

Referrals are the ♥ of our business!

VISIT US AT [WWW.DOREENBARAN.COM](http://WWW.DOREENBARAN.COM) – ISSUE 84

# Doreen's News



**Be Inspired** and Live a Life of Passion

February 2011

## FIVE YEARS AGO: BY A SINGLE ACT !

### **It is amazing what the chain reaction was from this generous act !**

There was no intention on my part to be at the Business Innovation Group Meeting in Thornhill. When I arrived, I was asked to introduce myself and tell the gathering something of interest. Only that morning, my friend, Ron Farr, had dropped in to tell me about his trip to New York to a Salvation Army Conference and how he had told them of his desire to build a Community for the lost and homeless in the centre of the city, to give them, not a hand out but a hand up.

Ron's story came to mind and, as I stood up to speak, his passion came through me. The other members were interested. One woman asked "How much do they need?" and I answered, \$39,000. Jennifer Beale then volunteered to help me to raise that amount. As I was leaving, A.J. Parl, the Computer Geek, handed me a donation of \$25.00 ! These actions brought me to a belief that I could raise money for Ron and The Warehouse. I became, without realizing it, a Volunteer Fundraiser!

It became a standard procedure for me to put my fears behind me and stand up at each BIG Meeting to tell the others all that was happening at The Warehouse and to encourage them to donate their time and money.

Margaret Wong, President of BIG, approached me to be a Sponsor at a charity dinner and I agreed to do it, providing the funds would go to The Warehouse. I had a table of 10 guests. I sat at the head of the table. Ron and Linda Farr sat on my right, my friends Bruno and Quinn Alberico were on my left, facing the Farris. The conversation flowed and Ron asked Bruno what line of work he was in. Bruno answered "I'm in the shoe business" bringing a gleam of hope to Ron's eyes! Bruno didn't handle steel toed work boots but his associates did. In a few short weeks Ron received 86 pair of steel toed work boots as a donation for the homeless. This was through Bruno's efforts.

Last week, five years later, I received a call from Bruno for Ron to go and pick up another 48 pair of steel toed work boots. This donation means that those who receive the boots will be able to work. This has been ongoing for five years !

There were other connections made by Ron that night and I have watched the results snowball. It started from the encouragement received by me from that \$25.00 donation given to me by A.J.

I had become, without realizing it, a Philanthropist. It changed my life! It gave me the opportunity and confidence to help others.

Ron and Linda Farr are now Captains in the Salvation Army and Pastors at what is now officially The Warehouse Mission Church.

Today my computer was in serious trouble. I needed help! It arrived after a message to our 176 agents at Keller Williams, in the person of my old friend and benefactor, A.J. Parl, still a Computer Geek, who I hadn't seen for five years.

I am telling you this story because I would like you and A.J. to know what has happened from the simple act of kindness when A.J. donated \$25.00 to help others, how many lives were touched that we know about, many we don't know about, directly and indirectly, over time. It doesn't stop! With myself and with others, too many to mention, we continue to carry on, helping others, originally inspired by the generosity of A.J. Parl, the Computer Geek !"

[www.thewarehouse.com](http://www.thewarehouse.com)

[www.TorontoComputerGeeks.com](http://www.TorontoComputerGeeks.com)

## **DOREEN'S UPDATE ON REAL ESTATE**

### **There is a change in our mortgage rules.**

If you are preparing to buy a home with a low down payment, consider applying for your mortgage now. Before March 18<sup>th</sup>, it will be easier to qualify for your mortgage because you can spread the payments over 35 years. After March 18<sup>th</sup> payments will be limited to a spread of 30 years. This will mean that your payments will be about \$100 a month more when you are buying a \$300,000 home. Your purchase must be in place prior to March 18<sup>th</sup> for the longer term. However, you will have time after that to take possession of your home.

Right now interest rates are wonderful! We expect the rates to increase but right now you can take advantage of low interest rates, easier qualifications, lower monthly payments and listing prices that can be negotiated upon!

Call me now and know your options! It costs you nothing to do so! You can have a Preapproved Mortgage with the confidence that you will be able to use it when you find the perfect home at the perfect time. **416-487-0827**

This is not intended to breach any buyer or listing contract. This information is solely advisory and should not be substituted for legal, financial or tax advice.

**Doreen Baran, Sales Person,**  
Keller Williams Referred Realty  
156 Duncan Mill Road, #1  
Toronto, On., M3B 3N2  
[www.doreenbaran.com](http://www.doreenbaran.com)  
or email: [doreen@doreenbaran.com](mailto:doreen@doreenbaran.com)  
Or just call me at **(416)487-0827!**  
Toll Free Direct **1-888-370-7778**