



Referrals are the ♥ of our business!

VISIT US AT [WWW.DOREENBARAN.COM](http://WWW.DOREENBARAN.COM) – ISSUE 85

# Doreen's News

*Be Inspired and Live a Life of Passion*

Summer 2011

## DOREEN'S UPDATE ON REAL ESTATE SUMMER 2011

### So What Should You Do ?

1. If you are thinking about downsizing....do it now as house prices and interest rates will be good for the next 6 months.
2. If you are thinking about buying your first or a new home, do it now and lock in your mortgage for a 5 year term.
3. If you are thinking about buying and flipping a home within 12 months....DON'T!!!
4. Consider buying an investment property and lock-in your interest rate for at least a 5-year term. Rents have always continued to rise.
5. If you do not want to do any of the above....switch your mortgage from a variable to a fixed term mortgage, unless you have at least a 60% equity position and can afford to pay higher rates.

### Where is the real estate market going ?

The truth is nobody really knows where we are headed, but if you are interested in doing the research that may confirm the above statements, let me know and I will send you the charts for you to do your own research.

Or, as an alternative, call me and let's sit down together and discuss your dreams and goals and develop some strategies to bring them about.

Warmly,

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

**[www.doreenbaran.com](http://www.doreenbaran.com)**

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

### INSIDE THIS ISSUE

- Dear Friend: My Hidden Agenda!
- The Best Investment
- How Can I Help You?
- Matchmaker, HOT NEW LISTING
- The Prayer of Jabez
- Youth and Good Health Start in the Mind!
- I CAN HELP YOU BUY THAT HOUSE!
- Mortgage Financing for the Self Employed

## I CAN BUY THAT HOME FOR YOU !

Some of my Friends and Clients are not aware that I can help them buy **any home on the market** regardless of who has listed it.

The advantage to you, in having me represent you, is that I have only **your best interests in mind**, not the seller's, during the negotiation process.

**If you find a home you like, call Doreen! 416-487-0827**

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.

### Creating Curb Appeal

Now that summer is here it is time to give your outside an update. One of the first things that a buyer will notice is how your house looks from the street. Here are some quick fixes and more expensive things that can be done to increase curb appeal.

Update your door or give it a fresh coat of paint.

Add flowers to the front or pick up some large containers and start a container garden to make your entrance more inviting.

Update the porch by adding new chairs or refinishing the old ones. You can always repaint old wicker furniture with a can of spray paint to freshen it up.

Add new patio stones to the walkway. There are some new stone products available now or you can have a concrete driveway stamped to look like expensive stone.

Add shutters to the windows.

Of course a fresh coat of paint on outside trim will always leave a great first impression.

**Compliments of Tracy Sheppard, a Realtor who cares enough to give us tips,**

Direct Line 416-762-7011 [tlsdesigns@hotmail.com](mailto:tlsdesigns@hotmail.com)

**Want to be mortgage free? Visit [www.doreenbaran.com](http://www.doreenbaran.com) to find out how!**





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!**

## Through My Eyes

### Dear Friend - **MY HIDDEN AGENDA!**

Do I have a hidden agenda? You better believe it!

Every time I write Doreen's News for you, my desire is to provide you with value, with inspiration, to build passion in your life.

There is always something that happens to inspire me. This time it is an article included in this edition of my News. Please take the time to read carefully the article titled "The Best Investment", a true story written by one who has the experience to tell it. It brought tears of realization to my eyes.

I offer it as information for you to consider. Will it save your family from poverty?  
If this saves one family from poverty, it will be worth the space here and the time for you to read it.

I wish each and every one of you a safe, happy and healthy summer.

Blessings of Love,

"Real integrity is doing the right thing,  
knowing that nobody's going to know whether you did it or not."

Oprah Winfrey  
Talk Show Host, Producer and Philanthropist

## THE BEST INVESTMENT

My most valuable asset was neither my home nor my investment portfolio; it was my ability to work.

In 1989, I was a senior executive on Bay Street. As an investment banker I had worked on Wall Street, in Europe and in Japan. I earned a six figure salary and participated in a bonus pool. I was making a lot of money. I had life insurance policies and substantial savings.

A friend suggested that I protect my ability to work with disability insurance. I thought it was unnecessary because I was healthy and fairly wealthy. My friend knew I had life insurance and asked me why I was insured for a low probability outcome but uninsured for a higher probability event? I did not understand what he meant.

