

Referrals are the ♥ of our business!

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Doreen's News

Be Inspired and Live a Life of Passion

Spring 2011

PEACE FOR THE WORLD

One Person at a Time

It seems that every time we pick up a newspaper or turn on the TV, there is nothing but violence and strife entering our minds. The effect of this on our everyday lives can be devastating. While not easy, we can overcome this effect on our lives! Let's try!

Thoughts become things and things become deeds!

We can all strive to bring Peace to the World and we can do it, one person at a time. Begin by bringing peace and forgiveness within yourself. Make right what you can and know that everything happens for a reason. It is all a learning experience.

The past is past.

Make Peace with your spouse if you have one. If you do not have a spouse, one will be attracted to you by the peaceful energy that is generated from you.

Forgiveness begins at home.

Fill your heart with love and let it radiate out to everyone you meet. Let others feel the love and peace within you. It is amazing how the love within attracts not only others but also attracts the good to you!

Each person we give our love to will then be in a positive frame of mind to do the same, passing their love to everyone they meet!

Starting with our peace and our love within and letting it spread to others will affect how they will perceive us and everyone they meet.

Forgiveness, love and gratefulness are qualities that will change us, change all those around you and change the whole world, one person at a time.

Check out our website for free information for buyers and sellers!

www.doreenbaran.com

See a Virtual Tour and imagine how your home would look presented to the world just like that. Awesome!

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Through My Eyes

Remember ***“Knowledge is Power”*** and
Knowledge is what I offer my clients!
Don't be shy!
Call Doreen at **416-487-0827**

Knowledge is power.... But only if it is used!

Dear Friend - LIFE IS AN INCREDIBLE ADVENTURE

I am now 48 !

I realize now that I can make my life whatever I want it to be with God's blessing and I have now reversed my numbers. I am now “48” and moving forward. Chronologically I am 84. However, I am not 84, I am “48”. You can envision, believe and bring into your life, anything you wish. You can think and do whatever you wish.

Anyone who knows me well, knows that I have practiced and researched Longevity for many years. They also know that I delight in passing on the wisdom that I have gathered, to anyone who will listen. The result is that here I am, at “48”, writing a letter to you encouraging you to be young, vibrant and full of energy, just like me ! You can do it!

My mission for the year 2011 is to encourage everyone I can reach to put a smile on the face of everyone in their sphere of influence. And to give a helping hand to all in need when you are able. Spread the word and encourage everyone you know, to help others and to do it with the knowledge that if each of us makes the life of another better in even the smallest way, then our world will be a better place.

My other mission is in Real Estate, to help my friends, clients and everyone they refer to me, by providing knowledge, to make them better able to buy or sell, and to have a more profitable and safe experience.

Warmly,

**By taking action, I overcome fear;
By stepping out, I persevere;
As I take heart, I bravely “act”:
What I “pretend” will soon be fact.**

-Janet MacDonald Kramer



I HAVE A GIFT FOR YOU !

If you are thinking of making a move within the next 6 months or year, let me keep you safe ! Knowledge does that !

Buying or selling a home can be daunting for both new Buyers and for experienced Buyers and Sellers because Real Estate is changing continually with the times.


I have just completed updating my Buyer and Seller Guides that provide you with step by step instructions on how to buy and sell your homes. These Guides take the mystery out of Real Estate.

A Complimentary Consultation is offered to each of you to guide you and to help you through the adventure of buying and selling your home. We also wish to be certain that we are a match to do the best job for you.

These Guides will be given as a gift to every one of my Clients who I am presently working with and to those who are ready to talk to me now about buying or selling their home. Let me know.

Visit me at www.doreenbaran.com or call me at 416-487-0827 for your Consultation and your Guides.

Staging Tips - Your Outdoor Space



Today more and more people are paying attention to their outdoor space. For the Summer or Fall months this can be used like an outdoor room. Depending on your budget, planning this space should be given some time. Don't rush out and buy a patio set when your space can only accommodate a few pieces of furniture. Need more chairs for more people? No problem, spend your money on a few good pieces that you will use regularly and when guests come over you can break out the less expensive plastic chairs which are easily stored when not in use.

Compliments of Tracy Sheppard, Stager and Caring Realtor,

Direct Line 416-762-7011 tlsdesigns@hotmail.com

Want to be mortgage free? Visit www.doreenbaran.com to find out how!



MORTGAGE LIFE INSURANCE

“Fact or Fiction ?”

Will your Mortgage Life Insurance that you purchased from your Bank pay the claim if you die?

“Post – Claim Underwriting” means that your Bank has only agreed to take your premium and, if you die, then they will check your medical records and decide if they will pay.

In many cases, the Bank will not pay the claim and only refund your premiums; they may not pay off the mortgage. Therefore, your loved ones are not protected even though you paid the premium and thought you were covered.

