



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

"Nobody can go back and start a new beginning, but anyone can start today and make a new ending."

--Maria Robinson

6 ways to Improve your Credit Score

Your credit score is a three-digit number that lenders use to predict your creditworthiness. Credit reporting companies calculate your score based on your payment history, how much you owe, how long you've had credit and how often you apply for new credit. If your score is lower than you'd like, here's how to raise it:



- 1. Check your credit report regularly.** Request a copy of your report at least once a year from Equifax and/or TransUnion. Make sure your report agrees with your records. Correct any errors as soon as possible and watch for signs of identity theft.
- 2. Always pay bills on time.** Try to pay bills in full by the due date. Failing this, late payments, collections, and bankruptcies have the greatest negative effect on your credit score.
- 3. Don't exceed the limit on your credit cards.** Try to stay below 50% of your limit.
- 4. Reduce the number of credit applications you make.** If too many potential lenders do a credit check over a short period of time, your score may be damaged. This is often interpreted as a sign that you're over-extending yourself by taking on more debt than you can repay.
- 5. Make sure you have a credit history.** You need a record of owing money and paying it back over time. The longer your record of good credit, the higher your credit score. To get started, apply for a credit card and use it responsibly.
- 6. Keep old credit cards active.** The longer you've had an account open, the less likely you are to default on it, and the higher your credit score. But it's not enough to simply keep old accounts open, you have to use the card, even if it's only once every six months.



A REALTOR YOU CAN TRUST!

If you're considering buying or selling please call me if you would like a referral to a professional, experienced, trustworthy Realtor. I've dealt with several realtors in the Surrey, Langley/Tri-Cities areas for over 8 years and can guarantee you will be happy with the results from all of these "Over Achievers". Why call a stranger, when you can be referred to a professional I "know" "like" & trust"!

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!

Addy & Vanessa C. of Surrey, BC - "Preparing for Future" – Repeat Loyal Clients

Brent M. of New Westminister, BC - "New Bachelor Pad" – Referred by Brenda Cheng, Re/Max Sabre, Port Coquitlam.

John & Karen M. of Courtenay, BC - "4 Years left to burn it" – Repeat Loyal Clients

Tara O & Rory P. of Coquitlam, BC - "Growing Family" – Repeat Loyal Clients

Steve & Michelle Z. of Coquitlam, BC - "Ultimate Upscale" – Repeat Loyal Clients

Ryan & Shannon S. of Langley, BC - "Alberta Bound" – Repeat Loyal Clients

Weber Y. & Grace X. of Surrey, BC - "Just Move In" – Referred by Chang and Kwan, 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

Sangria Recipe

This traditional Spanish drink is mucho refreshing on hot summer days!

Ingredients

- 750 ml dry red wine
- 1/2 cup triple sec
- 1/2 cup brandy
- 1/3 cup frozen lemonade concentrate
- 1/3 cup orange juice
- 1/4 cup lemon juice
-
- Lemon slices
- Orange slices
- Lime slices
- Cherries
- 2 cups carbonated water (club soda)



Directions

Mix all ingredients except carbonated water in a large pitcher and float fruit on top. Refrigerate overnight. Add carbonated water just before serving.

Thinking of Renovating?

CALL DAVE

(604)862-9379



Complete Home Renovations
 Finishing Work (ie, Crown Mould, Base, Casing etc.)
 Licensed Trades
 Interior Décor & Colour Consultation

Dave Hudolin

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WCB & Liability Insurance

Financial Freedom Tip of the Month

7 Reasons Why It Pays to Own Your Own Business

With unemployment still high, more people are choosing to start their own businesses. Fortunately, thanks to innovations in technology, this is a lot easier than it used to be. Here are some of the benefits of owning your own business:

1. **More freedom.** You have the flexibility to set your own schedule and hours, so you can fit in child care, fitness and social activities more easily.
2. **Less bureaucracy.** You have no boss or co-workers, and there are fewer interruptions so your productivity can be higher.
3. **Career mobility.** Since you can move your business anywhere, you can accommodate a spouse's transfer, live close to family or choose your ideal climate.
4. **Low overhead.** Working from a home office can save thousands of dollars in rent and commuting costs, which makes start-up expenses more affordable.
5. **Tax advantages.** Using part of your home as your place of business means many of your household expenses may be deductible.
6. **Supplement your existing income.** Since you're working from home with low overhead, you can earn extra income without quitting your day job. By investing this extra cash in real estate, mutual funds, etc., you can move yourself closer to financial security.
7. **Increased confidence.** Imagine how good you'll feel about yourself after building a successful new business all by yourself!



