



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

"Our greatest weakness lies in giving up. The most certain way to succeed is always to try just one more time. "
- Thomas A. Edison

Why specialized knowledge is the key to wealth.

Knowledge may be power, but only when it's specialized knowledge. Sure, university-educated people earn good money, but that kind of knowledge rarely leads to substantial wealth. Self-made millionaires know they need to acquire knowledge specific to the goal they want to achieve. Being educated in this way means knowing where to find the necessary knowledge and how to translate it into a plan of action.



But first, you need ambition and imagination. You have to really want to dominate a certain field, and you have to be willing to spend lots of time dreaming up ideas to do it. This kind of ambition means being willing to work long hours for little pay in the early years, and spending much of your spare time acquiring specialized knowledge. After all, truly innovative ideas spring from knowledge of people, markets and financial realities.

Here are some ways to accumulate the specialized knowledge you're going to need:

- Find a mentor or coach who can share proven tips for success.
- Dedicate yourself to continuous education through courses, seminars, webinars, training, etc. Remember, education doesn't end when you graduate—its goal is to teach you how to keep learning.
- Become an expert at research. Know how to use libraries and the Internet to get the most accurate, up-to-date information on your chosen field.
- Cultivate curiosity about information—and even more important—about people. Wealthy entrepreneurs learn as much as they can about human nature by networking, picking people's brains and observing behavior.
- Surround yourself with experts. It's not necessary for you to know everything, as long as you know experts willing to share their knowledge.
- Learn from mistakes. When one avenue fails, try another. When one product fizzles out, come up with a new, improved one.

Remember, the knowledge you gain in school is only the beginning. It's the specialized knowledge you learn as you progress toward your goal that will help you become a millionaire!

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!

Gary & Nicola S, Surrey – “Reducing at Record Rate!” Repeat Loyal Clients

Willie & Shelley D, Pitt Meadows – “Ducks in a Row” Repeat Loyal Clients

Dan M & Carrie K, Richmond – “A Simpler Lifestyle!!” Repeat Loyal Clients

*Janice M, Coquitlam – “Time to Downsize!” Referred by Re/Max Sabre Realtor
Michelle McGarry*

Alan & Tammie F, Surrey – “Pride of Ownership!!” Repeat Loyal Clients

Silvia D, Maple Ridge – “New Family Home!” Referred by Loyal Client Alex R.

Debbie M, Surrey – “Great New Rate” Repeat Loyal Client

Chad B, Mission – “Finally Done Deal!” Referred by Loyal Client Dave F.

Thomas Q, Coquitlam – “Ready for the Bride!” – Referred by Re/Max Sabre Realtor Michelle McGarry

*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!!

90 DAY MONEY BACK GUARANTEE

PRE VAIL
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
Reduce Heavy Weight Management Life

Financial Freedom Tip of the Month

Rich Routines: simple habits that separate the rich from all the rest.

Here are some of the behaviors that rich people cultivated in order to become rich:

- **View investments as the ultimate luxury.** Whenever you have a little extra cash, invest it for the future instead of blowing it on short-lived indulgences like expensive meals or vacations.
- **Never give up.** If you truly believe in yourself and your talents, no matter how many rejections you receive, keep on trying.
- **Be willing to take strategic risks.** Again, it comes down to believing in yourself. If you truly believe your idea has potential, be willing to do or spend what it takes to make it happen—within reason.
- **Network.** Join professional groups, attend conferences, chat up interesting people. You never know when you'll meet someone who can help you reach your goal.
- **Set smart goals.** Don't just dream big. Set specific goals that are attainable, measurable, have deadlines attached, and can be broken down into bite-size pieces.
- **Profit from your spare time.** Sure, you could spend your evenings and weekends binge-watching TV or playing computer games. Or you could read books and articles about your area of specialization, learn a new language that could take you into new markets, or do a fitness routine so you're more energized and able to relax.



Most important of all, turn these behaviors into habits so you do them automatically, without thinking! If you would like to speak to a financial planner about your financial health, contact me at 604-575-1843 for more details.

Holistic Health Tip of the Month

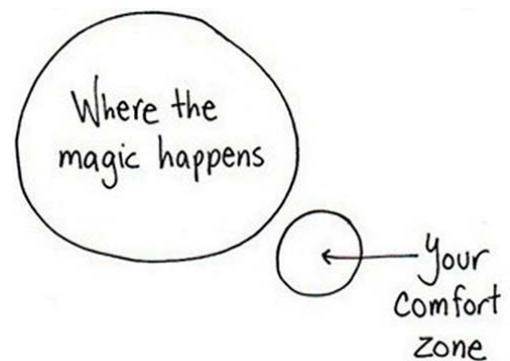
The Comfort Zone Paradox: How to change your life by getting comfortable with discomfort.

Imagine what would happen if you kept your workouts to the same easy exercises you've done a million times before. Your strength certainly wouldn't increase much! Which is why we have to push ourselves beyond our comfort level with new exercises and more reps.

It's the same in the rest of your life. To develop your career, grow as a person, or develop new skills, you have to leave your comfort zone. Take a job that involves public speaking, which has always scared you. Sit down with your spouse and talk about improving your relationship. Take a course in a subject you've never tried before. Only by stretching yourself can you move toward your goals.

But there are limits. For instance, a weightlifter can't lift ever-heavier weights every day without eventual injury. Successful lifters know the importance of taking a day off—returning to their comfort zone—to let their body recover. Similarly, you can't keep pushing yourself hard in your job, relationship, school or life. If you do, you'll eventually become stressed, exhausted or inefficient. You need to give yourself regular breaks, so you can recover, relax and regroup before moving on.

This is what's known as the Comfort Zone Paradox. We need discomfort to grow. But too much discomfort can derail us. So we need to return to comfort on a regular basis!



Quiz Question of the Month September Trivia Question

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

How does this contest work?

The first person to respond with the correct answer will win a \$25 Gift Card to THE VAULT Restaurant!

Seasonal Article of the Month

Funny REAL excuses for not doing homework.



Here are some of the more inventive excuses teachers have received over the years.

- My child's locker is jammed and she can't get her homework out of it.
- I couldn't do my homework because my bedroom is haunted.
- Jimmy doesn't have his homework because we got a new paper shredder. I was so excited to try it out, I accidentally shredded Jimmy's homework.
- My Dad forgot to do it for me.
- On the way to school, my homework slipped out of my hands and blew away. That's also why I am late for school, I was chasing my homework.
- Please excuse Ashley for not getting her homework done. The hour she puts aside to do homework every week was lost when the clocks sprung forward over the weekend.
- One of my classmates fell in the lake. Unfortunately, when I jumped in to rescue him, my homework drowned.
- I found one of the word problems in Charlene's textbook offensive. I don't intend to support the publisher of that textbook by allowing Charlene to do any more of its problems.
- I was in the lunch room and another student started criticizing you. I just couldn't let that go, so I reached into my backpack for something to throw at him. All I could find was today's homework assignment, so I let him have it.

Answer to Last Month's Quiz

Which two astrological signs does the month of August fall under?

- a) Cancer and Leo
- b) Virgo and Libra
- c) Leo and Virgo
- d) Cancer and Libra

ANSWER: c) Leo and Virgo

How do I submit my answer?

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

ANNOUNCING LAST MONTH'S WINNERS!

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

K I D S

O



Back to School Word Search



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r	s	f	i	l	s	s	e	c	h	x	a
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| desk | friends | paint | pencil |
| playground | read | table | teacher |
| tous | whiteboard | write | |