Personally owned Life Insurance purchased from a Licensed Broker is underwritten BEFORE the policy is issued. This means that, when the policy is approved you have the peace of mind knowing that your family will have a debt free home.

Other advantages of personally owned Mortgage Insurance is that in most cases the cost is lower than the Bank; you name the beneficiary (your loved ones) and the proceeds go to them, not the Bank. The money by passes your estate, which means there are no probate fees, legal fees and the money is creditor proof even from Canada Revenue Agency (CRA).

Your coverage is also portable, not attached to your home, so you can carry it to other properties you may purchase in the future. The bottom line is that YOU are in control, not the Bank!

Please check out a program aired on CBC Market Place. Press Ctrl and click on the following link.

http://www.cbc.ca/marketplace/in_denial/

You owe it to your family to guarantee that you actually have the protection you are paying for and the peace of mind that they will receive the benefits you want for them.

Written by R. Eric Dickens, Insurance Broker
Call 647-921-7720 email: redickens@rogers.com
E.&O.E.

WHAT ARE REFERRALS ?

Referrals are when you introduce someone you care about to someone you trust.

Most of my business is built on referrals or repeat business and this is appreciated more than I can tell you. It eliminates the need for me to knock on doors where I don't know who or what is on the other side! I do not find it necessary to telephone canvas, annoying strangers !

I find that my clients send me delightful people to work with because they are like themselves!

I take this opportunity to thank those of you who have helped me over the years. My appreciation knows no bounds !

Doreen

‘Dream A Little Dream for Me’

My story is much like a lot of middle-aged women. I was young; fell in love; got married; after a few years bought the first house (with lengthy commute); started thinking about a future with kids – we had our ups and downs like everyone else. Then the really ‘tough’ problems started – much like many people are experiencing today. Economic downturn, and my husband lost his supervisor’s job. The community where we lived was hit hard and the two largest local employers shut down – almost 30% of the town was affected by the domino-effect of jobs lost.

My husband managed to get another job locally, but it was entry-level and paid half of what he had before. So while I kept on with my commute and we cut back – like so many folks, my husband made a lot of well-intentioned but major mistakes. Some freelance work that cost money instead of making some; expenses paid on credit; hiding the bills; using the one of credit, but then using credit cards again; gifts put on credit. By the time I found out, the bills were so high we could no longer pay them. We ended up bankrupt, and the marriage didn’t survive.

So, why is this a good story? Well, the grit should show you well enough that its true, and you should know that there CAN be a Happy Ending !

I started over with nothing but my car. From a small apartment I Worked and I Saved. From the library I read everything I could find on financial planning and money management. I got a part time job that kept my weekend free, set aside money for the increased tax bracket, made-do and started rebuilding my credit rating. Once I reached my first \$10,000, I started checking the local real estate. Being a former-bankrupt meant I had to have a minimum of 25% down payment, but that turned out to be good self-discipline. In a few years, I had that \$25k. The market had outpaced me by then and I needed more, so I hunkered down and kept going. During ‘the good times’ housing prices went up so fast sometimes I thought I might never make it – but eventually I Did It!

After 10 years (and they went by fast) –I was ready to enter the market and felt sure I could put 25% down on a Junior One Bedroom with Parking in my area. Then a friend introduced me to Doreen Baran. Rather than talk about listings, she said ‘Let me get to know you first. Tell me about your dreams!’

I spoke of ‘eventually’ getting a condo with 2-bedrooms and a fireplace, nice views and area, easy commute – but I was sure I might never afford it. I was looking for ‘what I could afford’ for now. Well – by expanding my search area, Doreen found it – ALSO including gym, swimming pool, and security, and 2 parking spaces. Not only did she find it, she helped me negotiate a price that enabled me to buy it! Having never done this on my own before, she kept me informed of everything I needed to know.

So, a mere five years later, I’ve earned my promotion and I’m looking to find ‘something similar’ but without the commute. And who did I call for help in understanding the market? A damn good agent that knows the areas well, current pricing and what’s available. Yup – I’ve called Doreen! I told her what I need and where I want, and what price I’ll be able to afford. With her help, I’ve already established that once again I will be able to find “the home of my dreams”.

Find YOUR dream home by visiting www.doreenbaran.com

IN THE PRESENCE OF GOD



T H E J A B E Z C O R N E R

At 7:00 on Saturday morning of the Easter weekend in 2005, I was driving to the Warehouse Mission to prepare and serve breakfast for the Community. The Warehouse Mission is a charitable organization that serves a growing group of people in need. I was tired from a long work week and questioned why I was doing this. Before I arrived at the Warehouse, I felt energy lifting my Spirits and I thanked God for taking me there that day! We made breakfast and served about 100 meals between 9:00 and 11:00 am.