Holistic Health Tip of the Month

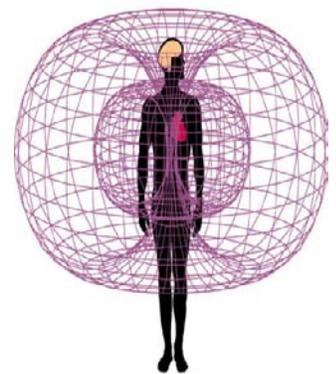
Electromagnetic Chaos and your Health

We're exposed to electromagnetic radiation 24 hours a day for as long as we live. No matter where we go or what we do, it's constantly being produced by TVs, cellphones, computers, microwave ovens, fluorescent lights, electric toothbrushes, satellite dishes, high tension power lines, and many other common electrical devices.

According to some scientists, it's the random or chaotic photons in electromagnetic radiation (EMR) that are bad for us. Disordered photons act as electromagnetic free radicals which are easily captured by the gravitational pull of the atoms in our cells. After we've been exposed to EMR for long periods of time, these free radicals build up tiny electrostatic charges that disrupt the normal functioning of our body.

According to some studies, this can cause serious negative health effects such as altered blood pressure, chronic stress, immune system dysfunction, fatigue, headaches, impaired learning ability, and short term memory loss.

To counteract these effects, many people rely on electromagnetic chaos eliminators. Some of these devices use computer algorithms to align randomized photons in a more orderly, less harmful state. Other electromagnetic chaos eliminators are solid pieces of metal that are thought to accomplish the same result. After using these products, some people report having improved memory, energy, concentration, sleep and overall health. Electromagnetic chaos eliminators are available wherever alternative health products are sold.



Quiz Question of the Month

August Trivia

What is the birth flower for August?

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

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 August 31st.

Resource of the Month

An increasing number of economists are convinced the Bank of Canada will be forced to raise its key lending rate this year ...

In a poll conducted the same month as Jim Flaherty's regulations were introduced, 83% of respondents to a CREW poll said the Bank of Canada's overnight rate would stay unchanged. That's despite new numbers suggesting Toronto's condo market hasn't yet cooled enough to avert concerns about a bubble.

Now almost a month after the finance minister introduced his new rules meant to put the brakes on that segment of the market, many financial analysts and mortgage professionals are unsure of just how effective they are. If the changes fail to cool the housing market, the Bank may need to raise the rate sooner rather than later in a bid to avoid a correction, according to some analysts.

Property investors across Canada aren't necessarily convinced, suggests the CREW poll, although they could ultimately benefit from that move as renters put off plans to buy homes and vacancy rates drop.

But higher interest rates would also affect investor, likely forcing many to put their own acquisition plans on hold, say industry insiders.

Article taken from Canadian Real Estate Wealth

Answers to June's Quiz

Who was first named Father of His Country?

- a) George Washington
- b) Thomas Jefferson
- c) Emperor Augustus
- d) Napoleon Bonaparte

Answer: a) George Washington

ANNOUNCING LAST MONTH'S WINNERS!

Congratulations to **Jim H.** of Langley for winning June's quiz contest! He has won a FREE dinner at The Vault Restaurant. Enjoy!

K I D S

O

Summer Sudoku

Every row, column and mini-grid must contain the letters B U C K E T. Don't guess - use logic



R

N

E

R

	T			K	
	U	K	B	C	
T					U
K					C
	B	E	C	T	
	K			U	

B	T	C	U	K	E
E	U	K	B	C	T
U	B	E	C	T	K
C	K	E	U	T	B
K	E	U	T	B	C
C	K	E	U	T	B

Solution