He explained to me that, at 40, I was four times more likely to become disabled before the age of 65 than I was to die. In other words, my family was protected if I died but not if I became unable to work. Yet, without income, my family would run through our savings in a few years. And then, there would be nothing.

I bought a personal disability policy from my friend in January 1990. He structured it for me. It was not a group disability plan. It was not an off-the-shelf product. It was customized to my circumstances and I owned it outright. Disability policies are like cars; you can drive a clunker or you can drive a Rolls Royce, both are cars but they are not the same.

Years later, I was diagnosed with a serious illness. The illness and medications affected my judgment. I made bad decisions and lost a great deal of money. Even worse, by 2005, I could no longer work.

The friend who structured my personal disability policy came forward. He went beyond the call of duty and provided invaluable assistance during the claim process. My claim was approved and I will receive a substantial income net of taxes in today's dollars for the remainder of my life.

Thanks to my disability benefits, I have maintained a comfortable lifestyle and am able to take care of my family even though I have not worked for seven years and may never work again. We have peace of mind because we are financially secure.

My most important asset was not my house, but my house was well insured. It was not my expensive car, but my car was well insured. **My most important asset was my ability to work.** And, until my friend got involved, that ability to work was not insured. That was bad risk management.

I am a real person and the above story is true. I am willing to provide evidence at the appropriate time. The friend who structured my disability policy is also a real person and his name is Eric Dickens.

Unless you are immensely wealthy, everything you have - house, cars, savings, cottages, etc. - depends on your ability to earn money. Should you lose that ability you risk losing everything unless you have a disability policy structured by a competent professional. In order to work, disability insurance must be customized to your specific requirements. "One-size-fits-all" disability policies are clunkers.

Eric Dickens did not just sell me a policy. Eric Dickens structured a disability product that has worked wonders for me when I needed it. Without exaggeration, he saved my family from poverty.

To consult with Eric Dickens, call him at 647-921-7720 or e-mail him at [redickens@rogers.com](mailto:redickens@rogers.com) .

M.B.,  
Toronto, Ontario

## **MATCHMAKER, MATCHMAKER, MAKE ME A MATCH!**



### **ALTONA/ROUGE VALLEY**

Bring the Family to this beautiful Pickering home on a quiet tree-lined street. Over 2800 square feet with striking upgraded kitchen and double French Doors to a tri-level deck where you can enjoy breakfast with the birds. The master retreat hosts a private sitting room for quiet time; a 6 jet soaker bath and separate shower.

### **1205 Fawndale Road**

Entertain in the completely finished lower level and provide a play space for the kids to bring their friends. Enjoy the hardwood floors, extra cabinetry, two fireplaces and many more upgrades. All you need to do is move in and enjoy the great features.

**Offering Price: \$549,900**

**For more information or an appointment to visit this wonderful home ....**

**Call Doreen Baran 416-487-0827 or Laura Gray 416-419-8437 or Keller Williams 416-445-8855**

**Find YOUR dream home by visiting [www.doreenbaran.com](http://www.doreenbaran.com)**

## **Mortgage Financing for the Self-Employed**

(Easy and Hassle Free Financing)!

- You don't need to prove your income (approval based on your self-declared income)
- Enjoy the same low interest rate as everyone else
- Excellent personal credit history (if not we will help you to improve it)
- Own your own business 2 years or more
- As low as 10% down payment only for purchase

TD Canada Trust has streamlined the mortgage approval process to ensure the self-employed clients receive the respect and credit they deserve when applying for a mortgage. Approval is based on your self-declared income, strong personal credit history, and equity. We can do this because we recognize that the self-employed have traditionally faced greater scrutiny in qualifying for mortgage financing.

This mortgage can provide you an ideal solution for your home financing needs. Best of all you don't need to prove your income.

Please call me to get more details:

Call Tounie Keopraseuth  
Manager, Residential Mortgages  
TD Canada Trust  
Telephone (416) 836-9261





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## THE PRAYER OF JABEZ

Everyone hopes for miracles to happen in their life, to suddenly receive blessings that we can only attribute to God. Of course, how else can we explain its source?

A little book, *The Prayer of Jabez*, by Bruce Wilkinson, is one such miracle. Less than one hundred pages in length, this book has become a miracle in publishing, in a little over two years since its publication in 2000. *The Prayer of Jabez* had become Number One on the New York Times Bestseller List, a highly popular must-read book among Christian communities worldwide, now available even in audio cassette and CD versions.