Just as we were closing the doors, a man in his mid 50's arrived with his 10 year old daughter. He said to us, "I guess we are too late for breakfast?" I asked him to sit down and said that we would find something to cook for them. We made pancakes with syrup and orange juice. I asked him if I could sit with them for a few minutes.

His daughter was wearing red framed glasses and I told her they looked great. She said they were her first pair. At that moment, I realized something was telling me to reach out and offer some hope and happiness. I told her that we did not have much storage space in the building and asked if she could help us by taking some treats and snacks home, and she said "Yes".

I gathered some chocolates and cream Easter eggs and gave her the bag of goodies. She looked at her dad with a big smile and said, "you see, Dad, I knew we would have some treats for Easter after all". He looked at me and as his eyes filled with tears, we just smiled at each other. I then knew why God sent me to the Warehouse that day.

I realized that something very special was happening to the three of us as we sat at that table. We were in the presence of God; He was using me to reach out to them; the dad's tears were tears of gratitude for God's work and that little girl's smiling face was the face of God smiling back at us.

Easter can mean many different things to people, or nothing at all. The one thing in common with believers, regardless of their faith, is that they believe in God and God is Love. Whatever Easter means to you, know that God's love working through you can have a very positive effect on others. Please reach out to someone this Easter (and every day) and let God's love work through you to help others.

Written by: R.E.D.

I (Doreen) am encouraging my friends and clients to contribute their experiences to be published in the "Jabez Corner" of Doreen's News. If you have a miracle to share with others, please call Doreen at 416-487-0827. Visit Doreen at www.doreenbaran.com & email: doreen@doreenbaran.com

REVERSE AGING ... on a Shoestring By Doreen

ARE YOU SUFFERING FROM ARTHRITIS ?

I recently had a feast of sweet peppers. I knew that green peppers are a no-no! While sautéing onions, I added a batch of orange, red and yellow peppers. I enjoyed them two nights in a row with organic steak. Yummy! The next day my whole body was wracked with pain. Fortunately, I was booked in a class put on by Dynamind and they taught us, right there, how to relieve pain in a matter of minutes! Would you like to learn how? In the meantime, stay away from all night shade vegetables, Peppers, Tomato, Potato, Eggplant, Chilli peppers and Tobacco. Try it and see what happens ☺



Off You'll Go, Just Soaring

If you don't know where you're going
You won't know when you've arrived
And if you don't know where you started,
You won't know whence you derived
So, take a close look at it,
The position you're in right now
Decide what you would rather,
And devise a plan as to how
The first step won't really matter.
It's seldom exactly correct
The thing that becomes important
Is the distant goal you select
And the courage, to take the second step,
And the third, and the fourth, and the fifth
Then suddenly before you know it,
You'll begin to feel the lift
And off you'll go, just soaring,
To heights you could never envision
Until the day you looked at you,
And made a firm decision

John F Eddy

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John Eddy is my Friend and Coach. He has been for many years and is responsible for the inspirational, optimistic and happy outlook that I present to each and every one of you.

This is why you all love and admire the positive energy presented in Doreen's News.

John Eddy can be reached at 1-858-454-8454 or email: john@eddycompany.com

Frustrated?

Trying to find a home on mls.ca?
Service has changed to limit information.



I provide complete info –
automatically to my clients!

- Call Me!



My goal is to be your Real Estate
Consultant for Life
If I have added value
to your life...

Please don't keep me a secret!

Call Doreen at 416-487-0827

DOREEN'S UPDATE ON REAL ESTATE FOR MARCH 2011

March 18th has come and gone along with the multiple offers on the lower priced properties, mostly condos bought by First Time Buyers. The sale of these properties means that those Sellers are now Buyers for move up homes if they haven't already found and negotiated their new homes.

For those who missed this, the amortization period changed from 35 years to 30 years, making it more difficult for new Buyers to qualify for their mortgage. Those with lower incomes made their moves while they could! The down payment remains the same, little or nothing, depending on your income, credit rating and the source for your mortgage.

Now we have Buyers, who have sold their homes, looking for the next couple of months for their move up homes. There is a shortage of homes for sale on the market. These can be the more expensive condos, townhouses, semi detached and detached homes. If you are a home owner now, looking to make a move, this is an ideal time to check and see what your options may be.

Supply and demand is what fuels the Real Estate Market and it may be in your interest to investigate present conditions. For the next few months we can expect to have what we call a balanced market, that is a market with as many buyers as sellers, creating equilibrium and fairness for both sides of the transaction.

When is the best time to buy and sell? When you are ready and you feel the time is right! Only you will know. I am here to provide knowledge and assistance without obligation and to keep you safe in what is one of the most significant moves in your lifetime.

Your Realtor for Life, Doreen. Call 416-487-0827

Doreen's News



This is not intended to solicit/breach any buyer or listing contract.

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