W. of Maple Ridge, BC *"Back to Real Life"* Repeat Loyal Clients

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

Back to School Jokes

Here are some family-friendly jokes to keep you smiling as the kids go back to school.

Q: How did the geography student drown?

A: Her grades were below C-level.

Two days after little Bobby started back to school, the teacher phoned his father to say Bobby was misbehaving. "Wait a minute!" Bobby's father said, "I had him at home all summer and I never once called you when he misbehaved!"

Q: Why was school easier for cave people?

A: There was no history to study!

Teacher: "Class, we're only going to have half a day of school this morning."

Class: "Hooray!"

Teacher: "We'll have the other half this afternoon."

Q: What flies around the Grade 1 classroom at night?

A: The alpha-bat.

Lisa: "Good news, Mom, I got a hundred in school today!"

Mom: "That's great. What in?"

Lisa: "I got 40 in math and 60 in spelling."

Q: What gets smaller when you turn it upside down?

A: The number 9.

Teacher: Where's your homework?

Student: I ate it.

Teacher: Why?

Student: You said it was a piece of cake!

Teacher: If I had five oranges in one hand and eight apples in the other, what would I have?

Student: Big hands!



Financial Freedom Tip of the Month

Top 5 things to teach your kids about money.

Most experts agree that if we'd been better educated about money, the financial crisis of 2007 might never have happened. Here are some simple ways to prepare your children to handle money responsibly.

1. **Money is attracted to diligence.** Give your kids a weekly allowance and assign basic chores as a requirement. If they don't do them, take their allowance money to pay a sibling or maid to do it for them.
2. **When you want something, sometimes you have to wait.** We all like instant gratification. But the sooner kids learn how to delay gratification until they can afford to make a purchase, the less likely they are to have credit problems.
3. **You can't afford to buy everything, so decide what's most important.** Teach kids there's only so much money to go around. They need to set goals so they know which purchases are really necessary.
4. **When you save money, compound interest can make it grow.** This is a magical concept for kids, and it's a great way to get them to save. Teach them to set aside at least 10% of their allowance each week for investing in their financial freedom. That money is not for spending -- it's for investing in their future!
5. **Credit cards aren't magical money machines!** Unless you explain how credit cards work, kids assume there's an endless supply of money. Tell them about debt, interest, and the importance of paying off the balance every month.



Holistic Health Tip of the Month

Myths about cholesterol.

Back in the 1980s, the medical and pharmaceutical industries declared war on cholesterol in an attempt to reduce heart disease. But by focusing on reducing saturated fat and taking cholesterol-reducing drugs, we may be doing more harm than good. Here are some myths from the war on cholesterol.

- **The higher your cholesterol, the shorter your life.** Actually, there's no direct association between high cholesterol and life expectancy.
- **High cholesterol is directly related to heart attack.** In fact, more than half the people admitted to hospitals with cardiovascular disease have normal cholesterol.
- **Lowering cholesterol with statin drugs lengthens lives.** Most studies demonstrate that statins have no significant impact on longevity. Plus, statins may have some dangerous side effects.
- **Saturated fat is dangerous.** While it may not be good to go overboard on saturated fats like eggs and red meats, there's no direct association between such fats and heart disease.
- **A high-carbohydrate diet protects you from heart disease.** This is the most dangerous myth of all because your body converts the sugars in many carbohydrates into cholesterol. So while you may not be consuming cholesterol, you actually end up with more plaque in your arteries!

The best way to stay healthy is to maintain an optimal weight, exercise regularly and eat a balanced diet of natural whole foods (ideally organic), with emphasis on vegetables, chicken and fish.



Quiz Question of the Month

September Trivia Question

In most of North America, school starts in September. When does the school year start in Australia?

- September
- May 1st
- Late January (or early February)
- Late October (or early November)

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

FREE Home Seller's Guide: How to avoid 27 costly home seller mistakes and sell your home FAST at Top Dollar... even in a buyer's market.



Since your home is one of your largest assets, selling it is probably one of the most important decisions you will make in your life. And once you've made that decision, you'll want to sell your home for the highest price in the shortest time possible, without compromising your sanity. To accomplish this, it's important that you do your research so you don't fall victim to costly mistakes.

With that in mind, I've prepared an informative resource titled, *The Ultimate Home Seller's Guide: How to Avoid 27 Costly Mistakes and Sell Your Home Fast at Top Dollar*. It reveals the "insider secrets" every home seller needs to know in order to make their home highly desirable, even in a buyer's market.

(Actually, I don't know if these are secrets but I rarely see any home sellers follow this proven formula.) In this guide, you'll learn how to protect and capitalize on your most important investment, reduce stress, attract more qualified buyers and make the most profit in the shortest time possible. Don't even think about selling your home until you've read this important guide.

To get your free copy of *The Ultimate Home Seller's Guide*, call me at 604-575-1843. This offer valid while supplies last.

Answer to Last Month's Quiz

Which of the following celebrities was NOT born in August?

- a) Martha Stewart
- b) Barack Obama
- c) Sidney Crosby
- d) George Clooney

ANSWER: d) George Clooney

Thank you to all those participants who sent in their answers. Try again this month!



How do I submit my answer?

To respond with your answer, email me at: gale.tracey@mtgarc.ca. The contest deadline is Sept 30th.

ANNOUNCING LAST MONTH'S WINNERS!

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

K I D S

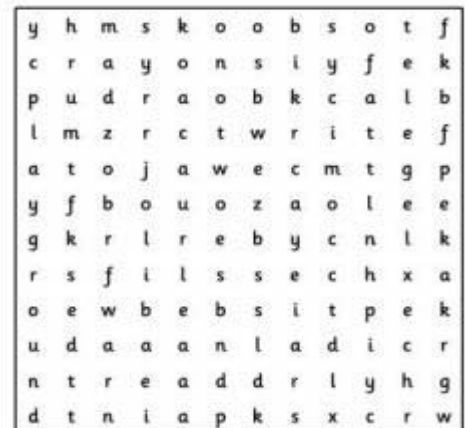
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