The Prayer of Jabez, a minor figure in the Old Testament, consists of little more than 30 words, But it is a powerful little prayer that its many devotees will testify to anyone with an open ear to listen. I have experienced the miracles in my own life.

But how does it work? I think, broken down into its components, this little prayer packs a lot of wallop.

“OH LORD, THAT YOU MAY BLESS ME INDEED...” is an affirmation of the spirituality of life, an acknowledgment of the existence of God and a divine influence in human affairs.

“AND ENLARGE MY TERRITORY...” asks the Creator to make our life bountiful and our influence and our capacity for good works enlarged to as wide an area as possible.

“THAT YOUR HAND WOULD BE WITH ME...” acknowledges that we are stronger with God’s grace, and we can do more powerful things.

“AND THAT YOU WOULD KEEP ME FROM EVIL...” makes us aware that we are not perfect beings...that we can fall into weakness and despair...and lose our faith in our Oneness with God.

“THAT I MIGHT NOT CAUSE PAIN” places us in a position of accountability. Our life is meant to benefit and not inflict harm upon other people.

**This is the Prayer of Jabez, And it works!**

Cesar Virina is a marketing strategy consultant, client and friend. He says *The Jabez Prayer* in New York, Toronto, Manilla and now Antipola. Email: [czarvirina@yahoo.com](mailto:czarvirina@yahoo.com)

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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](http://www.doreenbaran.com) & email: [doreen@doreenbaran.com](mailto:doreen@doreenbaran.com)

**REVERSE AGING... on a Shoestring... By Doreen  
YOUTH AND GOOD HEALTH STARTS IN THE MIND !**

If this is so, then we can heal our own bodies !.

On my journey through life, I find many ways of enjoying life and of learning, of increasing the wisdom I desire to pass on to you, my Friends and Clients.

My latest is Dynamind and the practice of what they teach is allowing me to forgive others, to heal my body and to have a clear and functional mind, to be a useful part of society, regardless of age.

Janet and Jonathan Kramer are doing their part to pass their knowledge on to others and I am doing my part in passing them on to you.

Have a look at their website: [scienceofhappiness.com](http://scienceofhappiness.com)

Janet and Jonathan can be easily reached at 1-888-788-6463. They will be glad to hear from you. Their seminars are in Toronto.

Best of all, do it through me and I will arrange special rates for you !

It's good for the young and for those who wish to be young at heart !

**Life was meant to be lived for today  
Not in the past but each moment of the way  
For only the mind, you see,  
Can go back in history  
And find there some tears  
And other things from yesteryears  
Like how we lived  
And what we learned;  
What we did  
And for what we yearned.  
But this important thing you must remember:  
All that's there is a dying ember.  
So bury the past and forget the sorrow  
The joy of life is in tomorrow  
The debts of the past have all been paid  
This is the day that God hath made.  
You are where you are, right now,  
That's just the way it is;  
Where you'll be tomorrow is up to your will,  
And His.  
© John F Eddy 1985**

**We all do better with a coach and John Eddy is mine.  
He can be reached at 1-858-454-8458 or email: [john@eddycompany.com](mailto: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

## HOW CAN I HELP YOU ?

I have the knowledge, expertise and facilities to provide you with the information you need in your search for the perfect home.

Would you like to have the day's current listings of homes on the market arrive on your internet screen at 2:00 am each day, those that fit your criteria?

Would you like to have a Complimentary Consultation with an expert to help you decide on your neighbourhood, where to find the house to fit your budget, where to find the home in which you will be proud to raise your family and to entertain your friends ?

Do you have a home to sell, to move from, when you buy another? Are you wondering how much the market will bring you and will you be able to have a mortgage to bridge the gap? Perhaps you will be able to do it without a mortgage and, if so, how do you decide on the perfect marketing and price to bring you the best return with the least amount of disruption in your life? Is it best to buy first or to sell first? Has the real estate market changed ?

My professional STRATEGIC BUYER'S GUIDE and my STRATEGIC SELLER'S GUIDE are now published and ready for my Friends and Clients. They tell you what you need to know.

There is no reason for you to proceed with one of the most important decisions of your life without all the information and guidance available to you.

HOW CAN I HELP YOU? CALL DOREEN AT 416-487-0827.

### Doreen's News



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

**Doreen Baran, Sales Person,**  
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